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MORGAN COUNTY

June 2017



PUSHING PROGRESS THROUGH PUBLIC POLICY AND POLITICAL PROCESS

Senator Rod Bray continues family legacy to serve Indiana citizens and business

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For the greater good

As we all go about our business here in Morgan County we see and hear good news on a regular basis. New businesses opening, existing businesses growing, and changes taking place in the State House that keeps Indiana on top and getting recognition for the business environment.

We just celebrated some great stories with the community at a Cover Party last month and are pleased to share some of the images with you in our pages this month.

One of the reasons why we can find good news and much to celebrate in Morgan County is because of the allegiance small business people have to their hometown and county. Many people have passion for what they do, the business they have, and how they want to grow. But what really makes the difference is when they are equally as dedicated, using their passion, to making the community better.

For instance, Martinsville attorney, Rodric Bray stepped up to political office because he felt he had something to share that would make his district, which includes Morgan County, and the state a better place to live and work – and grow a business. And he says, unabashedly, that he enjoys it all – the public policy and the political process. His passion for the law and public policy benefits the entire state.

Ellen Wilson-Pruitt loves to paint on porcelain, and she wants the fine art form to thrive. She found a way to use her passion for her art to bring Martinsville and Morgan County onto the world stage. Not just that, but to include other organizations and businesses along the



JIM HESS
From the Publisher

way. She found a way to make the Porcelain Art School of Indiana a conduit – and connection – between culture and a benefit to the County. She's proud of Martinsville and Morgan County and wants to share all it has to offer.

It's one thing to be personally successful. It's another to use your success to build up other people and your community. These stories give us examples of what Walter Annenberg meant when he said,

"You will not be satisfied unless you are contributing something to or for the benefit of others."

Working together and building each other up, supporting and collaborating with each other, those are the characteristics of small business in Morgan County. I am proud to be a member of the small business community here and to be able to share your stories, your passion, and your successes on our pages.

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MORGAN COUNTY

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Ephesians 2:10

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What will the pro-growth administration and Congress do for the markets?

It's dangerous to be a stock market prognosticator. My crystal ball broke a long time ago. Actually it broke back in the Summer of 1994, a year after I had passed the Series 7 exam and developed the hubris that I could figure out what the market was going to do next. What I didn't count on was the Fed raising rates SEVEN TIMES from February of 1994 to February of 1995. The Fed funds rate was 3% before the February 1994 increase. By February 1995 it stood at 6%. That was a 100% increase over 12 months.

Could it happen again? It already has.

The Fed Funds target rate stood at 0-.25% in December of 2015. By March of 2017, the Fed had raised the target rate to .75-1.0%. That's a 400% increase with statements from the Fed indicating their intent is to raise at least two more times in the next 9 months.

What's it mean for the markets? I don't know. The shards from my broken crystal ball have grown cloudy with dust and age and mistaken revelations. But here is what I do know. Inflation is rising. Modestly but it's rising. Unemployment is low. And more people are back in the workforce than have been in a long time. That's great. But it also means wage pressures, which are a fundamental component



JEFF BINKLEY
Finance

of inflation as well. How to best keep up with inflation over time? You gotta have stock market investments. You don't have to be out on

History is a lousy predictor when it comes to markets. What happened in the past oftentimes has no bearing on what will happen in the future.

the cutting edge with high technology or super go go growth companies that could either fly sky high or blow up shortly after liftoff. But you gotta have some stock investments. Yes this market is high. But I believe that that is due to the low interest rates we've had for the last 8 years. There is risk to this market

with the Fed raising rates. But what the market seems to understand and the media won't let the masses realize is that what President Trump is doing is unraveling some of the most anti-capitalist, anti-growth policies and regulations the nation has ever experienced. When those policies and de-regulations take full force, even if rates are higher, the market may continue this very nice upward trend.

History is a lousy predictor when it comes to markets. What happened in the past oftentimes has no bearing on what will happen in the future. BUT. After those seven interest rate increases back in 1994 -1995 with the Fed trying to slow down the economy, the market (S&P 500) went from 475 in May of 1995 to 675 in May of 1996 (42% increase). The pro-growth Congress elected in 1994 had much to do with that result. What will our pro-growth administration and Congress do for the markets over the next two years? I don't know. But I sure think we should have a good portion of our investments in equities poised to take advantage of that potential growth.

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Jeff Binkley is the Founder and Managing Director of Binkley Wealth Management Group LLC located in Avon. His firm is an Independent Fee-Only Indiana Registered Investment Adviser that has adhered to the fiduciary rule since its founding in 2010.

Celebrating Success through Spring Cover Party

Connections and relationships is what build a business. For that reason, the Morgan County Business Leader continues to celebrate business leaders in the community through the bi-annual cover party. Sponsored by First Merchants Bank on May 9th, at the Connection on Main in Martinsville, the previous 6 Covers Features were presented with a framed copy of their Cover and an opportunity to share a piece of their story. Joined by many business owners and supporters, it was an evening to network, enjoy food, and build relationships. I too had an opportunity to appreciate each ones accomplishments and contributions to Morgan County.



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Philanthropy with measurable impact

Several years ago, a group of philanthropists across the country began asking new questions about what it meant to 'give.' Should charitable dollars be held accountable? How can we tell if our donations are worthwhile? These conversations began to grow from an individual level to an institutional level, and a new age of philanthropy emerged. Many of these philanthropists came from successful business careers, and like any good business person, they sought to understand the social return on investment (ROI) of their charitable dollars.

Working with our community partners, we have begun to track outcomes and program data so that we will be able to tell our donors, and the community, by the numbers, what difference we are making in stewarding donations from Morgan County.

Focusing on tangible social ROI will begin to provide a true "hand up" and not a "hand out" to those looking to improve their lives and to enhance the quality of life for all Morgan County residents. It is our hope to encourage all community donors and business leaders to consider this ROI approach in philanthropy.

We believe we are at the forefront of a new discussion about how local giving can have the greatest impact on our community. *Philanthropy with Measurable Impact* strives to meet the needs of our county through Impact giving. It is our hope for the donors in Morgan County to begin asking these "hard" questions about their giving. As your community partner, we



**ED
KOMINOWSKI**
Philanthropy

look forward to engaging our local business leaders in this new discussion as we have with CFMC Board Member, Mr. Keith Lindauer, and Citizens Bank.

With more than twenty years of executive management, non-profit and fundraising experience, Ed is passionate about philanthropy and community building. After nearly 10 years at the IU Foundation, he spent the past decade holding leadership positions with state universities in Florida, and the Southwest Florida Community Foundation. A 1989 graduate of Martinsville High School, and native of Morgan County, Ed has a bachelor's, as well as a master's degree, from Indiana University, Bloomington. Philanthropy with a measurable impact has led Ed to focus on how philanthropy and private support can make a greater difference in our community with a hand up, not a hand out. Private and corporate donors should begin asking, "What impact am I really making?" when giving support to local charities. Ed is driven by a "Social Return on Investment" and focus on a true outcome or solution to the challenges in our community and towards the improvement of the quality of life for Morgan County residents.

Home Bank SB named IBA Five Star Member



Home Bank SB was recognized as a Five Star Member of the Indiana Bankers Association (IBA) at the 2017 IBA Mega Conference on May 3, 2017 in downtown Indianapolis. Home Bank SB earned the award in recognition of its commitment to the IBA in the areas of: political awareness, issues advocacy, life-long learning, volunteerism and Preferred Service Provider utilization. The Indiana Bankers Association supports Indiana banking through issues analysis, professional education, and products and services that help banks serve their communities. Home Bank SB was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support.



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Email down ... looking forward

I recently received a call from a client that who was complaining about his email system. "I can receive, but can't send any email," he says. "What is wrong with this and can you fix it?" My first response was to explain to him that the aol.com at the end of his email address was probably the issue.

Now before you start asking how I, as a certified IT Professional, can allow a client to use an AOL email address, let me give you a little history. He is still using an @aol.com email address while the rest of his employees and business are using his own company domain name for their email. And yet as the owner, he is still using aol.com. He has been warned NUMEROUS times about security and professionalism. Sometimes you have to choose your battles. But if you are like my client and are still using AOL as your email, keep in mind that AOL has been hacked several times, and your email is stored with others, so they may not be considered a secure provider (as far as compliance like HIPAA or others are concerned).

Something new to consider is that AOL is merging with Yahoo this summer and forming a new company called Oath. This is sched-



JAY ALLEN
Technology

uled after the acquisition of Yahoo by Verizon. I'm not sure what that is going to mean to all of you @aol.com or @yahoo.com email fans, but it is a possibility that you may have to change your email ID to an @oath.com ID. If you are going to be forced to update your email address with all of your contacts, why not change it to a permanent email ID of your-name@yourcompanyname .com . This will not only boost your professionalism, but may make you a little more secure along the way as well.

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@techno.com or by phone at 317-857-0150.

Keith Lindauer on the Community Foundation of Morgan County, Inc.

Why is it important for Citizen's Bank to support the community?

Morgan County is where we live and work. It is important that we aspire for our community to be its best so that everyone can all enjoy a greater quality of life for our friends and families. We share in the success of this county and want to be an active member in making it a better place.

What's the CFMC's impact on the community?

CFMC is uniquely positioned to pool resources from donors throughout the county to create impact grants that support our community with a measurable impact. We believe that if everyone gets involved and supports the Community Foundation, no matter how large or small, this combined support will be the rising tide that can provide the greatest lift for programs and new projects. Whether it is providing an opportunity for a better education or helping those organizations which assist others in their time of need, I believe that is what we all truly want this community.

Why is CFMC the right choice for Citizen's Bank to invest in to create an impact in Morgan County?

Investing in the Community Foundation and utilizing the knowledge and expertise of the staff, we can combine our resources to make a greater difference by working together for the community than if we did it solely as the bank. I believe in a return on investment and the team at CFMC lets me know definitively unlike any other organization that our philanthropy is having a measurable impact.



Community Foundation of Morgan County, Inc.

Philanthropy with Measurable Impact

Our Mission

The mission of the Community Foundation of Morgan County is to connect donors and their charitable giving with our evolving community needs in order to enhance the quality of life for current and future generations.

Check out our website at www.cfmconline.org to learn more about CFMC and how we are working towards our vision of Morgan County as a vibrant, giving community.

PUSHING PROGRESS THROUGH PUBLIC POLICY AND POLITICAL PROCESS

Senator Rod Bray continues family legacy to serve Indiana citizens and business

By Elaine Whitesides

Morgan County Business Leader

It is not uncommon for someone whose grandfather and father are at the helm of a law firm for the third generation son to become a lawyer, too. Rodric Bray grew up in a family environment where the law was a consistent topic of conversation and public service was a tradition.

Rod's grandfather, William Bray, graduated from Indiana University Law school and served as prosecuting attorney of the fifteenth judicial district in Martinsville until 1930 when he started his own firm. He took six years out to serve in the US Army. He returned to his private practice in 1946 with the rank of colonel. In 1951, William was elected to Congress where he served until 1975.

The legacy of law and service continued with Rod's father, Richard. He also graduated from Indiana University and practiced law in the Martinsville firm with his father. From 1958 to 1970, Richard was the Morgan County Prosecuting Attorney. In 1974, Richard was elected to the Indiana House of Representatives where he served until 1992 when he won a seat in the Indiana Senate.

With a heritage of law and political service in his family, and probably in his DNA, it may not be surprising that Rod chose to pursue a career in law and then went on to become an elected Indiana Senator. But it was his choice, not to meet the expectations of others.

"I come from a family that has been here a long time," Rod said, "and coming back into the community (as a lawyer) I felt I needed to establish myself other places and prove I was able to do it on my own."



Rodric Bray

Economy

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Rodric D. Bray, Senator

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Following the path ... on his own terms

“Law was interesting to me,” Rod said, which is why he attended Indiana University and graduated with a law degree. Again, like his father and grandfather, he spent several years in the Morgan County prosecutor’s office.

Although Rod says he liked the fast pace and variety of work in the prosecutor’s office, as well as the trial work, moving into private practice meant he could focus more on municipal law. He said, “It’s the work I pursued because I was interested in it. I saw them (father and grandfather) involved with municipal and government law. I saw my father go to a lot of county and city meetings and help the city and county move in a good direction.”

But then he stepped out in another direction. Rod took a job outside the family firm. He spent seven years at Harris and Currens in Mooresville. It wasn’t until he worked alongside his father as they represented their individual clients with common interests during a real estate trial case that he got the urge to join the firm that already had his name on the door.

“It was a difficult decision,” Rod said, “because I enjoyed where I was and respected the partners I was practicing with, but I felt a strong calling to do it.”

The calling was in part because he discovered how much he enjoyed working with his father, but also led him to working more with the city of Martinsville, and specifically for the Martinsville Plan Commission and Board of Zoning Appeals.

Public policy and political process

His law practice kept him busy, but not so busy to prevent him from being involved with politics. “I have been involved politically since I got out of law school.” He says he supported selected candidates and did some fundraising for the Republican Party and, in his 20s, in the back of his mind, he thought he might run for “some office” someday.

By the time Rod reached his 30s, he was busy with his practice and set aside the idea of being a candidate. He was still very active politically, acting as the Republican Party chairman from 1998 to 2005. He was a delegate to the Republican State Convention from 1998 to 2010 and was a delegate to the Republican National Convention in 2004.

It was then that his father, District 37 Senator Richard D. Bray, announced he would not seek reelection. There was an opportunity for Rod. “It fit well. I enjoyed public policy and political process, but I was busy with my practice and I really enjoyed

that.” Rod discussed it with his wife, Kelly, and decided he would throw his hat into the ring for the seat his father would be vacating.

It wasn’t just that Rod enjoyed politics and policy. “I felt I had a wealth of experience from my law practice about policy and how that has an impact. With government, when you get to the end of the day, you feel a real sense of accomplishment; that you have made a difference. I felt that I was qualified to help in some aspects of the state’s business.”

The first campaign was a hotly contested primary and the November election was also contested. He’d been involved with several campaigns by this point in his life, but Rod said, “When you are running, it is a very different feel. It’s more personal.”

He won the election in 2012 and began his term in 2013. The next election season in 2016 he ran unopposed. “I enjoyed the process,” Rod said. “Both campaigns were clean campaigns with no negative ads, no hostility. It was a good experience, just stressful.”

“I felt I had a wealth of experience from my law practice about policy and how that has an impact. With government, when you get to the end of the day, you feel a real sense of accomplishment; that you have made a difference. I felt that I was qualified to help in some aspects of the state’s business.”

Being a candidate was a learning, and humbling, experience for Rod. He said, “I learned the value of supporters and how much I appreciated them supporting my candidacy. It’s such a personal and intense feeling. It’s so rewarding to see the people who come to your side to make calls and knock on doors. It’s so humbling that people take time out of their lives for you. It is a neat experience.”

Getting involved in the state’s business

Business is on the mind of this legislator. One of the biggest issues for Rod Bray when he first took office was, he said, “the creation of jobs and the ability to put our state in a place to keep people working. We were still coming out of the recession and we needed to work to set up an environment in the state that was conducive to business and the growth of business, and then train our citizens for the jobs that were going to be out there.”

He has worked on legislation to put an emphasis on vocational training and the trades that begins in the schools and connects students with the business community. One point Rod makes is that although Indiana unemployment is one of the lowest ever, that doesn’t mean it is a wage that can support a family. “College is not the answer for every student,” Rod said, “so we need to train youth into good-paying jobs that are there in the trades. Today skills don’t match jobs so we need to continue to align employees with employers and the skills they need.”

Morgan County, and the rest of the state, faces the opioid problem. As the ranking majority leader in the Senate Committee of Corrections and Criminal Code, Rod is actively involved in a three-pronged attack on that problem. First, cracking down on those dealing drugs with longer jail times. Second, for those who are addicted, there is a move to relieve the shortage of counselors and facilities. Lastly, taking steps to make it more difficult to obtain drugs, with the INSPECT program in regard to doctors prescribing pain medications, which is an entryway to heroin.

As chairman of the Judiciary Committee, Rod worked with other legislators to alleviate funding issues for infrastructure work on roads, bridges, and more. Not only will that help business owners, but more directly, Rod, working with Connie Lawson and Frank Sullivan of the Indiana Business Law Survey Commission have finished a project to simplify the jumble of business entity laws. Rod said, “We pulled out all the language having to do with creating, dissolving or merging a company, and put it all in one section so it is the same for all business entities. I think it will make doing business in Indiana a lot simpler.”

Responsibility in the house and out

“It’s my job in the state legislature to know what the issues are and why they get resolved the way they do,” Rod said, “so I can explain the issue (to constituents) and why I voted the way I did on a bill.”

During session Rod says the volume of information and material that comes at legislators is tremendous. He adds that he gets hundreds and hundreds of emails during session, which he appreciates so he understands what the people of District 37 think and want him to know. The volume is a challenge, but he says it is an even bigger challenge to fully comprehend all the consequences of legislation.

Appreciating the consequences is not just for the legislators, but for citizens as well. On the floor of the house, Rod said, “Reasonable people come to different resolutions (on issues) and we debate it and debate it. We want to do what is best for the state and the people in the state and to be watching for what’s coming down the pike so we can be ready for it.”

“We send out surveys and we get lots of comments,” Rod said, “but the issues have to be known in order for people to develop opinions.”

He encourages parents, business owners, everyone, to “stay involved in our process. Listen to the radio, read online or the newspaper, to be as informed as they can and then vote. Then, of course, contact me. I read very carefully the emails, opinions, and comments I receive.”

Indiana has been recognized for the business climate and how the state is being run. “Indiana has a good environment for business now,” Rod said. “That changes every day and we have challenges in front of us, but we need to continue to generate an atmosphere that advances business. We want business to function well.”

“I think things are progressing well and I really enjoy it. There’s a new election in 2020 and I’m not sure I will run again. I will make that decision when the time comes for that. For now, I look forward to contact throughout the year with business people and citizens, whether they have a particular problem with state agencies or just want to meet and talk over ideas. I’m available all year long.”

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By Elaine Whitesides

Morgan County Business Leader

The Morgan County Fairgrounds will be the location for the Porcelain Art School of Indiana (PASI) from July 16 to 21, 2017. More than 60 participants will attend classes on the fine art taught by renowned artists from across the nation and world. And for the Director, Ellen Wilson-Pruitt, this is a chance to showcase Martinsville and Morgan County.

“We want people to rethink their perceptions,” Wilson-Pruitt said. “You don’t have to have a big city to have art and culture.”

Martinsville resident, Wilson-Pruitt is herself a porcelain, or china, painter. She was one of the first two artists to take studio space at the Art Sanctuary in Martinsville when it opened. Her studio is where she paints and teaches china painting.

This event is the result of a collaboration between several community organizations, businesses, and residents brought together through the efforts of Wilson-Pruitt and the Morgan County Convention and Visitors Bureau (MCCVB).

The board for the Porcelain Art School were on the hunt for a new venue. For many years the event was held at Anderson University. When that had to change due to scheduling conflicts, the group began a series of years bouncing from one hotel to another. Because firing in kilns up to 1400 degrees is a part of the china painting process, few venues were keen on the event.

Wilson-Pruitt has been involved with the



Ellen Wilson-Pruitt

Morgan County Fair and 4H Association, as a past president and board member, for many years. So when the group went on the hunt for a new venue, she had an idea.

“After it came to me to have it here,” Wilson-Pruitt said, “I realized what a great opportunity this was. It’s a great location between Indianapolis and Bloomington and will be even

more pertinent once I-69 is completed. There is lots of parking, we can set up the kilns in the Merchant’s Building, the IU Medical Center is right there and we are close to the airport. We can offer hotels, restaurants, caterers, everything. It’s just a good fit all the way around.”

The MCCVB provided a grant and helped by contacting local hotels, Holiday Inn and Best Western, and arranged for special rates and a block of accommodations. Meals are being catered by Heavenly Helpings in Monrovia.

“This location provides us the flexibility to do things the way we want in an affordable manner,” Wilson-Pruitt said. “We are a non-profit and some businesses have expressed an interest in making donations to support the event.”

The support of the community is what encourages Wilson-Pruitt. “We want to expand the school,” Wilson-Pruitt said. In the past the school hosted up to 150 students for the annual event. Because of the costs involved in holding the school at hotels, enrollments dropped off. “We have already contracted with the Fairgrounds for 2018, and as soon as we have finished this year, we will secure dates for 2019.”

Dates for the school are secured well in advance because the professional artists that teach at the schools are booked years before events. This year, the PASI has two international artists joining the staff. Filipe Pereira will travel from Portugal and Tatiana Dallest-Agoritas comes from her home in Switzerland.

The PASI is only one of a handful of china painting schools left in the United States. It is supported by the World Organization of China Painters. The Indiana chapter of the World Organization gifted the State of Indiana with a set of china and serving pieces, each hand painted with a different wildflower that was presented to the first lady at the time, Mrs. O’Bannon. It remains at the Indiana governor’s mansion for use.

Wilson-Pruitt became a devotee of the art around 1990 and is dedicated to preserving the medium with artists and her work, which she does not sell, breaks the perceptions of what china painting is. It is not roses on platters. No, she paints portraits, still life images, and animals. She says that her involvement in this art has changed her life. “It has allowed me to be on a first name basis with people from all over the world, and exposed me to cultures that I would never have had the opportunity to know. I can go to a world show and meet with painters from around the world. You have commonality in the interest in art and that breaks down any difference you might have in politics or other things in the world.”

And now Wilson-Pruitt is bringing that world to Martinsville and Morgan County. The school will be open to the public. Students will be painting Monday through Thursday from 9

a.m. to 4 p.m. and on Friday from 9 a.m. to about 2 p.m. A Painter’s Collection will be bringing their wares for the school and will be open to the public as well. Some finished art will be offered for sale.

For Wilson-Pruitt, the school this year brings together the art form she loves with the county she lives in and loves as well. Her goal is that everyone benefits.

strategy and tactics

“Strategy without tactics is the slowest route to victory. Tactics without strategy is the noise before defeat.” –Sun Tsu

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Marketing your service: Reviews aren't everything

Many home service-based businesses (plumbing, heating, landscape, interior design, etc.) believe that their sales pipeline lives or dies with getting positive reviews from that major, reputable "service reviews website for homeowners." While that company may generate lots of leads for the business, what happens when that referral source disappears (or gets purchased by a competitor)? To market your service business effectively, you must continue to generate leads from multiple sources or risk losing all of your future business. What are some ways to do this?

- **Have multiple referral sources:** There is more than one review website on the Internet. Research the more common ones in your industry and make sure your company has a listing. Start encouraging customers to add reviews once you complete a project, or send existing customers a note letting them know how much a review would mean to you. An industry organization would be an example of a referral source. So would a complementary company who services the same audience, but offers a different service (such as a kitchen remodeler who partners with a bathroom remodeler or an appliance supplier).
- **Generate your own reviews:** There's nothing wrong with asking for your own customer reviews, and then placing them on your own website. This does two things for you: For one, you'll never lose the information if a review company goes out of business; and two, you'll add valuable credibility to the information on your website, helping to close the sale.
- **Experiment with some other marketing activities:** The possibilities for this are endless, but some ideas include advertising in your local newspaper or magazine



SUSAN YOUNG
Marketing

(or email/website version), sending out a monthly or weekly e-newsletter, exhibiting at a trade show, sponsoring or hosting an event, investing in vehicle signage, and starting a pay-per-click marketing campaign.

- **Try engaging on social media:** Social media is also a way for you to gain referrals as well as positive (and negative) feedback on your service. Add daily content on your Facebook, Twitter, Instagram or other social media pages and start connecting with your audience. Encourage customers to post reviews directly on your social media pages. You might gain a few extra fans, and a few new customers at the same time. If your social media pages are not currently active, give it some time to develop, or consider jump-starting it with some targeted social media advertising. Facebook has some great options here.
- **Do something with the reviews:** Once you have a valuable customer review, make sure to save it in a place where you can access it and re-use it for various marketing

purposes. These include on your website, brochures, sales letters, email and social media sites. Just because a review was posted on one site doesn't mean that you can't include it in another marketing vehicle. This increases the value that each review brings to your business.

As you can see, it's not the end of the world if you were formerly relying on one review site to generate the bulk of your business leads. All is not lost, but you need to take steps now to broaden your marketing reach, or you'll suffer from the consequence of "putting all of your eggs in one basket."

Susan Young is the founder of AimFire Marketing, a consulting firm that helps service-based small business owners to maximize their time while improving their marketing results. Visit her website at www.aimfiremarketing.com to subscribe to her marketing tips newsletter, or follow her on social media.

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To recharge or NOT to recharge? That is the question.

Much discussion has been made over the ability to recharge your air conditioning system



Jod Woods

with the (soon to be phased out) R-22 freon. We can discuss EPA rulings and phase out dates if you would like, but let's make this simple. The a/c system in your home CAN still be recharged with up to three pounds of R-22 without performing a refrigerant leak

search and repair. With this being said, is this the best choice? The fact is, your a/c system does not use freon like your car uses gas. If you need to recharge it, there is a leak. As with any leak, it only gets worse. This is where the choices begin. Do you just continue to recharge it? - Do you try to find and repair the leak? - Do you replace the a/c? - Do you forgo any of these and spend all summer in a cold water bath? There are many things to consider other than just to recharge or not to recharge. Things such as - How long do I intend to live in my home? - Do you want to continue paying the ever increasing amount for this type of tem-



porary repair? - Is the a/c system more than 12 years old? - How well does it cool when it is charged? - Does it cost a lot to cool your home? - Are there other repairs that need to be made to the furnace or a/c system? We can help you answer the questions and concerns about your homes comfort system. Please contact us at 317-831-5279 to discuss your options.

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

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Bucket list trip or job promotion?

In one of the many travel trade publications I read, a recent survey work place survey indicated that 68% of people would prefer a bucket list trip over a Job Promotion. As I pondered this new work place revelation, it made me think about how a small business might respond to it. As a small business owner, you may not have the budget to actually grant an employee a bucket list trip; however, knowing that 68% of employees are thinking this way, you can use this information to make sure you are creating the optimal work environment for you employees. Here are three practice things you can do to make your firm is a place where they want to get promoted:

Know what motivates your employees. Not all employees are motivated by money or a job title. People are motivated by different things and getting to know motivated each employee can go a long way to creating the appropriate rewards and/or recognition.

Know what your employee's bucket list trip is. Do you know that most people have a bucket list trip, including your employees? Do you know what they are for each employee? A bucket list trip tells you something about the employee and tells you what they dream about. Behind every bucket list is a reason why. By learning what your employee's bucket list trip if forces you to engage with your employee at a different level and forces you to really get to know the employees that work for you.

Know why an employee would not want a promotion. What does a promotion in your



WILL GOTT
Business Travel

firm really mean to an employee? Does it mean more hours, more time away from their family, more stress or unknown expectations? As a business owner, what you think is actually a good thing, like a promotion, could actually be viewed as a bad thing by your employees. Evaluate the position the employee will be promoted to and make sure you the employee is fully aware of what is to be expected. Have a clearly defined job description. Make sure the new position is a position someone would want and really looks forward to be promoted to.

How would you as a business owner respond to this survey? Does this motivate you to think differently about employment at your firm? I would love to hear your thoughts and ideas. Email me at wgott@cruiseone to let me know.

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

Home Bank SB gifts \$8,000 to Morgan County Center for Women's Ministries

On May 10, Home Bank SB presented a check in the amount of \$8,000 to the Morgan County Center for Women's Ministries. This donation was made as part of the bank's community gifting program, established in 2012 to support non-profits addressing needs in the community-at-large.

The Center for Women's Ministries opened in 1997 as a non-profit providing free peer counseling and support to women over the age of 13. Staffed 100% by volunteers, the Center also works closely in service to clients with other non-profits in the community such Well-Spring Center, Desert Rose, and the Magdalene House. Proceeds of the gift will help with needs related to the organization's facility at 360 S. Sycamore St., in Martinsville.

"We recognize and honor the significant impact made by the Center over its 20-year his-



tory of service in Morgan County," stated Dan Moore, President and CEO of Home Bank. "The mission of this organization truly resonated with the committee of employees who select recipients for these gifting donations."

Home Bank SB was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support.

Top 10 tips to the worst salespeople

Have you ever had salespeople who are not successful no matter how hard they try? These salespeople are a primary factor for decline in business. You need good salespeople to succeed in selling your products. To train good salespeople you sometimes need to take a different approach, like correcting problem areas.

Here are the top 10 problem areas for ineffective salespeople:

- 1. Not being punctual:** Your salespeople represent the first contact customers have with your company. First impressions are lasting and your salespeople must make a good impression. Being respectful of their time increases the customer's goodwill and confidence in your company.
- 2. Poor presentation:** Some salespeople are not prepared and do not present the product well. That is the first thing a customer will know about your product and it is critical it be shown correctly in an organized manner.
- 3. Bad attitude and personality:** Rudeness and unprofessional behavior is not acceptable under any circumstances. This gives the potential buyer a bad impression about not just the salesperson, but your company, too.
- 4. Not being articulate:** A customer greeted with assurance gives a good start to call that is boosted by a knowledgeable and confident product presentation. The salesperson must be prepared to answer all questions concisely and completely.
- 5. Not listening to a customer:** It irritates customers to have a question and not be allowed to ask it. Worse is when a question is asked the salesperson does not answer but goes off on a tangent, clearly indicating he was not listening. This makes potential customers angry and they never become customers.
- 6. Basing a sale on cost:** It is extremely risky for a salesperson to depend on cost to close the sales. The prospective buyer will be quick to take advantage and drive the price as low as possible, cutting your profits for the sake of a sale.
- 7. Not knowing when to close a sale:**

It irritates customers to have a question and not be allowed to ask it. Worse is when a question is asked the salesperson does not answer but goes off on a tangent, clearly indicating he was not listening.



JACK KLEMEYER
Business Coach

Many sales have been lost because the sales person did not know when to close the sale. A good salesperson is in tune with the prospective buyer and knows when to move to close the sale.

- 8. Hard sell:** Hard sell is when salespeople try to push the sale on the prospective customer. It is a proven fact that nobody likes to be sold to and this makes the buyer aggressive. He will try to end the sales call as soon as possible.
- 9. Inflexibility:** A salesperson must be flexible and able to adapt to different personalities and circumstances. The same presentation to every buyer will cost you many sales. Each buyer wants to feel special and expects the salesperson to understand and address his specific circumstances.
- 10. Not following up:** Follow up is very important. It is courteous and good for business to follow up. Circumstances change and a prospect may be ready to become a customer.

As problem areas, are addressed, even one at a time, the salesperson grows in skills – and in sales, too.

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.

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Team appreciation

IU Health Morgan recently celebrated Team Member Appreciation week. The week was packed with activities, treats and surprises to reward each person who works at our facility.

Activities were geared to all and offered an opportunity to reinforce the team aspect of our culture. Bringing team members together in a non-clinical/non-office atmosphere presented common ground to ignite conversation about non-work topics.

Activities and Rewards included:

1. Daily random drawing for giveaways including tickets to sporting events, concerts and musicals; and IU Health logoed items.
2. Hand waxing – spa relaxation for a quick 20 minute technique.
3. Rounding with afternoon snack
 - a. Ice Cream cart
 - b. Cookie cart
 - c. Cake pop cart
4. Cook-out offered for lunch and dinner to cover both shifts.
5. Family movie night - evening event for the entire family included popcorn and a movie at a local YMCA gym.

Recognition doesn't have to wait to the year end. It's helpful to acknowledge positive performance throughout the year to drive team moral. This celebration was mid-year and



LARRY BAILEY
Wellness

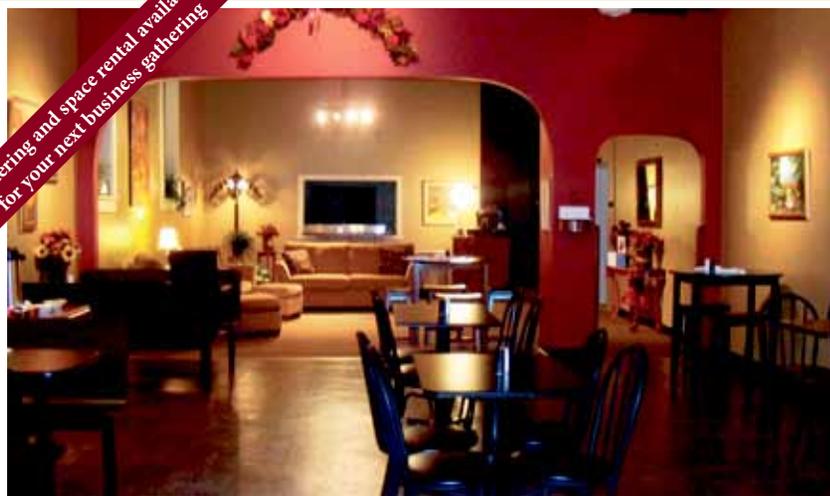
inclusive in nature. IU Health Morgan team members work hard the entire year and we like to show them gratitude for the care they take to perform their job.

Why is team member appreciation so important? The entire IU Health system places value in retaining team members. A person who knows we appreciate them will continue to work at our facility and become a loyal professional with institutional knowledge.

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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Emily Ribley named Assistant Vice President by Home Bank

Dan Moore, President and CEO of Home Bank SB, announced that Emily Ribley has been named Assistant Vice President/Senior Mortgage Loan Originator. Ribley joined Home Bank in 2006, previously serving in the roles of Customer Service Representative, Assistant Branch Manager, and Loan Collector.



Ribley

Ribley is a graduate of Martinsville High School and Ivy Tech Community College where she majored in business administration. She has served as a board member for Johnson County Habitat for Humanity, a board member for the Builders Association of Greater Indianapolis Johnson County Council, a finance committee member for the First

United Methodist Church, and a member on the selection committee for Morgan County Habitat for Humanity. She was recently honored as the 2016 City of Martinsville Business Professional of the Year.

In her leisure time, Ribley enjoys traveling, boating, and spending time outdoors. She resides in Morgan County with her husband and daughter.

Home Bank SB was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support.

Julie Callis named Vice President by Home Bank

Dan Moore, President and CEO of Home Bank SB, announced that Julie Callis has been named Vice President/Secretary/Treasurer.



Callis

Callis joined Home Bank in 1979 as a Teller. She has since worked in the book-keeping department, as well as held other positions such as Assistant Vice President and Financial Operations Manager. Callis is an 11-year member of the Morgan County Fall Foliage Board, currently serving on the Parade Committee. She is a 30 year member of the Lambda Theta Chapter of Delta Theta Tau Sorority, a philanthropic sorority that gives back to the community with annual projects.

She is currently the Co-Chairman of the Taco Stand Committee and on the National Philanthropy Committee of Delta Theta Tau. In her leisure time she enjoys spending time with her husband, children, and grandchildren; as well as horseback riding, knitting, and rug hooking. Callis is a member of Smithville Christian Church. Home Bank SB was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support.

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

2017 Festival and event grants awarded to 5 area events

Martinsville, Ind. – Visit Morgan County, the tourism office for Morgan County, is pleased to announce that their Festival and Event Grant Program has awarded funds to five Morgan County events for the 2017 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 1st deadline. This year's grant cycle is for events that will take place between April 1, 2017 and March 31, 2018.

Visit Morgan County Executive Director Tosha Daugherty said "We were able to award funding to each organization that submitted a Festival and Event Grant application this year. Those events are a good mix of well-established events and newer events happening throughout the summer and fall. One is a brand-new event and one in its second year. We are thrilled to be supporting quality events for both visitors and residents to enjoy in Morgan County and we'd love to see even more applications next year."

Festival and Event 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.

Five events were awarded grant funds for upcoming events. They are listed below:

- Anything on Wheels Car Show, Memorial Day – \$1,000
- Artie Fest, July 7 & 8 – \$1,000
- Old Town Waverly Park Festival, Sept. 23 & 24 – \$1,000
- Chili Cookoff & Chalk Art Festival, Sept. 30 – \$ 500
- Old Town Waverly Park Haunted Trail Hayride, Oct. 26-28 – \$1,000

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 or on the Visit Morgan County Facebook page.

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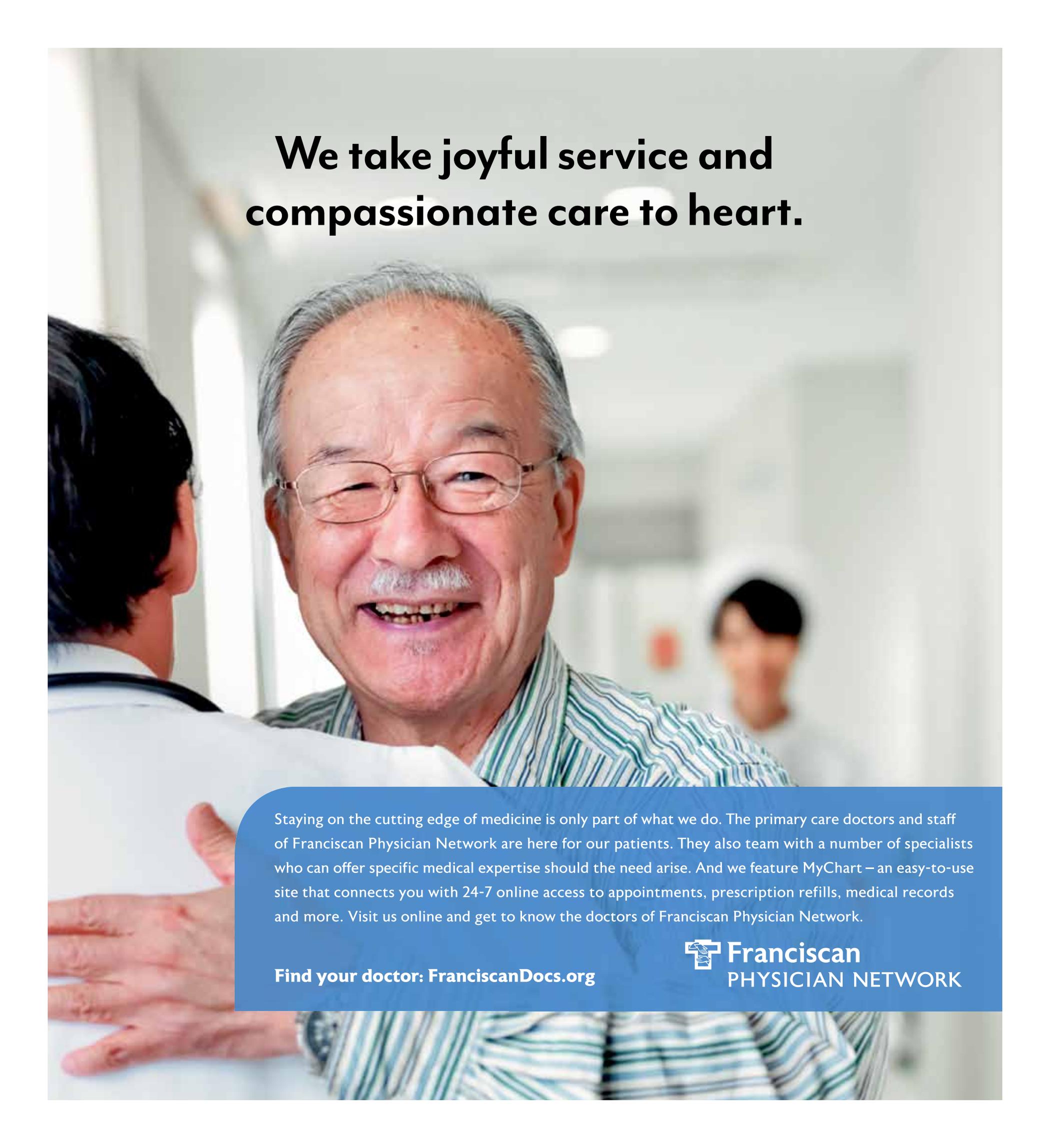
Align business strategies, determine growth opportunities and build your people, and your profit.

Info: Thursday, June 29, 9 a.m. - 4 p.m. Registration and breakfast at 8:30 a.m.

Register online at: <http://gpwjun29.eventbrite.com>

Hilton Garden Inn Airport, 8910 Hatfield Drive, Indianapolis.
The Growth Plan Workshop will be run by business coach Roger Engela—a graduate of the U.S. Military Academy at West Point who has led three companies from certain failure to success, and coached countless others to achieve breakthrough success.

For more, call 317-908-5809 or visit www.inspireresults.com.



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