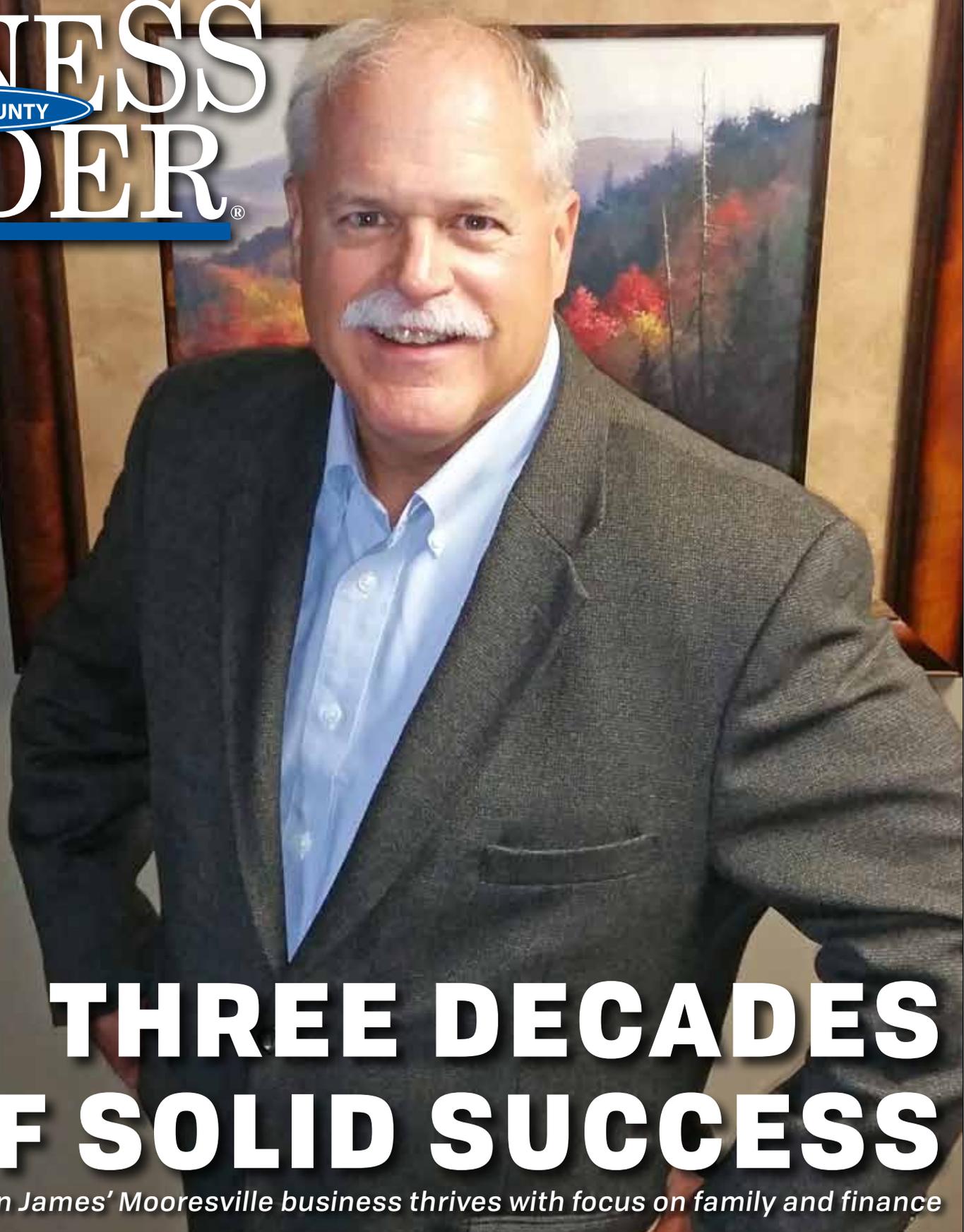


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MORGAN COUNTY

August 2017



THREE DECADES OF SOLID SUCCESS

Martin James' Mooresville business thrives with focus on family and finance

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What really matters?

Two things weave through the stories we have for you in this month's issue of the Morgan County Business Leader: location and entrepreneurship. Those two things merge together for all these business owners. They all agree that Morgan County and its two largest towns, Martinsville and Mooresville; and the businesses they created are not just jobs and places, but are, simply put, integral elements of their lives.

The work they do is not a nine-to-five that is separate from all other hours and activities in their lives. It is interwoven into their days – and some early mornings and late into the evenings. They all say it is difficult to call it work when it is what they enjoy doing.

Each of them has a very defined purpose behind their business. Their success, they say, is built on staying true to that focus. And while success may be the common goal, the motives that drive each business owner is uniquely theirs. I find that is not unusual and you will have to read the stories to see what drives this particular group of business owners.

In addition to their business being such a fundamental basis for life, so is where they are. Their town, their county, their business location is more than just a place – it is HOME. And, to all three, the place they call home is also fundamental to their lives and the success they enjoy. It is also a part of what drives them to build something that is good for them as people, but something that is also good for the community and others in the community. They are all building businesses, building communities, and building lives.

There are many very unique characteristics we have uncovered in the stories we share from



JIM HESS
From the Publisher

Morgan County small business owners. Yes, we learn about the business knowledge, skills, and talents of entrepreneurs here and hope our readers are inspired and motivated by their examples. We admire the success of those who work hard to apply their learning and put everything on the line. We appreciate the lessons, too, of how things sometimes don't work out as anticipated – and whether it is positive or a problem.

Those are all teachings that help us move forward with our own ventures. But there is always another feature in their stories, and in our own stories, too. It is the heart, the passion, the purpose, of why we all do what we do and put forth so much effort. It comes down to what we want for ourselves, our families, and our community. That element of building businesses is alive and well in Morgan County.

Take some time to read this issue and then connect with these businesses and people, because that is where the magic happens. Our purpose, our passion, our success, multiplies when it is shared. That is one of the reasons we do what we do here at the Business Leader, and we are glad you come along with us.

Celebrate – and share – success!



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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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MORGAN COUNTY

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Ephesians 2:10

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What really matters	3
Paint a picture of success.....	4
Before you get on your feet, read this.....	5
Four ways to attract and retain top talent....	6
Squirrel! Politics as entertainment and the dangers of Congress taking its eye off running the country	7
Three decades of solid success.....	9
More than a roof over your head	10
How to overcome the 4 biggest challenges business owners face.....	11
Got condensation?	12
Can you train your way to positivity?.....	13
MCEDC Welcomes LeeDa Allen.....	13
Why corporate donor-advised funds work?.....	14
MCEDC Attends Japan-America Society of Indiana's Annual Gala.....	15
The Artesian Group to rehab and revitalize downtown Martinsville.....	15
Networking Opportunities.....	15

The Morgan County Business Leader is published monthly and direct-mailed to Morgan County businesses free of charge. Subscribe at morgancountybusinessleader.com

Paint a picture of success

Painter Pro

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By Elaine Whitesides

Morgan County Business Leader

You could argue that Sam Reuter's path is steered by the blood that runs through his veins. Relatives, some a long time gone, and some still close today, have given him roots in Martinsville and provided glimpses of the life he wants here.

Reuter is a descendent of Samuel Scott, Jr., one of five men who donated land establishing Martinsville as the county seat of Morgan County in 1822. Scott served as Justice of the Peace, his father served as Coroner and both served on the Second Circuit Court Grand Jury. Some Scott ancestors moved farther west, but Reuter's direct ancestors stayed in Martinsville and have contributed to a community of hard-working and entrepreneurial souls.

Reuter's parents were small business owners; his uncle and brother own businesses today. Reuter exhibited entrepreneurial spirit early. At 16 he and a friend knocked on doors to drum up business for a landscaping venture. "We didn't make much," Reuter said, "but I stayed busy and really liked the freedom and building a business."

Reuter went to the University of Evansville to study civil engineering. "I wanted to be an architect my whole life," he said. "but I found I just didn't have a passion for it." After a year, he returned home and went back to his landscaping business, branching out to subcontract for a painting company in Indianapolis while he went to Ivy Tech part-time. Later, he worked for a lumber company and quickly moved up from framing to management and then to inside sales.



Sam Reuter

The mechanics of building a business

Being an employee was profitable, but it wasn't in his nature. Building business was the element in every venture he had experienced that excited him. He knew it was time to start his own. He sought out a network of mentors including his uncle, Rick Reuter, who has a successful national business in Virginia. The group includes people he admires, people who inspire and educate him. He credits them for much of the success of Painter Pro to date.

He started Painter Pro part-time on the

side. While Reuter says he enjoys painting, he's not like other painters who just want to paint. "Painting is the vehicle, but I am most passionate about the business of the painting industry," Reuter said. "My dream is to have a location in every state." To do that, Reuter concentrates on key components of successful businesses. "Systems make every business better and serve customers best," he said. "We are constantly educating ourselves in business operations and the industry. We stay on top of it so that we can educate our customers and provide quality

service and products consistently."

Reuter is committed to applying his learning. "If you are just listening and don't apply, it becomes useless information and wastes your time," he said.

Diversity in services is part of his operation plan. Painter Pro provides interior and exterior painting, stain decks, pergolas, and fences, and provide epoxy floor covering for garages and commercial facilities. After performing his due diligence, Reuter selected Sherwin Williams as his product supplier. He has confidence in offering multi-year guarantees because of the quality of their products used to paint wood, brick, vinyl and hardy siding as well as masonry and stucco. He is especially excited about a new product called Paint Shield that will kill bacteria for up to five years.

The purpose of building a business

Besides the satisfaction of building a business, Reuter has another purpose for turning Painter Pro into a well-known brand. "I want my business to have a positive impact on the community," Reuter said. Part of that is providing jobs. He currently employs a project manager and five crews. Another way for Reuter to contribute is to be involved. He has recently become the vice chairman of the Martinsville Plan Commission, and is active in BNI and the Greater Martinsville Chamber of Commerce.

He is starting a Paint-It-Forward program, which began more than eleven years ago in California. More than \$1 million in charitable painting has been given away. Painter Pro's first project will be providing all the labor and paint for the Habitat for Humanity offices in Martinsville. "We want to expand and be part of every community we locate in," Reuter said. "Paint-It-Forward is one way to do that."

This single business owner devotes many hours to his business. "Martinsville and my business are big parts of my life," Reuter said. "It's one of those things that I am young, driven, and hungry so I do as much as I can. It's a mindset and you must be totally committed. This IS my life."

Brand-building

"The central problem of brand-building is getting a complex organization to execute a simple idea."

— Marty Neumeier

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Before you get on your feet, read this

Is it possible that one presentation can make or break you? I believe it is completely possible and here are four reasons why. These four reasons aren't the only reasons but if you tend to these four, your presentations will be markedly better almost immediately.

Reason No. 1: Poor preparation. This one has many facets and it's why I chose it as the number one reason. I'll share three of the facets. Facet number one: Not understanding the audience, their needs and their pains. Depending on the type of presentation you're making you need to fully understand what your audience is dealing with in both their outer world and more importantly, their inner world, how they think and feel.

The second facet of poor preparation is: people aren't aware of Professor Albert Mehrabian and his work on the effectiveness of spoken communications from the 1950's:

- 7% of message pertaining to feelings and attitudes is in the words that are spoken. The actual words you use.
- 38% of message pertaining to feelings and attitudes is paralinguistic (the way that the words are said). Your voice tone.
- 55% of message pertaining to feelings and attitudes is in facial expression. Your body language, specifically facial expressions.

Failure to fully understand and incorporate



this information into the creation of your presentation will lessen your ability to make the impression you want to make on the audience.

Lastly in preparation, think of late Stephen Covey's Habit Number Two. Begin with the end in mind. This takes us to Reason No. 2.

Reason No. 2: Focus on Product on Transformation. When people buy from us, they're not buying our product, they are buying the transformation our product or service provides. Spend more time in your presentation focusing on what the audience will gain by using your product or service. The benefits!

You might be giving information meetings to a board of directors or other important group, you can rest easy, this strategy works for that type of presentation too.

Reason No. 3: Over reliance on Pow-

erPoint. PowerPoint, Keynote and other presentation products of that ilk are really great and because they are so cool, great, dare I say awesome and people use them too often as a crutch. I've seen presentations in very important rooms where the person giving the presentation is simply reading the words on the PowerPoint slide and perhaps worse, they had no clue what the next slide in the deck was coming up. Of course this was to their detriment and one of the main reasons audiences don't like PowerPoint.

Reason No. 4: Providing the audience with distractions. There is an old saying attributed to Ralph Waldo Emerson; "Your actions speak so loudly, I can't hear what you are saying." I've seen people with nervous tics that ensure the audience is paying more attention to their "dancing" over what they are saying or trying to convey. Nervous tics include: moving without intention, rattling notes or paper, clicking a pen, or the cap on a marker, playing with their hair or other clothing item. In full disclosure, before I began working on my presentation skills in a serious way, I was told about my dancing and fidgeting with my hair. Watching a video of my presentation, there was indeed a grand dance without the benefit of rhythm or music.

As a matter of fact, at the time I was work-

ing with my mentor, Tommy Richardson, on my presentation skills and here's what Tommy did to help me. He videoed a live (real) presentation of mine and then we watched the video in fast forward mode. The distractions I had were the dance I mentioned and using my hand to push my hair back (a fidget) over and over again. I can still see that image in my mind as I write this article. Tommy told me, "... either cut it off or grease it back." I chose the later.

So what can you do to get serious about your presentation skills? Toastmasters International is the best place to start. It's affordable and there is a club full of your peers all focused on improvement. You can attend a class or training session on how to deliver a great presentation. You can hire a coach to work with you personally to improve your presentation skills.

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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Four ways to attract and retain top talent

As a small business owner you may find it challenging to hire and retain the best and brightest in your industry as you compete with larger companies that are able to offer more pay or more benefits. If you are one of those firms that want to attract the best but have limited funds to provide top dollar for an employee, consider these four employee benefits that won't break the bank:

- **Time off Incentive:** You may already give your employees paid time off, but your employees may not be taking all the time off you give them. For most employers, this is the biggest and best benefit you offer; however, approximately 42% of employees do not take all their paid time off each year. Try encouraging your staff to use their vacation time by offering a vacation bonus where you reimburse your employee for food, lodging, entertainment and transportation. For many business owners that use this, they believe this perk is essential to keeping and attracting amazing people to their team.
- **Shorter work week:** If you are in a business that allows for flexible working hours, try a 4 day work week instead of the traditional 5 days a week schedule. By working 4-9 hour days, this allows your employees to have an extended weekend 52 weeks a year – it's like giving your employees 52 extra vacation days a year with no additional cost.
- **Travel Incentives:** The opportunity to travel is something that many of us desire, but few can afford. Time away from work, and the expenses incurred, keeps most of our trips part of our dreams instead of reality. As a company you can utilize this issue to the advantage of not only your business, but your employees as well. People work harder



WILL GOTT
Business Travel

when there is a reward waiting at the end of the rainbow. Motivating your staff to increase production, become more efficient and generate profits for their employer are issues that are of paramount importance to any company. Never underestimate the allure of tropical vacation or that once in a lifetime trip. The prospect of receiving fabulous vacations in exchange for hard work and production may outweigh the usual money bonuses or gifts offered by the competition.

- **Free Vacation Planning:** Most companies offer their employees free or at-cost versions of whatever they sell, or of other products and services their employees will use as a one off perk or freebie. Why not include free vacation planning as a free perk to your employees? Many travel agencies can and do offer their services to small companies at no cost to you or their employees. Many travel agencies, like Magnified Vacations CruiseOne, have special programs designed just for this purpose. You and your employees will most likely take a vacation each year, so why not help them get the best value from their hard work and from the wages you give them. Free vacation planning is a win/win for everyone.

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

People work harder when there is a reward waiting at the end of the rainbow. Motivating your staff to increase production, become more efficient and generate profits for their employer are issues that are of paramount importance to any company.

Susan Haynes is making an impact

Why is it important for Mooresville Schools to support the community?

Our school district has been part of Morgan County for more than 150 years. Without strong schools, a community will suffer, and without a strong community, schools would suffer. Supporting and being an integral part of our community is a given. The link between the current generation's work and the future generation's education is incredibly important.

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

Several local businesses support our programs through Funds at the Foundation. These Funds were created to help our community and make an impact in those areas important to the donors. CFMC also provides many important grants to our schools which enhance educational opportunities for programs such as STEM education and fine arts. It's very powerful seeing elementary students building and programming robots. The look of confidence and joy on their faces tells you that the program had a tremendous impact. And, scholarships available to our seniors going on to college make a world of difference in their ability to succeed.

Why is it important for Mooresville Schools to partner with the CFMC to create impact in Morgan County?

The partnership between Mooresville Schools and the Community Foundation helps not only the two entities, our 5,000 students and teachers, but our entire county. A scholarship might directly assist a student, but it also reaches out to the entire family enjoying the child's success. A STEM grant might assist a classroom, but the impact of that learning will travel on to the students' future classrooms, their families, and potentially local businesses. At Mooresville Schools, we've seen the impact of the Foundation's grants and donor-directed Funds. We want to do all we can to partner with them to continue these successes.



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Squirrel! Politics as entertainment and the dangers of Congress taking its eye off running the country

Everybody loves a good scandal. The media loves covering it. The public loves the validation a scandal gives to their belief in the wickedness of their leaders. And politicians on both sides of the aisle use scandal as leverage to pork up legislation with what benefits them and their constituencies.

The problem with the many Trump scandals is that there's a lot of smoke but very little fire. And Congress is stuck staring at its own navel while potentially great tax reform and economic revitalization legislation languishes in committee never getting to the floor for a vote.

At press time (mid July 2017) the media can't seem to depart from the non-story that is the Russians and Trump.

Trump Jr. apparently met with somebody that had some dirt on Mrs. Clinton. For crying out loud! Who didn't have some dirt on the Clintons? The smoke comes from the fact that these

were Russians that had the dirt and the Russians are back to being the boogiemens they used to be... at least for a generation or two.

Meanwhile back in the real world of true economic and legislative leadership, the visionary tax cut agenda put forward by candidate Trump is stalled with votes likely not coming until fall and some saying not coming until 2018 at the earliest. With this delay, it becomes much clearer why the markets have been getting a little jittery lately. Since November, the markets had priced in much of the expected benefits to business, wages and profits that the pro-growth, deregulatory, America First agenda candidate Trump not only proposed but what President Trump has attempted to pursue. That initial pursuit and focus led to a



JEFF BINKLEY
Finance

\$3 trillion rise in stock values and an incredible upwelling in business and consumer confidence. Now, since the only thing anyone inside the Beltway can seem to talk about is Trump and the Russians that confidence has begun to waver.

Respectfully Mr. President, you need to tone down the "fake news" blame game and ramp up the Reagan style leadership you have

Respectfully Mr. President, you need to tone down the "fake news" blame game and ramp up the Reagan style leadership you have shown in the past.

shown in the past. Your tweets and lack of disciplined and focused goal-oriented communication keeps giving the press opportunities to talk about what they want to talk about. It keeps their agenda relevant. If there's one thing the press hates it's being irrelevant. Make them irrelevant by your focus solely on YOUR agenda. Then the press will have to play your game. Your game is one you can win. And I believe winning your game will benefit the rest of the country as well.

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.



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THREE DECADES OF SOLID SUCCESS

Martin James' Mooresville business thrives with focus on family and finance

By Elaine Whitesides

Morgan County Business Leader

From a vantage point 31-years later, it is possible for Martin (Marty) James to look back and describe how Martin James Investment & Tax Management, LLC grew from scratch into the unique firm it is today. It was an evolution and each step along the way was made through prayer and conscious decisions to remain focused on family and doing what is right, and best, for clients through financial planning.

Marty and wife, Cindy, were high school sweethearts in Plainfield. Although his original intent was to study advertising in college, he realized that meant working in a big city and he didn't want that. He and Cindy both wanted to stay in the area near family. He checked out what industries were doing well in the sluggish economy and saw that accountants were employed and doing well. Accounting it would be.

May, 1980 was a big month for the couple. Marty graduated from Indiana University, he and Cindy married, and a week later he started work. Despite several offers from big firms outside the area, he accepted one locally at Coopers and Lybrand. For nearly three years he worked in the small business area in real estate tax and accounting. He later moved to a smaller firm.

All hands on deck

Marty said he always wanted to be a business owner, so when a client mentioned to him that there were no CPAs in Mooresville at the time, he figured that it was a good idea. Cindy had left her job at a bank and had a daycare in their home while caring for their two sons, Kyle and Craig. Marty said, "We knew this was what was supposed to happen and we had a sense of peace, but it was scary."

From day one Cindy has been the administrative staff. "I love business," Cindy said. "When we got the opportunity, I thought well, why not me?" She had been a business major in college and when they opened the business, applying her skills was as exciting as it was easy for her. "This was our life and our bread and butter so we worked super hard and a lot of hours. But how do you call something work if you really enjoy it?"

The first year the couple completed 100 tax returns. Cindy's mother kept the boys some nights and other nights the boys stretched on sleeping bags while the couple worked long into the night. Marty did return preparation



Cindy, Marty, And Kyle James

and Cindy typed each one on a typewriter by hand.

Tax Jiu Jitsu

"I was really interested in the financial planning model," Marty said. From his previous experiences he discovered that large firms were not positioned to help small business owners with the planning side of life. "They are too big with lots of overhead," Marty said. "Their structure is not conducive to providing services to Main Street like we have here in Indiana." And Mooresville, small town Indiana, is where they always intended to stay.

An element of the planning process that Marty felt was missing, especially for small business owners, was tax implications. "Once I got it, I really, really loved the tax side of it," Marty said. "In each scenario I am looking for a solution to a problem and the solution informs us how to not pay more taxes than necessary so you set yourself up in a position where you are better off ten years from now. I call it Tax Jiu Jitsu."

"No two people are in the same situation," Marty said, "but everyone has to play by the same rules. We have to know how to use what's there to the client's advantage." With constant

changes in tax rules and life situations, plans must be set in very flexible ways to allow for pivots into the opposite direction.

He says there are also many people who have no idea what will happen when they start taking money in retirement. "If you haven't planned for that," Marty said, "you lose a lot of control over your tax situation."

The evolution of the firm

The firm started mostly as a financial planning service, not offering investments. But Marty saw that in order to plan well, a financial advisor must understand the tax component of every client's situation. "We want clients to understand how they are being taxed right now, and how it could be different."

"The fact that we have married together financial planning, investments, and a tax perspective, is our unique value proposition," Marty said.

The family focus that guided their original choices also guide the culture at the business. Gradually they hired additional staff and currently have six employees plus Marty, Cindy, and son, Kyle.

Kyle James says he pursued accounting because he didn't want to have to rely on some-

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one else to tell him about his finances. He wanted that control and seeing what his parents had built, it seemed like a good environment with security.

He started his accounting career at BKD, LLP, a CPA firm. "I wanted to experience public accounting so I dove in head first." For five years he lived the 80-hour workweeks during the tax season. But he had married Ashley and their first child, Piper, was born and it was time for a change.

He joined the family firm in 2010. "I saw how different it was because of the clients we serve. We are working with smaller businesses and that type of accounting is very different. But the best thing is that you feel like you can really make a difference in people's lives and businesses here."

The plan was that Kyle would eventually take over the lead role allowing his parents flexibility to spend time with family: Kyle and Ashley and children Piper, Raegan, Rowan and Nora; and Craig, wife Shelby and baby Stevie.

Their first task was to "develop 30 years of experience into five years for Kyle." They worked at training, coaching, and developing his technical skills and now he and his father work in tandem, able to stand in for each other at any time.

Succession planning, Marty says, is like a big elephant in the room for many small business owners. He asks what their exit strategy is for their business and then says, "Let's plan." He says to build a business with value, a sustainable business, it is a slow-growth process. Every business owner should decide where their business is headed and plan accordingly. "There's nothing wrong with either approach – value or no value – you just have to think in a different way about retirement income and planning to build wealth."

More than a roof over your head

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By Elaine Whitesides

Morgan County Business Leader

Originally from the Chicago suburbs, John Dye's family moved to Indianapolis when he was a teen. Later they lived in Seymour, Ind. At 20, he left and spent many years serving churches from Virginia and North Carolina to Ohio and Bloomington, Indiana. In the ministry part-time, Dye took on a variety of part-time jobs as well, mostly in the trades like his father and grandfather, who were contractors.

In Ohio, Dye started a company. "I was awful as a business owner," Dye said, "It failed and scared me." Then he found a mentor and investor who, he says, "took me under his wing and taught me how to do things the right way." Dye was living in Bloomington and he started flipping houses. "I am a big-picture guy and have had to learn how to be more detail oriented," Dye said. "If I can't do it, I learned to bring in people that can. It's team building."

The Walterson Group, LLC was established in 2014. Flipping homes was the success that led Dye to other ventures including, most recently, Walterson Roofing.

The importance of the name of a company

The usual reasons for having a business with a name so unlike the owner's name do not apply here. The connection between John Dye and the name of his business have great meaning – and purpose.

Walter Dye, who passed in 1996, was John Dye's grandfather. "I was close to him as a kid," Dye said. "He was a brick mason and worked on many of the downtown Chicago buildings. I appreciate heritage and the values and quality my grandfather stood for. This is my way to honor my him."

It's not quite that simple, though. It's not just to give honor. "Accountability is huge to me and when someone puts their name on a business that means a lot," Dye said. "It's a safeguard. Seeing it front and center adds responsibility and accountability to every day. I want to be proud of what I do. I think my grandfather would like that."

Putting down roots in Morgan County

John Dye has no family in Martinsville. It was just a town where he bought houses to flip. "But one day I was sitting on top of a hill at a stoplight and looked down over the town and suddenly it hit me what a pretty town this was.

"I knew that I wanted to plant roots and build something sta-



John Dye

ble for the future," Dye said, "I realized that Morgan County is a wise investment and there is a lot of opportunity here. It's one of the most beautiful areas of the state and I love my church. Those are the things that mattered to me."

The business community is another aspect of life in Martinsville that Dye enjoys. He says having the Main St. location has created a good environment. People come by and real connections are made. A new gathering, the Morgan County business owner's prayer meeting, is held there each Friday morning at 7:30. The purpose is to help business owners re-focus and share experiences. "It's a great way to put a cap on the week. Be thankful, be positive, understanding, and start the weekend and next week fresh," Dye said.

The community, Dye says, relates because of common goals. "When you give, and get around people who are also giving, it's easy to create that synergy. It's not always about giving financially, but showing up and lending a hand, too."

Roofing and building community

Dye is building Walterson Roofing around the premise of being service driven. Of course, that includes providing any type of roof or roofing expertise needed, with guarantees. Walterson Roofing uses GAF brand products for traditional roofing, metal roofs, metal roof restoration, commercial roofing, spray coating or spray sealants, flat rubber roofs, split shake, and synthetics.

"We have amazing crews," Dye said. In addition to his crews, Dye employs eight people. "Invest in people," he said. "Do that and, if they are the right people, you will never lose." Maintaining the quality standards his grandfather personified is important to Dye in both people and products. "It's not about me. It's the team that really makes things happen."

Being service driven is a mindset that underscores everything according to Dye. The Walterson Group has sponsored community programs such as the League of Dreams fields, the Movie in the Park, and vacation bible schools. "Serving others before we serve ourselves," Dye notes. "We aren't revenue driven, but service driven, building a team here that are all working together. Of course, the numbers must make sense, but we are providing for people; our customers and our employees. It's about building something for the benefit of all.

"It is life and we are working together to build something together."

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Mooreville

How to overcome the 4 biggest challenges business owners face

According to research, nine of 10 small business owners say that they're still involved in the day-to-day activities of their business as opposed to truly focusing on the company's future. Failure to make payroll, 60-hour weeks with years of no vacation, and employees who don't want to work are just a few of the worries that keep the small business owner from focusing on ways to increase profit.

As a business coach and owner myself, I've identified the four biggest challenges small business owners face and how each can be overcome.

- 1. Lack of Cash Flow** – From manufacturers and law firms, to veterinary practices and construction companies, cash flow problems exist in every industry. It's estimated that 75 percent of small business owners have fears around not being able to pay employees. If fears about that, being the only 'go-to' person, or even overall business failure keep you up at night, you're not alone. Small efforts like double-checking bills, adjusting employee schedules to avoid overtime, and creating workflows that decrease spending can improve your cash flow and ease your stress.
- 2. Lack of Time/Balance** – The number of hours clocked by business owners typically exceeds 60 per week. Many things take a back seat to the business, like family gatherings, relationships, and health. Recognizing the need for work/life balance is a step in the right direction. Learning who to delegate to and when, outsourcing ef-



ROGER ENGELAU
Business Coach

fectively, improving systems and processes, and being religiously disciplined about checking email and other tech notifications only at designated times can give you back time and a feeling of balance.

- 3. Burden of Leadership** – While your company's small, it makes sense to manage everything yourself but as it grows, a 1-person management team can find you stretched thinner and thinner. Constantly fielding questions, reviewing work, and putting out fires can cause you to be a bottleneck. Eventually you realize you can't keep overseeing all the business management—operations, sales, accounting, fulfillment, marketing—and hope to also grow your business. By building a senior leadership team, you can grow employees to be responsible for the day-to-

day while you focus on the strategic direction. Your job then becomes to lead, develop, and coach a management team that's collaborative, results-oriented, and profit-focused.

- 4. People Performance** – There's no sure way to prepare for employee performance and behavioral issues, but understanding how to hire great people can lessen the risk of hiring employees who don't follow instructions, lack initiative, and lack a genuine care for your customers. Three ways to avoid those headaches: Hire for values and train for skills, go for the best and don't settle for a warm body... because your people are your company's main asset, and use behavioral-based questions during all interviews.

With entrepreneurship, there are always going to be roadblocks and challenges, but with a well-designed strategy to manage your team and your internal processes, you can focus on growing profit.

Head Business Coach and Owner of Inspire Results Business Coaching, based in Mooresville, Roger Engelau, graduate of the U.S. Military Academy at West Point, applies his business expertise to help business owners improve business, income, and lifestyle. His clients enjoy record profits. To book a complimentary 90-minute business analysis, go here <http://bit.ly/timewithRoger>, call 317-908-5809, or email Roger@InspireResults.com.

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Does your home or office feel muggy or uncomfortable even though the air conditioning system is running? Is condensation accumulating on windows and other fixtures?



Jod Woods

The reason is excessive humidity in the air. We have received 12" more rain than normal this year. That is a lot of water in the air. Humidity condenses back into water when in contact

with a cold surface. This accumulation of water can allow mold to grow and cause damage wood and other surfaces. Here are a few remedies for this problem.

- Run bath exhaust fans for a minimum of ten minutes after the last shower or bath.

- Keep windows and doors closed as much as possible. This is also true at night when outdoor temperatures decrease.
 - Do not allow the thermostat to raise the cooling temperature during the day or at night.
 - Lower the thermostat setting a degree or two lower than typical.
 - A dehumidifier may be placed in basements or crawl spaces.
- There is much more to discuss than can be covered in this forum. Please feel free to contact us at 317-831-5279 for more assistance or advice.

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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Link Observatory Space Science Institute to host solar eclipse event

With the Great American Eclipse taking place this summer on Monday, August 21, the Link



Observatory Space Science Institute is gearing up to host another unique program on August 13 to help Central Indiana learn about and enjoy this historic event.

On August 21, the earth, sun, and moon will experience a total solar eclipse that will last more than 90 minutes, coast to coast. The celestial bodies will line up to block the sun from view, an event scientists and historians are calling The Great American Eclipse. It will be the most viewed astronomical event of the century.

"Here's why this is so exciting," said Kurt Williams, the Institute's Deputy Director. "This total eclipse of the sun is the first since 1776 whose path of totality — the narrow corridor where observers will be in the moon's shadow as it covers the sun — lies completely within the continental United States and no other country."

"The most beautiful object in the sky — the sun's corona — which is invisible most of the time, will be revealed for a precious two min-

utes." Williams continued. "It's incredible, and this is your chance to see it."

The Institute will host a special multimedia event on Sunday, August 13 utilizing the latest in digital animations to discuss the science of the sun, the orbital dynamics involved in solar eclipses, and details of the upcoming Great American Eclipse. The program will take place at 2:00 p.m. in the Indianapolis Central Library at One Library Square, 40 E. St. Clair Street, Indianapolis. Admission is free, but seating is limited. Anyone interested in attending should visit the library's web site at www.indypl.org and click on "Central Library" for more information.

The library programs are free because of generous support from local businesses and individuals. To continue these and other programs presented by the Link Observatory Space Science Institute, please visit www.LinkObservatory.org/support.

Can you train your way to positivity?

If you've never taken the time to monitor your thoughts, go ahead and give it a try. It's estimated that your brain will produce approximately 70,000 thoughts per day. Clearly, your brain is going to think whether you're aware of it or not, and if you spend just 10 minutes monitoring your thoughts, you might be surprised by how negative you can be.

Even though being attuned to the bad things around us likely helped ensure the survival of the human species, research confirms that too much negative thinking today is bad for your health—now and in the future.

How long does it take to develop positive thinking as a way of life? You can get answers anywhere from a week to a year. The most popular answer is 21 days—postulated in the 1960s by Maxwell Maltz, a cosmetic surgeon. That number was taken as scientific maxim without ever really being tested, until recently. Recent research led by a team at the University College London think they have uncovered just how long (on average) it takes for something to become habitual. **They do not think it takes 21 days to form a habit. They believe it takes an average of 66 days to create a habit.**

The good news is that positivity training is easier than you might think. It just takes a little daily practice. Experts say these five tips are a great starting point:

1. Distance yourself from negative thinkers and negative talkers. The less time you spend with them, the better.
2. Separate fact from fiction in your self-talk. Are things "always" going wrong? Or do they go right sometimes, too?
3. Practice small acts of kindness. Being kind to others makes you feel good about yourself. And spreading



LARRY BAILEY
Wellness

kindness around makes others feel good about themselves.

4. Search for the silver lining in situations large and small. There's likely a lesson to be learned from any experience you have.
5. Recognize a positive event each day. Paying attention to what's good is an automatic mood booster.

Positivity may not come naturally at first, but if you choose it over negativity, little by little, it can become a happy, life-altering habit.

"In order to carry a positive action we must develop here a positive vision." Dalai Lama

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.



MCEDC Welcomes LeeDa Allen

LeeDa Allen of Mooresville joined the MCEDC team in early June as our new Director of Business Operations. With her studies in criminal justice at Indiana Wesleyan University and her previous experience in administration with the Indiana Parole Board, LeeDa is looking forward to developing her understanding of Morgan County's economic and social issues to support MCEDC's efforts to grow primary jobs, new capital investment and knowledge-based opportunities in the county.



Allen

LeeDa's capabilities in organizational management and her personable approach to assisting others will provide a continued basis of support for MCEDC and its executive team as we work to influence change in Morgan County. You can reach LeeDa via email, LeeDa@MorganCoEd.com or by office telephone, 317.831.9544. Welcome to the team, LeeDa!

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Why corporate donor-advised funds work?

For years, corporate giving has been made on a “as requested” basis and usually responding to a community contact, fundraiser sponsorship, or golf outing to help support a local charity. This is not news to you as readers of the Business Leader. Your front office staff, or you, field the calls and letters asking for support.

But, what if you could designate an annual philanthropic giving budget, or even quarterly, based on your needs as a business owner? What if you could focus more on what **you** wanted to support, or which organizations really do need your help? And, what if you could have the requests and phone calls for donations answered by someone else other than your business?

The Community Foundation of Morgan County has been working with local business owners to provide this exact opportunity. As Susan Haynes from Mooresville Schools mentions, Funds at the Community Foundation established by your peers provide grants and programming support to programs and projects selected by you - the business owner! Corporate donor-advised funds allow you and your business the freedom to interact differently with our local philanthropy.

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Advised Funds let us answer those calls and help you be more successful in your business, and philanthropy.

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.

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MCEDC Attends Japan-America Society of Indiana's Annual Gala

Thursday, June 22nd was an important evening in downtown Indianapolis as the Japan-America Society of Indiana (JASI) hosted 600 people for its annual meeting and dinner gala at the Indiana Roof Ballroom. Martinsville Mayor, Shannon Kohl, and Mooresville Town Council President, Mark Mathis, attended the event along with MCEDC Executive Director, Mike Dellinger. They were hosted by Harold Gutzwiller of event sponsor Hoosier Energy; Gutzwiller also serves as the president of the Mooresville Redevelopment Commission and has considerable relationships with Japanese industry in Indiana.

In addition, several members of the TOA USA leadership team were present at the gala, and that contingent was led by MCEDC Board member Bob Whyte who serves as Vice President of Operations at the Mooresville facilities. The annual event provides an opportunity for business and government leaders to summarize the strengths and opportunities that have evolved during decades of Japanese investment in Indiana, and to enjoy the cultural exchange that is an important part of this relationship.



As part of the annual gala, MCEDC was recognized for its commitment of \$5,000 to fund the relocation and expansion of JASI's corporate offices in downtown Indianapolis. Nine local economic development organizations have made the commitment and will receive recognition at JASI's new locale, providing an important resource that assists Japanese businesses and families with their interests in Indiana while assisting Indiana companies with opportunities in Japan.

The Artesian Group to rehab and revitalize downtown Martinsville

The Artesian Group LLC led by Craig Fenneman and Doug Molin is leading the charge in Martinsville's downtown revitalization with an anticipated investment of more than \$4 million in the purchase of two downtown buildings and an additional 18-plus to be purchased in the next few weeks. According to Fenneman, the purchase and rehabilitation of the structures in Martinsville's downtown square were propelled by the shared vision between his team and Mayor Shannon Kohl's administration.

"We have been working together with Mayor Kohl and other members of her administration for several months on plans to take on the necessary revitalization of several downtown buildings – many of them historical structures – to help attract new businesses to our community. Her vision is vital to our investment.

"The Mayor's ideas and goals for a revitalized downtown as outlined in her administration's 100-Day and now 200-Day plans were right in line with our long-term goals for Martinsville," Fenneman said. "We would not be doing these rehabilitation projects if it were not for Mayor Kohl's and the City Council's vision of an improved downtown and their support of and assistance for our efforts."

Fenneman, his wife Mary and Molin and his wife Paula are overseeing work that started on buildings purchased at 10 East Morgan Street and 18 East Morgan Street.

"Currently, we are cleaning out the structures

with plans to connect the buildings. We have a tenant in the works for the space. Many of the buildings we purchase will be multi-phased because they will need to be cleaned out before rehabilitation work can proceed.

"Our plans call for retailers to be housed on the first floor of two-story structures with the upstairs rehabbed into quality apartments, with ultimately 25-30 downtown apartments available for rent.

"One of our primary goals is to help create a critical mass of three to four new restaurants to complement the great variety of existing eateries already downtown. We are thinking of some combination of an Italian restaurant, a brew pub and perhaps something like a BBQ location, but we'll have to see how that all plays out.

"As the Kohl administration is working hard to do, our ultimate goal is to make Martinsville a destination for folks to visit, spend money and realize this community is a great place to live and work. The purchase and rehabilitation of buildings downtown is how we can contribute to that success," Fenneman said. "We started our concept as a private-public partnership. It's been inspiring to us to see so many people excited about our plans and progress."

Fenneman credits the Martinsville Chamber of Commerce and the Morgan County Economic Development Corporation for their support along with many downtown businesses who have been helpful and welcoming in the revitalization efforts.

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 Mooresville Eagles Lodge, 451 Samuel Moore Pkwy. Lunch is free. 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@mooresvillechamber.com, public welcome, do not need to be a Chamber member to attend.

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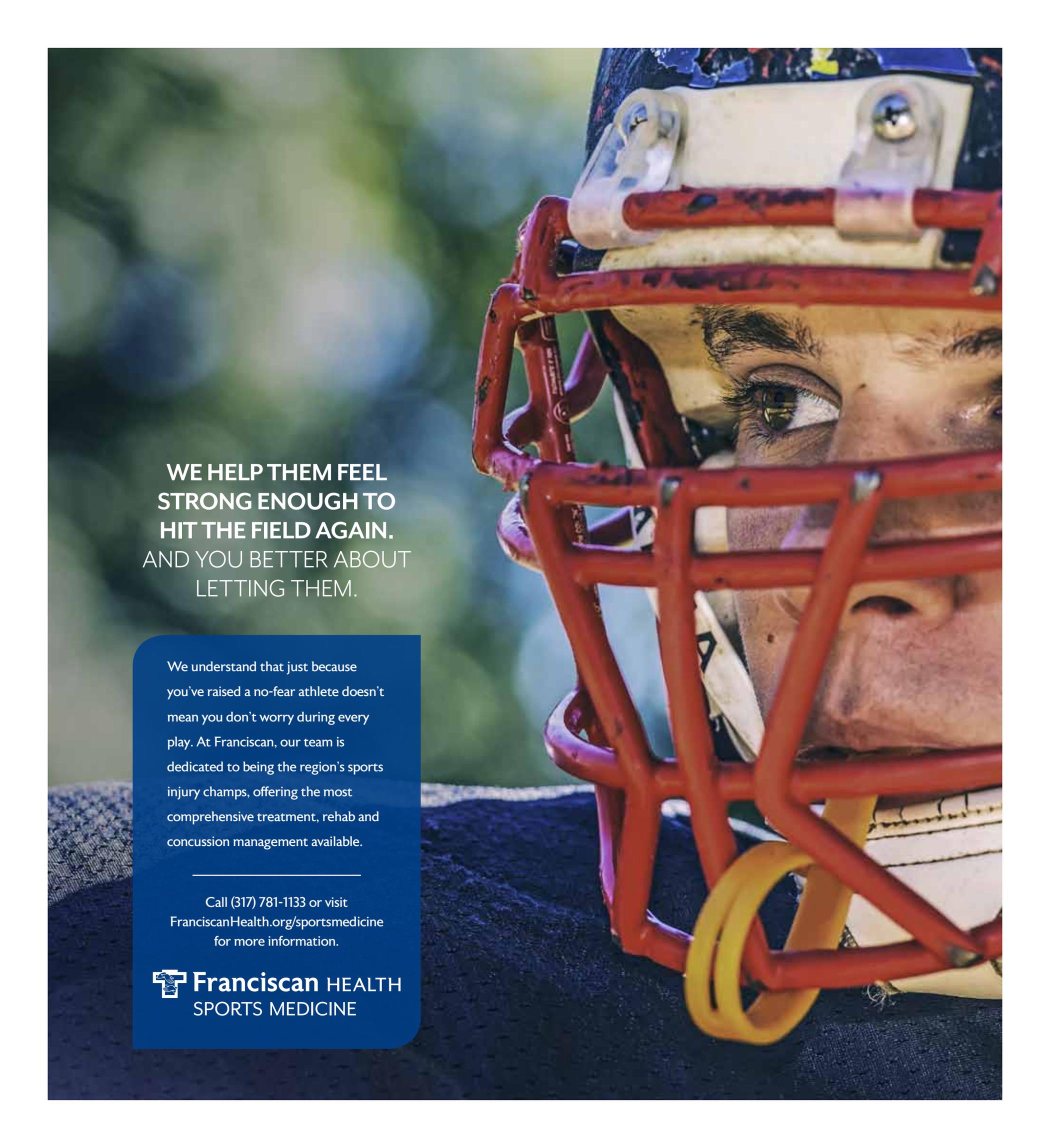
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