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BUSINESS LEADER

MORGAN COUNTY

January 2017



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What opportunities will you find in 2017?

The New Year is upon us, fresh with new goals, new plans, and guaranteed to be filled with new opportunity, too. That's one element of small business growth that is always on the mind of owners: opportunity. It comes in a variety of packages, doesn't it?

- The opportunity to grow and develop as a person and a business owner.
- The opportunity to create a new business.
- The opportunity to build new products and develop new services that increase revenues and profits.
- The opportunity to partner with other people to make our businesses, organizations, and communities a better place to live, work, and play.
- The opportunity to give of our time and treasure for those in need.
- The opportunity to share our knowledge, skills, and abilities to the benefit of others.

All of the business professionals we feature in this month's edition of the Morgan County Business Leader sought and embraced changes that they saw as opportunity. Jay Allen, owner of Techno Advantage, learned new skills that would change his life. Chris Tann, the new Executive Director of the Boys and Girls Club of Morgan County relocated thousands of miles from home and found his life's career. And Brad and Joan Justus took the leap of faith to start a new company, Jarbo Marketing, in a spare room of their new home in Mooresville.

When entrepreneurs see an opportunity it is



JIM HESS
From the Publisher

usually wrapped up in risk and uncertainty. But it is the willingness of the courageous few that sets them apart from the crowd. Their belief and faith, combined with dedication and commitment to work hard turn opportunity into thriving businesses and those souls into community leaders.

That's what we celebrate here at the Morgan County Business Leader. This New Year will bring many new things into Morgan County – and opportunity will certainly be one of them. We will be here to share with you the stories of those who have invested in opportunity and turned it into success and achievement.

True to the Morgan County spirit of encouragement and support that small businesses give each other here, we welcome your comments, suggestions for business stories, and feedback now and throughout this year.

Best wishes for a productive, profitable 2017 filled with great opportunity!

BUSINESS LEADER[®]

MORGAN COUNTY

"Declaring the good works being done"

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

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



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By Elaine Whitesides

Morgan County Business Leader

According to Steve Tobak, author of *Real Leaders Don't Follow*, the only way to get started as an entrepreneur is by learning marketable skills and getting to work. That is because, he says, the only real path to entrepreneurial success and fulfillment is real entrepreneurs who start real businesses that employ real people who provide real products and services to real customers.

When you stop and consider his statement, he has a good point. And there is a good example of how true his statement is in a Morgan County business, Techno Advantage.

Jay Allen always had an aptitude for IT. He was majoring in it at IUPUI when he was offered a job in Philadelphia. The Mooresville native quit school and headed east for the job. It was not all he thought it would be and he eventually landed in Florida with family. He spent several years as the co-owner of a bar, but wanted something more.

One day, a patron talked to him about IT classes he was taking. Allen did some research and enrolled at a technical college. He then pursued certification through Microsoft and Cisco. From the time he left IUPUI and enrolled in these classes, technology had made significant advances and he knew it. "I went from zero to certified in a short time," Allen said. "But one of the best things I learned was where to find the answers to problems."

That was 2004 and Techno Advantage was a part-time pursuit. He was mostly helping people clean up their computers after being hacked, getting viruses, or malware. Then he accepted a job offer back in Indiana.

Techno Advantage was put on hold as Allen got a lot of on-the-job training handling sales, tech services and maintenance in his new job. It didn't take long before clients were encouraging him to go out on his own. "I had outgrown the job I had," Allen said, "and I wanted to manage it differently."

Because he had previously been a small business owner, he wasn't afraid to take the leap, just nervous about paying the bills. He said he had several clients committed, so Techno Advantage was re-born in 2010.

This time, though, it had evolved into something different. "I wanted a bigger challenge so I moved from cleaning up spyware on computers to more of the corporate world; setting up infrastructure and servers, establishing and maintaining networks, configurative maintenance and the like."

The few clients who had committed weren't able to come aboard, so he had to build a customer base



Jay Allen

from scratch. Networking took on a new meaning for Allen. He saw it as seeing people on a regular basis so you are top of mind when they had a need. To get customers, he says you have to be visible and available.

Allen's priority was to build relationships. He didn't want to sell customers a product and then leave them. Techno Advantage took on the role of the IT help desk. When devices didn't work together, when systems crashed, or software needed to be updated, his phone rang. Everyone laughed when he would tell them "We speak geek" but when they needed geek, they called Techno Advantage.

As with most small business owners, Allen was wearing all the hats in a solo-preneur business. Knowing that to grow you have to have help to get it all done, Allen hired one employee and in the last year has hired another.

Having employees freed up some time to grow professionally and work on the business rather than just in it. He joined some groups and began working with a coach. "Working with a coach is a good thing," Allen said. "Find a source, the right person or group to work with, and be sure you have an accountability partner. That's someone who will hold your feet to the fire to make sure you get things done."

Once again, his role has evolved and he is doing less of the tech work and more of the marketing and business development. "It's more responsibility," Allen said. "You don't have more free time. But I like the sales and marketing aspect of running the business."

He is still dedicated to networking. One of the groups he joined early on was the Greater Mooresville Chamber of Commerce. "The Chamber is a great networking place. To get something out of it, you have to be involved," Allen said. "When I signed up I had no idea I would eventually become president." His term of office begins shortly but he had already taken on other leadership roles earlier this year, establishing the Chamber Coffee Connections at 8:00 a.m. on the fourth Thursday of the month at Bran 'n' Shorts Coffee House.

Mooresville and Morgan County are home for Allen and Techno Advantage and he says his part is to be an active member of the community that is worth being a part of.

Allen didn't talk about having a vision for the future of Techno Advantage, but he did talk about believing that the more you help others, the more it comes back to you. That's why he will always share his resources and rolodex with anyone with a problem. For him, it seems simple. "I have been blessed so if I can help somebody, I will."

Allen's success follows Tobak's statement of obtaining a real, marketable skill, hiring real employees, offering real products and services to real customers. But with Techno Advantage, clients know that they have a relationship with someone they can count on when they have a problem or need help.

Why gift giving can do more harm than good

Have you ever thought, "I'd like to see my kids *enjoy* their inheritance, instead of them getting it after I'm gone."?

Giving gifts can bring real pleasure and make a real difference. Giving personal items or family keepsakes to family members can be especially meaningful. Gifts to charities or your church can help others and give you tax benefits at the same time. But did you know that gifts to family members can cause problems for you *and* your family?

Giving money, real estate or other assets to family members during your lifetime, rather than at death, can:

Leave you short of funds when you need them most.

If you're considering gifts to your family, you probably have a little "extra" to give. But if your finances get tight later because your health declines, you live longer than you think, or the stock market plunges, you may need that extra money. Once you've given assets away, it may be difficult or impossible to get them back.

Make you ineligible for government benefits to pay for long-term care.

If you need long-term care – in your own home or a nursing home – the cost can be staggering. Today, the average cost for one month in an Indiana nursing home is \$6,000. Not many people can afford that. Medicare only pays a portion of the cost, and only for a maximum of 100 days.

Medicaid is another program that can help pay for long-term care. But if you've given gifts to family members in the five-year period before you apply for benefits, you'll be penalized for doing so. You may be ineligible for benefits for several months, or even years, depending on how much you've given away.



MICHAEL GOSS
The Law

Increase the taxes your children or other family members owe on inherited assets.

If you have farm land, rental properties, stocks or other assets that are worth more now than they were when you acquired them, it may be best to leave those assets to family members at your death, rather than giving the assets away while you're alive.

Assets that have grown in value are called "appreciated" assets. If you give them away during your lifetime, the recipients may have to pay tax on the difference between what you paid for those assets and their value when gifted. If you bought farm ground for \$1,000 an acre, for example, and give it to your son when it's worth \$8,000 an acre, he'll likely pay tax on that \$7,000 gain for every acre he receives.

By contrast, if you transfer those appreciated assets after your death, there may be no tax due at all!

Adding your children's names to accounts

You might think you can avoid these problems by making your children co-owners during your lifetime – adding their names to bank accounts, deeds and the like. That isn't a good solution.

Putting those names on your accounts or your property can, in fact, make them co-owners. That means they can spend

"your" money. It may also mean their creditors or their divorcing spouse can make a claim against "your" assets.

Adding your children's names to your accounts or your property may also be seen as a "gift" that will make you ineligible for long-term care benefits.

To sum up, there are ways to make sure your assets go to the right people at the right time – without causing problems for you or for them. Be sure to get professional advice before giving cash or other assets to your family.

This information is provided as a public service, not as legal advice to any individual or organization. Be sure to speak with a qualified attorney who can answer your questions, analyze your goals and give you personalized advice. Michael Goss is an attorney who focuses on business and elder law.

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Calendars and scheduling systems can bring balance to a busy life

Managing time commitments with friends, family, work and hobbies can be stressful, but they happen to be some of the ingredients for a happy life. A well-organized calendar and consistent scheduling system can help you sort through priorities so you're spending time on the things and people that matter most.

Here are five ways to get more power from the hours you have in any given day:

- 1. Pick a method.** Use a planner. Or use your phone. Everyone has a personal preference, so use whatever form of calendar works best for you. Be sure to write it down in an organized fashion.
- 2. Plan ahead.** Eliminate worry about what needs to be done each day by prepping for the tasks you will encounter and completing them. Ways to accomplish this are to have nightly routines, set out your clothes for the next day or prioritize your day over coffee in the mornings.
- 3. Prioritize to dos.** Complete the most urgent and important tasks first instead of leaving them until the end of the day. Procrastinating contributes to poor work quality. Instead, create a list of all tasks, select the most important or time sensitive items to focus on first, and then move down the list.
- 4. Schedule time wisely.** Instead of filling your calendar with unrealistic work plans, leave time for yourself. Set a timer for 45 minutes then take a 15-minute break to read emails or have a cup of tea.
- 5. Color-code your calendar.** Differentiating between work tasks, personal errands, children's activities and even individual family members can help you



**LARRY
BAILEY**
Wellness

visually organize your thinking and actions for the day, week or month ahead. It also can help you plan and allow for travel time that you need between tasks and appointments.

Developing a schedule that allows time for exercise, rest, and a healthy diet is a very powerful tool to decrease stress. Chronic stress is harmful and can lead to depression, back and neck pain, increased susceptibility to illness, and increased risks for serious health conditions like high blood pressure, diabetes, obesity, or even a heart attack. You should always check with your health care provider before starting any new diet or exercise program. If you have (or are at risk) for complications you might be referred to one of our IU Health Morgan Wellness programs such as Physical Therapy, Medical Nutrition Therapy, or Diabetes Education to help keep you safe and healthy.

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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A time of new beginnings and reflections on the past

The investment big media complex often uses these first few weeks of the year to give you very logical sounding reasons why what happened in the past shows you exactly what will happen in the future.

Bou Scwha. (That's French I think but I could be wrong. I took two year of German in high school a LONG time ago and only got B's.)

So I'm not gonna try and predict the year ahead. But I am gonna try to explain what's happened in the recent past. Disclaimer: Investment guys and gals have as many different opinions as there are investment guys and gals. So understand that this is just one investment guy's opinion. Talk with your own guy or gal, or chat with me more in depth before taking any action.

This guy's opinion is that the market has moved to a "Risk On" phase. So what does that mean?

Investor's appetites for risk change over time. Sometimes they think that risk is low and move toward higher risk investments i.e. "risk on". Often times, investors perceive risk is high and go "risk off" moving to cash and short-term bonds etc... Since the election, it appears investors have gone full risk on, at least when it comes to equities.

Bonds are a whole other matter. Bonds, to put it mildly, have not done well. Well what did you expect? Mr. Trump has a history of comfort with debt in his business dealings. And he's often spoken about how we need to "Re-build America" with new roads, bridges, rail, energy and other infrastructure investments. Where does that money come from? New debt. I.e. new issues of government bonds. And what happens when you provide more of something into a market that already has plenty? The value



JEFF BINKLEY
Finance

of the existing somethings falls. That's why the 20+ treasury etf (TLT) is down over 9% since Election Day (11/8/16 - 12/14/16) the market thinks Mr. Trump is going to go on a borrowing spree. And all that borrowed money is gonna go into the economy, which is a partial reason risk on is happening. Another reason, the promise of de-regulation. Industries that had seen massive increases in government regulation during the Obama years are anticipating some respite from Mr. Trump. Industries like energy and financials have done very well. Energy investments are up 12% since Election Day. And financial companies are up a whopping 17% (11/8/16 - 12/14/16 XLE and XLF respectively per BigCharts.com).

So now what? How long will we stay in "Risk on" mode? If anybody tells you they know the answer, use some French on them.

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

"... I'm not gonna try and predict the year ahead. But ..."



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CUTTING THROUGH

Jarbo Marketing Helps Businesses Stand Out in the Market

By Elaine Whitesides
Morgan County Business Leader

In 1982 Prince wrote and performed the anthem, 1999, which was the turning point in his career. Brad and Joan Justus must have been listening, because the year 1999 was a major turning point for them, too.

It was in 1999 that the couple got married, moved their family of four to Mooresville, bought a home, and they both changed jobs. Brad quit his new job after three months and launched Jarbo Marketing. Twelve short months with a lifetime of major changes. Both trained graphic artists have since then added two more children to their family, grown a business that is now housed in its own suite of offices, employs five full-time employees, and contracts with a host of freelancers. To say their year of change was all for the best is making light of their accomplishments.

Brad had been in college studying for a career in education when he joined the Army. He was assigned to a nuclear weapon and deployed to West Germany. He was there when the Wall went down in Berlin. When he returned to the states to finish his education, he found that his perspective had changed and he no longer thought like his other classmates. He changed his major to graphic design and also discovered that the world of business had changed, too. You no longer had to live in a large metropolitan area to be a graphic artist. He could work from anywhere – including the heart of Indiana, close to home in Mooresville.

“Business ownership had always been part of my plan,” Brad said. “I’d been promised a partnership role in the new job and when that didn’t look like it was going to happen, I knew it was right to start my own business.” In hindsight, Brad admits that he had gained the skill set needed to do the job, although not to run a business as an owner.

It soon became apparent that the couple had the makings for a successful business partnership as well as a solid marriage.

Brad said, “Without Joan I wouldn’t have considered it. You have to have someone there to be good in all the things you aren’t good in. Joan is the glue that makes the company work. She takes care of the every-day details and getting things done.”

“Brad is good at strategy and operations,” Joan said. “He sees things from a 30,000-foot view, making sure that everything runs smoothly. We have a good balance. I understand his strengths and they are my weaknesses, and he does the same thing with me.”

The business of Jarbo Marketing

This is not just the way the couple run their business, it is how they handle the marketing work they do for clients. They say that Brad’s strengths cover the beginning and end of marketing plans: the analysis, strategy development, planning, measurement, and refinement. Joan’s strengths are making the plan work and executing the strategy.

For many business owners, marketing is a nebulous thing that is difficult to understand and execute. That’s because marketing is more than advertising. Brad and Joan say it is brand storytelling.

“Every person or company has a story that needs to be told,” Brad said. “Without the story, people don’t build trust. Our job is to get that story out of them and then help them tell it.”

The couple say that often people don’t realize what their story is, or as Joan says, they forget it and forget to talk about it. There is something about every business’s product or service that makes them unique. It ties into the company’s brand. Joan said, “Brand is the gut feeling people have about you, your company, or your product. People can have an immediate impression, but brand is something you need to manage and build over time.”

To do that takes more than the visuals a company has like their LOGO. “It’s in how you answer the phone,” Joan said. “It’s how customers are treated and how you respond to mistakes. Customers don’t always remember what you did right, but they do remember what you did wrong.”

With all those things being part of a marketing plan and strategy, Jarbo Marketing comes in to learn everything about a business that hires them. They want to see how the company works day-to-day. They want to understand the products and services and how sales are handled. They say they uncover facts and what they call the treasure – who your best and ideal clients really are, the story that resonates with the marketplace, and the pockets of potential that are probably going untapped.

Often discoveries in the consultation phase results in changing perspectives. Their analysis allows them to create a demographic and define the target market, which can be very

different than what the business originally guessed their ideal customer to be.

It goes deeper when the analysis reveals the story and core values and purpose of the business. Because then the question surfaces, “If that’s your story, why do your ads or your website look like this? It should look like you.”

“Our job is not to create the brand,” Brad said, “but to figure out what the clients want the brand to be.”

It isn’t until Jarbo Marketing finishes this consultative phase that it is determined what marketplace and where in that marketplace the business should be going.

The next step is creating a plan and strategy. “People want to start at the tactics,” Brad said. “Sometimes it is a challenge to get them to understand how important it is to determine the real goals before we can create a plan or strategy to get them where they want to go.”

Jarbo Marketing handles all the tasks and processes involved in marketing. From LOGO design, designing brochures, and signs, to trade show signs, booths, tablecloths and computer animations for large screens. They build websites that can run sales pages, catalogs, and email marketing campaigns. They take on content management from blogs, to email, to direct mail including split offer testing. They take on social media; page setups, posting, maintaining channels and responding. They can even develop apps for clients.

They do a lot. But one of the most important services Jarbo Marketing provides is monitoring the analytics and metrics that drive your target strategy. In fact, one of Brad’s core beliefs is in TMR – Test – Measure – Refine. He quotes Peter Drucker: “If you can’t measure it, you can’t make it better.”

Continually improving a marketing plan is very important. “The information clutter people face every day is overwhelming,” Brad said. “When you are competing with the noise, messaging is the most important thing you can do in marketing. If you aren’t on message, nothing gets through. Before we used information, now we sort it all day long.”

Joan added that when people see things in front of them all day long, it’s like so what, so what, so what, wait, what’s this?

Economy

HEATING - AIR COND - PLUMBING

THE CLUTTER

marketplace

Jarbo Marketing

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She says that there has to be something that stands out so they ask the next questions.

“There is so much clutter,” Joan said, “but people love stories. So you tell the story behind your brand and it lets them know what you’re about. It lets them know whether or not you are worth investing their time to know more about you. Because that’s what marketing is trying to get – an investment of their potential customer’s time.”

Marketing for the small business

For small business owners who are just dipping their toes into the marketing pool, Brad and Joan have some advice from their years of marketing experience.

Brad says that planning and strategy are the first and most important things a business owner can do. He

says hope is not a strategy, but setting goals, creating a plan, and committing to the plan is. It does take a financial commitment and a time commitment, but it is important to their business.

Another point brought up by Joan is to not be fearful. Give it time. Joan says it takes at least six months and even up to a year to see real results.

Brad said, “You have to touch someone at least three times to just get someone’s time and attention. Small business owners should understand that many times the people you reach don’t know who you are, what you are selling, or if they want it.”

Just to get a presence in the marketplace Brad and Joan suggest that business owners start something small and really commit to it. For instance, reaching out on Facebook.

“Make sure you are consistent,” Joan said. “That does not mean once every three months. Make a plan and publish regularly.”

“Marketing takes patience,”

Joan said. It also takes know-how in a variety of areas foreign to entrepreneurs like tech work, marketing, advertising, and the production and implementation of it all. That’s why so many business owners turn to agencies like Jarbo Marketing.

But for many business owners, that is a huge commitment laced with fear and uncertainty. “Our strength is that we are able to talk to the lay person who doesn’t understand the technical and bridge the gap to give them enough understanding,” Barb said. “We break down tech and translate between marketing needs and IT.”

Based in integrity and service

Besides wanting to be the owner of his own business, Brad says he started Jarbo Marketing for another reason – one that will resonate with both other business owners and with potential clients.

“First and foremost,” Brad said, “I am a Christian and I felt the need to prove that our profession could be run with integrity. I wanted to show that a marketing agency could succeed holding on to our integrity in how we deal with clients.”

The Justus family has been active in their church and in the Mooresville Junior Football League for more than 15 years. Their daughter played for the first team in the Indiana Girls Tackle Football League this last year.

Just like having integrity in business, integrity and a desire to do the right thing is part of their daily life at home in Morgan County. Joan said, “Both of us have a personality that if something isn’t right, we take the risk to step out to contribute. We feel like we have abilities that can be of service and it’s inherent in our character to try to make things better if we can.”



Joan and Brad Justus

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Tann takes lead of Boys and Girls Club of Morgan County

Boys and Girls Club of Morgan County

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By Elaine Whitesides

Morgan County Business Leader

When Chris Tann graduated from Penn State with a degree in English, he was not sure of his career path. In fact, the only thing he knew for certain was that he was looking for opportunity. He found it in Alaska, far away from his hometown of Erie, Penn.

Tann took a job with the Anchorage Community YMCA working in the day camp program. The mentorship of directors, combined with the experience of working on the front lines with youth, set his future path.

As Tann moved from Alaska to Maine, Ohio and then Colorado with the YMCA organization, he said he felt parents and children appreciated him and his efforts. Every move brought new challenges and new opportunities as he moved up into positions of greater responsibility. But it was a conversation with a youth early in his career that has stayed with him. The youngster was misbehaving and Tann was called in to intervene. He told the boy that it is not good to use words like he was using, and the boy told him that it didn't matter what he (Tann) said because he wasn't going to be there long.

The lad's remark brought home to Tann the experience of many children and he took it as a challenge.

In August, 2016, Tann accepted the position of Executive Director of the Boys and Girls Club of Morgan County. Even with 20 years' experience, he says he still carries that challenge with him to this new opportunity. "Kids don't need a lot of people entering and leav-



Chris Tann

ing their lives on a frequent basis," Tann said. "I look for staff and volunteers who can give consistency that will help them make decisions throughout their days."

The Club in the community

The Boys and Girls Club of Morgan County has been open for 10 years and currently operates at two locations. The facility at 490 St. Clair St. in Mooresville offers after school and summer programming and the group runs a before and after school program at Newby Memorial Elementary School. Both programs run at capacity throughout the school year.

The Club contributes to the success of busi-

ness in the county by providing a safe place for youth after school. Parents are able to be focused and productive at work. By encouraging the development and academic success of youth, the Club contributes to the future workforce for businesses. In addition, the Club is often the first job for teens, where they learn the responsibilities of holding a job.

"Our mission is to empower all children," Tann said, "especially those who need us the most to grow to be successful." The Boys and Girls Clubs provide an informal learning environment where a young person can get academic support, exposure to a wide variety of interests and careers and help to develop soft skills. "Informal learning environments," Tann said, "are like a second stage for many kids, a place to excel in things beyond academics."

Opportunities with the Club

To enhance that second stage for kids, Tann would like to engage residents and business professionals in the Club and expand the variety of volunteers participating. He suggested that volunteers can take on one or more roles.

Community residents and business professionals can participate as board members and committee members, lending their expertise in areas such as marketing, fiscal management, and risk management to strengthen the board.

Volunteers can also serve as experts bringing their knowledge and resources directly to the children. They can share skills and content.

Another opportunity for businesses and professionals is to participate in the Great Futures Friday's program. Tann says a volunteer will spend time with the youth, get a tour of the center, and then give a short presentation on their career or business. He says it is a very important mentoring opportunity to teach kids about different career paths that might spark an interest and mold a future.

It is also important to Tann that the Boys and Girls Club be a collaborative partner with other service organizations in Morgan County. He said, "We want to be in the conversation and a great partner with any other agency that is looking to expand."

New spring Club campaign

"The community has been incredibly kind and generous," Tann said. "and a hearty thank you has to be extended to all the people who have invested in the club with annual giving." Because of the support, the club has been able to charge only \$25 per child per year without an annual fundraising campaign. That will change in the spring when the Club will launch the Our Kids Our Community fundraising campaign.

"Supporting the Boys and Girls Club of Morgan County is investing in children and investing in the future of the community," Tann said. "These are the kids who will be filling out applications, starting businesses, and leading the Morgan County community in the future."

"You couldn't find a nicer place or staff."
—June Doty

Pictured with June Doty is daughter Belinda Doty

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Reward employees with travel

According to Marrimm-Webster, Incentive is defined as “something that incites or has a tendency to incite to determination or action”. Now, add a life experience opportunity and you have the ultimate employee reward! One of the greatest assets to any company’s success is its people and a company’s ability to nature productivity by rewarding hard work and extraordinary efforts. However, most experts agree, money, although the most common, is not the best motivator as it doesn’t last very long and for the company, money is the most expensive way to reward employees. So what do employers need to do to effectively motivate employees from year to year... Travel Incentives! Unlike other types of reward, incentive travel is focused on fun, food and other activities rather than education and work.

As you look at ways of rewarding your employees in 2017, consider these powerful advantages of using travel as an incentive:

- 1. Motivate and inspire your Staff:** Providing desirable travel incentives is a great way to motivate and inspire your employees. Healthy competition between colleagues to meet their targets and win the reward is good for your business.
- 2. Cost-Effective Alternative:** Travel incentives can be more cost-effective and offer greater value in terms of the benefits to staff and your business. The most effective and inspiring employee incentives offer an experience that money alone can't buy.
- 3. Help Business Achieve its Goal:** Boosting company



WILL GOTT
Business Travel

moral, reducing employee turnover, increasing sales and profitability are just a few achievements a business can receive from a travel incentive program.

- 4. Foster Employee Loyalty:** A great reward system will ensure your employees feel appreciated. Appreciated employees are more dedicated and productive, which leads to great sales and profitability. According to a 2013 Incentive Travel Council sponsored report, more than 87% of employees feel truly appreciated when they receive travel incentives.
- 5. Stronger Team Dynamics:** Shared experiences of a fantastic trip will develop a team's dynamics and builds stronger relationships within the team.
- 6. Personal Benefits for Employees:** Everyone benefits from some time away. Travel helps to relieve stress, improved physical and mental health, boost confidence and helps to reignite creativity.

- 7. Excellent PR for your Organization:** Employees who qualify and return from a travel incentive trip are more likely to rave about their organization to their friends and family.
- 8. Flexible Experience for Every Budget:** Incentive travel can be tailored to suit any budget, making travel a practical reward option for small and large businesses alike.

Will Gott is the owner of Magnified Vacations CruiseOne, a locally owned and operated full service Cruise and Leisure Travel Agency. Will, and his wife Nikki, specialize in helping families and couples reconnect by helping create memorable vacations. The Gotts have extensive proficiency in the travel industry as well as business experience. You can email Will at wgott@cruiaseone.com, or call (317) 451-4232 or via www.magnifiedvacations.com

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Extraordinary Nurse Recognized at Indiana University Health Morgan



Kay Cloud

Nurses at IU Health Morgan are being honored with The DAISY Award For Extraordinary Nurses. The award is part of the DAISY Foundation's program to recognize the super-human efforts nurses perform every day.

The award recipient is Sharon "Kay" Cloud from the Cancer Center. Cloud's nursing career began in 1981 and she joined the Morgan Oncology staff in 2005. Cloud was selected by the IU Health Morgan nurse council committee. The nomination form shared Cloud's personality, sense of humor, intelligence, as well as her kindness as reasons for the recommendation. The submission also refers to Cloud as a guardian angel.

Other nurses nominated include:

- Carolyn Phillips (2 nominations)
- Rob Pursell
- Noah Snyder
- Crystal Marr
- Elaine Butler

The not-for-profit DAISY Foundation is based in Glen Ellen, CA, and was established by family members in memory of J. Patrick Barnes. Patrick died at the age of 33 in late 1999 from complications of Idiopathic Thrombocytopenic Purpura (ITP), a little known but not uncommon auto-immune disease. The care Patrick and his family received from nurses while he was ill inspired this unique means of thanking nurses for making a profound difference in the lives of their patients and patient families.

Nurses may be nominated by patients, families, and colleagues and they are chosen by a committee of nurses at IU Health Morgan to receive The DAISY Award. Awards are given throughout the year at presentations given in front of the nurse's colleagues, physicians, pa-

tients, and visitors. Each Honoree will receive a certificate commending her or him for being an "Extraordinary Nurse." The certificate reads: "In deep appreciation of all you do, who you are, and the incredibly meaningful difference you make in the lives of so many people." The Honoree will also be given a beautiful and meaningful sculpture called A Healer's Touch, hand-carved by artists of the Shona Tribe in Africa.

One day while Pat was in the hospital, he asked his family to bring him a Cinnabon® cinnamon roll plus enough for all the nurses in his unit. With the help of Cinnabon's franchise partners, The DAISY Foundation carries on this tradition by serving Cinnabons to all the nurses in the Award recipient's unit in thanks for everything they do for their patients and families.

"When Patrick was critically ill, our family experienced first-hand the remarkable skill and care nurses provide patients every day and night. Yet these unsung heroes are seldom recognized for the super-human work they do. The kind of work the nurses at IU Health Morgan are called on to do every day epitomizes the purpose of The DAISY Award." said Bonnie Barnes, FAAN, President and Co-Founder of The DAISY Foundation. "We are proud to be among the healthcare organizations participating in the DAISY Award program. Nurses are heroes every day. It's important that our nurses know their work is highly valued, and The DAISY Foundation provides a way for us to do that." said Jason King, Chief Nursing Officer.

For a complete listing of healthcare organizations currently running the program, please go to DAISYfoundation.org

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New Year's resolutions

The champagne toasts have been made, and we are christening the New Year. It's time to make those New Year's Resolutions, and if you are a business owner it's a good time to reflect on your goals for your enterprise. Just like your personal resolutions are centered around self-improvement and health of some sort, you should look at your business the same way. I view things from an IT point of view, and I know the importance of your network, and everything connected to it. How can you make your network "Healthier"? For starters, maybe it's time to retire that old Windows XP computer (Microsoft retired XP back in 2014 and are not supporting it any longer... Seriously if you are still using XP, it needs to be replaced) The costs of hardware has dropped, and you can get a good business system for much less than they used to be. Take an inventory of all of your computers and make sure that they all have an "Active, and Current" Anti-Virus. Make sure that all of your important data is being backed up! I have preached backups before, and I'll continue. You don't realize how important they are until you need them. Security, if it's not on your radar for your network, it should be. Small businesses are a big target for cyber thieves, usually because they have less security in place which makes them low hanging fruit and easy targets.



JAY ALLEN
Technology

You now have your New Year's homework, and starting point. This doesn't mean that everything has to happen all at once, or that this should be a once and done scenario. We are talking about goals for the new year, and making your network healthier. It's much easier to be proactive, opposed to reactive to problems when they arise, at least you'll have a plan in place and know how you are going to deal with them.

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.

How long should it take to install a new furnace?

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



Jod Woods

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heating and air conditioning system to a high-efficient comfort system. Start enjoying the money savings and greater comfort NOW! Give Anita a call at 317-831-5279 today. Schedule an appointment for us to discuss your needs and desires for a new heating and air conditioning system in your home.



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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12 Marketing Tips for a Successful Year

For those companies without the luxury of a large sales and marketing department, I thought I would gift you with 12 ideas (one for each month of the year) on how to positively impact your marketing results in the coming year.

- 1. Refresh your Brand:** Is your current company brand up to par? Consider revising or re-designing your company's logo. If you have a logo you're happy with, make sure all materials are consistent with each other, and if not, update them. You should also update any key messaging such as mission statements, ad slogans or taglines, or create new ones if desired.
- 2. Plan, Plan, Plan:** Everyone knows what happens to companies that fail to plan. So, start this year out by carefully thinking through your marketing and sales efforts, rather than being reactive throughout the year. Balance out the categories of your expenditures to ensure maximum impact.
- 3. Consider New Ventures:** Planning a new product or service launch in the new year? Are you going after a new market or entering a new category? If so, you'll need to plan your marketing accordingly and enable the support of that new venture.
- 4. Re-Evaluate your Competition:** A new year is a good time to look at your current competitive landscape, as a lot can change over the course of a year. Check out your competition's websites. See what's been covered about them in news media, and what products or services they're featuring in advertisements. Compare your competitors' efforts to your own efforts and discover how you're better and where you can stand out.
- 5. Consider Social Media:** If you haven't taken full advantage of what social media offers, you're missing out on a great opportunity to connect with current and future



SUSAN YOUNG
Marketing

customers. Review your previous years' social media pages to see where you can improve. Follow and interact more, share more, and update your pages.

- 6. Show your Expertise with a Blog:** You've heard me recommend this time and time again, but blogging is a great way to stay top-of-mind while answering common prospect questions, educating and displaying your expert status. A weekly blog will also drive website traffic via search engines and give you something to post on social media (see above).
- 7. Up Your Communication Ante:** We all know that it takes many touch points to convert a customer. How can you increase the frequency of your communication to close the sale? Consider email marketing, online and print advertising, events, PR, social media and other forms of communication.
- 8. Coordinate Sales and Marketing Teams:** When sales and marketing teams aren't working together, the right hand doesn't know what the left hand is doing. Make sure your sales and marketing staff meet regularly to stay on top of current developments and coordinate activities.

- 9. PR for Major Announcements:** Does your company have plans to announce anything major this year? Plan on making public announcements for major awards, events or other newsworthy items in a press release sent to local media and online trade outlets. Bonus: An online press release can also help you with SEO (search engine optimization).
 - 10. Form New Partnerships:** Consider forming partnerships with like-minded companies who sell to a similar audience as your company. Use the power of their connections to guest blog post, conduct joint-marketing seminars, mailers, events or other forms of communication.
 - 11. Impact the Community:** Make sure that your company is an active part of the community in which your company resides. Donate, participate and give back and your marketing efforts will have an even greater impact.
 - 12. Pull it All Together:** With all the above ideas, you still want to make sure that your marketing plan functions in a cohesive, structured manner. Map out your weekly, monthly, quarterly and annual activities and budget so that there are no surprises along the way. This will ensure that your plan goes smoothly and that your budget is spent wisely.
- I wish you the best of luck as you venture into another year in business. Please let me know if any of these tips helped you by reaching out to me at syoung@aimfiremarketing.com or by calling me at 317.414.3623. Happy New Year!

Susan Young is the owner of AimFire Marketing, a content marketing firm established in 2005. She specializes in website content, blogging and social media management for service-based businesses. To schedule a complimentary marketing phone session, or to subscribe to her marketing tips newsletter, visit her website at www.aimfiremarketing.com, call (317) 456-BIZ4U (2494), or email syoung@aimfiremarketing.com.

Active Shooter Drill at Indiana University Health Morgan

IU Health Morgan partnered with community emergency service entities to run an active shooter drill



Indiana University Health

handout, but the drill gave us a chance to actually practice how we would react in an active shooter situation. We all learned so much."

Not only did IU Health Morgan get the chance to see how they would react to an active shooter; the Martinsville Police Department, Martinsville Fire Department and Morgan County EMA, Morgan County Health Department Division of Emergency Preparedness also used it as a training exercise for their men and women. To make the incident seem even more realistic, students from the Martinsville High School and Tabernacle Christian School also assisted with the drill by serving as patients and visitors.

When the active shooter drill began, an alert was sounded. Doors were locked. Staff hid under desks. Some even created barricades when they could. "Even staff who weren't directly involved participated by locking doors or hiding," said Blondell. "Just as with a true active shooter situation, we didn't know exactly what was going to happen in the drill. It gave us all a chance to see how we would react in that situation."

"This drill allowed IU Health Morgan staff as well as the police, fire and EMA personnel an opportunity to practice what

we have been trained to do in an active shooter situation. Employees need to be prepared for the unknown, the what-ifs and use the run, hide, fight method that we teach," explained Matt Long, Martinsville Chief of Police.

At the end of the drill, there was a debriefing where the group discussed what went right and what could have gone better. "You can never plan for an emergency event like a shooter. You can practice. You can be prepared to run, hide or fight." Long said.

There will be several chances to improve on the drill as IU Health Morgan is planning to participate in more active shooter drills in 2017. They hope to give as many staff members as possible a chance to truly experience – and practice for – something they hope will never happen.

Indiana University Health Morgan has provided leading care to Morgan County Indiana for more than 92 years. To learn more about IU Health Morgan, visit iuhealth.org/morgan or call 765.349.8441

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.

Make sure you have GAS

Most sales people spend their time on prospecting and it's no wonder they run out of GAS. The GAS I'm talking about isn't something you get at the pump or from a can. This GAS comes from investing in yourself.

G – Goals – What are your personal and business goals?

A – Attitude – What are you doing on a daily basis to improve and enhance your attitude?

S – Skills – What are you doing on a regular basis to increase your skill set?

This is the exact time of year to reflect on your successes and those areas that could have gone better. The best way to make sure you are ready to improve is to ask some resourceful questions, like the following:

What worked in this past year that you want to be sure to repeat? What didn't work quite like you imagined? What do you need to start doing? What do you need to stop doing? What do you need to do more of in the coming year? What do you need to do less of in the coming year?



**JACK
KLEMEYER**
Business Coach

Take some time today and review last year's calendar. Go back though each appointment and make sure there are no loose ends and that everything promised has been delivered. It is easy in the day-to-day hustle and bustle to let a thing or two slip.

Now is also the time to notice what is on your "toleration list." Those are the things that you are tolerating now that take mental energy and drain you emotionally. This is the perfect time to either eliminate them or move them to a place where they do not consume so much energy.

Lastly, but I think most importantly, make sure the big things, Stephen Covey called them "Big Rocks," in your life, family, faith, or other

things that are really important to you, are in your future plans and calendar. Once the big things are calendared, it is a sure bet you will do them and the other things will fall in place. The reverse, not putting the big things in first, will cause you to "try" to make space or time for them and when you do not get them in, life gets really out of balance.

The formula for success is simple, set good, SMART goals, protect your attitude, and always be sharpening your saw by improving your skills. A word of caution; this formula is simple, but it is not easy. However, I have the utmost faith that you can do it!

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.

Networking Opportunities

Martinsville Chamber of Commerce:

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

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

Business Networking International:

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

Mooresville Chamber of Commerce:

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

Morgan County Toastmasters Club:

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

Business & Professionals Exchange:

This Hendricks County meeting takes place each Tuesday from 8:15-9:45 a.m. at Trine University, 7508 Beechwood Centre, Avon. More information at www.b-p-e.org.

Rediscover Martinsville:

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

Morgantown Merchants Association:

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

Networking Business Women of Morgan County:

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

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@moorevillechamber.com, public welcome, do not need to be a Chamber member to attend.

CFMC Announces 2017 Lilly Endowment Community Scholars

Two Morgan County residents have been named the 2017 Morgan County Lilly Endowment Community Scholars. These scholarships are the largest awarded each year by the Community Foundation of Morgan County.

Hunter Marsh and **Katelin Scott** 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.

Hunter Marsh is the son of Mike and Dawn Marsh of Monrovia. A member of the National Honor Society, Marsh attends Monrovia High School where he is active in the Student Body Government, having served in several leadership roles. Hunter is also active in Quiz Bowl and Science Club, as well as varsity soccer and varsity golf. Additionally, Marsh has been active in 4-H for the past nine years and participated in the Morgan County 4-H Swine Club for three years. Hunter plans on studying History, Mathematics, Business, and/or Law.

Katelin Scott is the daughter of Bobby and Nicole Scott of Mooresville. Scott attends Ron-

calli High School, where she is active in varsity swimming. Katelin actively works with special needs classmates, as well as having founded

and led the Morgan County Special Olympic Swim Team for the past 4 years. Scott also attended the FBI Leadership Academy, has interned at the Indianapolis Children's Museum,

and is very active in her church and its ministry to those in need throughout the community. Katelin plans to study Neuroscience, Cognitive Science and/or Biology.

From the initial pool of 74 eligible applicants, Marsh and Scott were selected from the six finalists nominated by the CFMC Scholarship Advisory Committee to interview in early October. The criteria for the Morgan County Lilly Endowment Community Scholarship Program is weighted and based on academic performance, school/community activities and/or work experience, an essay, financial need, references, and a personal interview.

In addition to Marsh and Scott, there were four other finalists in this year's application



Community Foundation
of Morgan County, Inc.

cycle for the Lilly Endowment Community Scholarship. Finalists included: **Mercedes DeMoss** (Martinsville High School), **Garrett Fehrman** (Mooresville High School), **Lucy Hall** (Martinsville High School), and **Hayley Taylor** (Martinsville High School). All four finalists will receive scholarships awarded by the board of the Community Foundation of Morgan County to honor their achievements.

The Morgan County Lilly Endowment Community Scholarship Program offers two scholarships each year to high school seniors who are Morgan County residents. The Independent Colleges of Indiana (ICI) administers the scholarship program for the Lilly Endowment. ICI is a non-profit corporation that represents 31 regionally accredited degree-granting, non-profit, private colleges and universities in the state.

The scholarships are the result of a statewide Lilly Endowment initiative to help Hoosier students reach higher levels of education within Indiana. Indiana ranks among the lowest states in the percentage of residents over the age of 25 with a bachelor's degree. There will be 142 scholarships awarded statewide.

More information on the Community Foundation of Morgan County, Inc. is available online or by calling the foundation toll-free at (855) 280-3095 and asking for Hannah Sitz, CFMC Program Officer.



**Hunter
Marsh**



**Katelin
Scott**

“My only regret is not starting sooner.”

– Amy A.,
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