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MORGAN COUNTY

October 2017



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Alice Cordes



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What is there for you to give?

It occurred to me as we were preparing this month's edition of the Morgan County Business Leader that successful small business owners and organizations often have something rather special in common. We hear a lot about being grateful and giving thanks for all we are blessed to have, but every one of the stories we share this month has something else that goes along with the idea of being grateful. Not only do they feel blessed, but they also all have a strong urge to give much back to their community.

Alice Cordes and Churches in Mission very clearly give to the community, in oh, so many ways. The idea of helping a neighbor get through the trials of today and into the opportunity of tomorrow is powerful. The Langleys and Gregorys, featured in the Orchard Country Store story, give not only a knowledgeable resource for animal lovers, a place for youth to learn and grow, but a beautiful treat to enjoy as well. And Connie Etter, she gives families experiences and tangible memories to treasure forever.

The other idea that comes to mind is how each one of these stories shows us what we can accomplish when we all work together. We form partnerships and relationships in our families, in our businesses, and in our community. All of these stories show us just how deep the reach of small businesses and organizations goes into our community.

This fall, as you enjoy the crispness of the



JIM HESS
From the Publisher

air and the beautiful change of color, think of what you might do to extend your own reach and make a difference in the lives of people in Morgan County. Every dollar donation helps, every can of food feeds a stomach, every kind word can transform a heart, and every smile can change a life.

We can all make a difference in some way, every day, personally and professionally.

...

A great place to meet new people and build new relationships is at the Morgan County Business Leader Cover Parties. The next event will be sponsored by Economy Heating, Air, & Plumbing, on Tuesday November 14th from 5:30 to 7 p.m. at SCI REMC Community Room, 300 Morton Ave. in Martinsville. We always have a great time celebrating Morgan County business successes. Come join us!

BUSINESS LEADER[®] MORGAN COUNTY

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

Ephesians 2:10

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Through the lens

Connie Etter Photography

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By Elaine Whitesides

Morgan County Business Leader

Everyone has heard the sayings about when a door closes, or what to do when life hands you lemons, but to see it acted out in real life is so much more powerful. Connie Etter, Martinsville photographer, provides a glimpse into the power of such circumstances.

Etter grew up in Indianapolis. Five years as an administrative assistant in the Marion County Prosecutors Office prompted her to become an IMPD officer. The discovery that she had to do something that would make a difference got her through the Indiana Law

Enforcement Academy in Plainfield and all physical agility workouts, written exams, background checks and series of interviews to get that badge.

During her time on the force, Etter met her husband, Will Etter. They married and settled into home in Martinsville where their family grew to include Alyssa, now 13 and Mason, now 11.

She loved being a third shift patrolman on the west side of Indianapolis. "Making a difference," Etter said, "is what police work is all about. I had a passion for the challenge of the job. It changed every day and you don't ever know what you're going to get into out there." One year she was recognized for arresting 107 drunk drivers, the most for the year of any officers. When her children were born, she made a change to days, becoming a detective in the child abuse division.

The door slams shut

But then Etter was forced into a medical retirement. "It was awful, stepping away from something you love," Etter said. "Police work is not an eight-hour job, it's 24 hours. You live by it. It was a total change of life for me."

Etter knew she had to do something, but wasn't clear on what. Because she loved pic-

tures of her children, her mother gifted her with a camera. Etter began to shoot photographs instead of guns.

It is part of Etter's nature to always be the best she could be in everything she pursued. The Etter's home is settled on several acres that she has turned into gardens, including ponds and wildlife. Self-taught through reading and a few classes, she has become a local expert on gardening, teaching classes and even being featured in the popular magazine, Birds & Blooms.

The window opens

When she fell in love with photography, she sought to be the best she could at taking pictures. She started taking pictures of her children, but that didn't last long. She said, "Anyone who has children knows children don't like to have their pictures taken. So I ventured out into my backyard and fell in love with nature photography.

"Gardening and art kind of came together," Etter said. Her work has rewarded her with a coveted position as one of the 35 Field Editors with the Birds & Blooms magazine. Her photos have been featured in the magazine and she still has a goal of making her art appear on the cover. She adds photography classes to her credits as well as being featured in other magazines and online publications.

But one of the greatest joys in her work has been what she does pro bono, particularly with the Trooper Bartram Foundation. The foundation annual fundraiser banks money for 250 children to shop for the holidays with police officers. She donates her time to take pictures and cover events for police departments. In fact, it was her work that was able to provide images of fallen Southport Officer Lt. Aaron Allan. "I always try to take photos of the officers at all the events," Etter said, "because you never can be sure they will be there tomorrow. Without photographs, you would not have captured those memories."

Capturing memories for the community

Now the focus of Etter's work is on graduating seniors and capturing memories of this significant transition in life. A photo session with Etter is special. It begins with a book she provides full of tips and ideas as well as a survey for her to learn about her subject. She has a "senior closet" for girls to dress in vintage clothing and works with make-up artist, Jamie Fewell who is a former Colts cheerleader. With



Connie Etter

her studio at the Art Sanctuary in Martinsville, she is situated with easy access to many locations downtown that become artistic backgrounds for her subjects.

The shoot is an experience and she suggests parents participate in it. "Because their children are off to college and adulthood, it's important for me to get parent interaction," Etter said. "They get to watch, interact, laugh with their child, some will even cry."

Her subjects not only get scores of photos from the session, they also receive a video set to music for showing at their graduation party, custom designed invitations, and of course, the choice of many, many beautiful photographs. She even archives the images of every shoot. Just in case.

The business side

"I came from police work and knew nothing about social media, marketing, or running a business," Etter said. She has learned, again, self-taught, and builds her business through both her mom lens and her business lens. Last year she captured the life transition for 25 seniors. This year she is well on her way to top that number. "There were other successful photographers I watched and I picked up on what made them successful." But most of all, Etter strives to be the best, and provide what she would like to get if she were the client, both as the subject and the parent.



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I've been wrong all these years

In the past few weeks, I've had the realization that I've been wrong. I've been sharing incorrect information for years. Wow, what a realization and admission. I'm sure you can imagine how I might feel realizing that what I've been sharing with people, in my articles, in my weekly email, with my coaching clients, the members of my mastermind groups and in the trainings I do has been wrong.

In this very space, I shared information that was wrong. Let me explain what I did and maybe we can all learn and grow from my faux pas. That's what you do you know, when you make a mistake, You ask: What did I learn? And How can I grow? You know that feeling when there's a part of you that just knows something is not quite right and you ignore it, well don't ignore it.

Here's the history and the story of where I was wrong. As I was learning neurolinguistic programming (NLP) at the NLP Institute in Chicago, I learned that there were only three things that keep us all from achieving. You may remember me talking about these three things here or maybe someplace else in a talk or a training someplace. Those three things that hold us back as I learned them and taught them for years were:

1. **Limiting Beliefs**
2. **Low Standards**
3. **Ineffective Strategy**

For the life of me I always wondered, why in the world would someone knowingly set a low standard for them self or for their team and I felt conflicted about that one of the three. None the less, I shared the three things that hold us all back all across this great land and abroad.



JACK KLEMEYER
Business Coach

My good friend, Tommy Richardson always said there was a fourth thing that holds us back. He would say "lack of a compelling why" holds people back and he's correct that not having a clear and compelling why will hold a person back. The only problem is, it doesn't get down to the root cause. Lack of a compelling why is either a limiting belief or for sure an ineffective strategy. The ineffective strategy is in not setting a goal to create that big compelling why. The reason the person didn't see the big goal was an ineffective strategy. I wanted to get to the root cause and make it simple, I like simple.

For there to be root cause things, they have to be from both the individual's perspective and the leader's or bosses perspective. There has to be a fit going both ways.

I came to this realization as I was working more and more as a Certified John Maxwell, Coach, Speaker and Trainer and be-

coming an Executive Director on John's team. Here's my epiphany and what I've learned in the past few weeks.

It's not a low standard per se, it's actually a low expectation. Now, this fits from both the individual and leaders perspective. A low expectation certainly creates a low standard. The late Jim Rohn used to say, "Don't set your goals too low. If you don't need much, you won't become much." If you don't expect much, you won't get much. I see it all the time with clients and at times, I'm embarrassed to say, with me. We all need set higher expectations and in so doing, we'll become more... much more. The more we become, the more good we can do, the more we can give.

So, here are the "revised" three things that hold us all back.

1. **Limiting Beliefs**
2. **Low Standards**
3. **Ineffective Strategy**

Every challenge you are facing or will face, will boil down to one of these three and it usually has as its root a limiting belief. Your thoughts lead to actions and your actions lead to results. For lasting change, look to the beliefs.

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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Are you prepared if disaster strikes?

Lately there have been several significant natural disasters. Morgan County is no stranger to flooding and tornados. Do you truly feel prepared to handle a disaster should something happen?

IU Health Morgan has a disaster plan; a healthcare facility plan will look different than that of a business. Each business is unique and the disaster plan will be unique to your business as well. It may seem like a large undertaking, however if you don't take time to prepare there is no telling how you will fare after the event.

According to the Institute for Business and Home Safety, an estimated 25 percent of businesses do not reopen following a major disaster. The Federal Emergency Management Agency (FEMA) notes it pays to be prepared, enhancing a company's ability to recover from financial losses, loss of market share, damages to equipment or products, and business interruption. Furthermore, preparedness strengthens a company's security and enhances its credibility with employees, customers, suppliers and the community.

To start the planning process, visit the FEMA website (fema.gov). FEMA offers emergency preparedness resources for businesses.

These helpful tools include:

- Ready Business Mentoring Guide – worksheet included
- Every Business Should Have A Plan

Stay informed, www.ready.gov is another great resource for information and planning. Don't forget about social media. There are several organizations you can follow for information regarding disasters. Check out the list below:



LARRY BAILEY
 Wellness

Facebook:

- Ready Campaign
- FEMA
- Center for Domestic Preparedness
- U.S. Fire Administration
- Prepareathon
- American Red Cross

Twitter:

- Ready
- FEMA
- FEMAlive
- PrepareAthon
- Citizen Corps
- U.S. Fire Administration
- Center for Domestic Preparedness

You have built your business and invested time and money to make it a success. Take a little time to put a disaster preparedness plan in place. Be ready for anything because you never know what can happen.

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.

It may seem like a large undertaking, however if you don't take time to prepare there is no telling how you will fare after the event.

What's your story?

"People don't buy what you do, they buy why you do it."

– Simon Sinek

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What about digital currency?

I had an interesting conversation with a 16-year-old the other day. He asked about bitcoin and whether or not he should sink all his summer earnings into it. Bitcoin, for those of you who don't know, is a cryptocurrency. It is a form of money that only exists digitally. It is not backed by anything other than the perceived value of those who hold and trade in it. Is it real? Well, I logged on to pay my satellite bill last week and I had the option of paying in, you guessed it, Bitcoin. (I paid with an echeck drawn against the good old US Dollar held in my bank.)

I don't know what the future of cryptocurrencies is but I do know that they're being created from scratch out of literally thin air. And the number of cryptocurrencies is growing. Bitcoin may be the best recognized but at press time there are almost 900 different cryptocurrencies in circulation. There have been dozens of startup companies now that have had ICO's or Initial Coin Offerings. Some of these startups create digital currencies that can convert into cash immediately. Others have found some measure of success in becoming mediums of exchange of value digitally between buyers and sellers of goods and services. Especially the kinds of transactions between the buyers and sellers of services or products that both the buyer and seller don't want a government or police agency to know about or the amounts being exchanged.

I'm a student of economics so I've been thinking about what happens when cryptocurrencies become so mainstream that they actually need to be considered part of the "money supply." When people use dollars, the money supply is just the total amount of dollars in



JEFF BINKLEY
Finance

circulation. But if a new bunch of currencies become available that can all be used to buy goods and services (legitimate or otherwise), the money supply grows. Therefore, the growing use and availability of cryptocurrencies could cause the total available money supply to balloon. And what happens when more money begins to chase a current static supply of goods and services? That's when it gets really interesting. The key expression there is "static supply of goods and services." If that supply stays static, i.e. doesn't grow, and more "money" digital or otherwise, are chasing that supply, well then, prices will probably rise. That's why money supply can be a canary in the coal mine as an indicator of inflation ahead. But what if the canary is invisible? 900 "canaries" are difficult to follow especially if they're invisible. As for bitcoin as an investment for a 16-year-old, a 60-year-old or any age in-between? That's a tough call. It's a brave new world. So be careful.

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.

That's why money supply can be a canary in the coal mine as an indicator of inflation ahead.

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A MEASURE OF HOPE

Churches in Mission makes one more day possible for many in Morgan County

By Elaine Whitesides

Morgan County Business Leader

Every adult, not just in Morgan County, but across the nation likely understands the fear that comes from feeling overwhelmed and lost. Churches in Mission began with the efforts of three ministers in October, 1987 to work together to serve those in poverty in Morgan County, those who live with fear and need every single day.

Today, Alice Cordes is the organization's Executive Director. She took the position as interim director in 1997 after retiring as Executive Director of the Mental Health Association in Morgan County. She offered to help her mother, Marjorie Butler, who was the chairman of the board of directors, while they sought a director. She said, "I realized that this is where God put me and where I was supposed to be. It was the right fit."

Because she feels it was the right fit does not mean it is not challenging. "This position is very humbling," Cordes said. "We realize how very fortunate we are."

What does Churches in Mission provide?

What began as three churches combining efforts now includes financial and material support from more than a dozen Morgan County churches and several local businesses and other not-for-profit organizations. A second location in Martinsville has opened in addition to an educational location, Hope House, in Mooresville.

Cordes will tell all who listen about the need in Morgan County. "The amount of poverty in this county is high," Cordes said. "It is often reflected in the number of free or reduced lunches provided in schools. Almost 50 percent of students in the county qualify. Of that, only about 8 percent are reduced, the majority qualify for free lunch."

Individuals and families who qualify can get food, household items, and clothing at Churches in Mission. Some can also get limited financial assistance for necessities such as housing and utilities. Every week the organization purchases approximately \$2,500 in food in addition to donations. Everyone loves the fresh produce donations from home gardens, because most food purchased is non-perishable. Many organizations, including schools and businesses, host food drives for the pantry.

Homeless, especially youth, come to the door looking for help finding shelter. Volunteers offer all the help and resources they can, but there are many times that resources are stretched beyond capacity already.

Every day at Churches in Mission

"Our primary concern is the families who struggle with not enough," Cordes said. "We



give them the resources to make it through the day." Cordes has learned what great problem solvers they are. "They are figuring out every day how to manage, how to make it through today to get to tomorrow."

Cordes says that it is a myth that people take advantage of assistance they and other organizations offer. "Often, we are a last resort for many," Cordes said. "They will be right at the day of disconnect before they ask for help. By the time they come to us, they are desperate, in tears and don't have any idea what else they can do. They don't want to come here."

Most who live in poverty, says Cordes, are doing their best. "They are right on the edge," Cordes said. "They do OK until a child or parent gets sick, missing a day of work. Losing that one day's pay upsets the balance. While 90 percent of our families live below the poverty level, they come here, on average, four times a year when they could come every month. People think they take advantage, but they don't."

While some might feel giving to those in

poverty is enabling, Cordes and others see it differently. "When we add food to the table, we eliminate fear of hunger," she said. "When we add clothes to the closet, we help build confidence and self-esteem. When we pay a light bill, we prevent darkness from becoming overwhelming. We are helping to bring stability to families in chaos." "Doing that," Cordes says, "helps individuals, especially children, focus on their work and school for better performance and improves the family dynamic as well."

Another of Cordes' goals is to make the community aware of what people face in the county. Much of the poverty is hidden in the rural areas. She says there are scores of make-shift homes in the hills without even running water. "We see generational poverty," Cordes said, "We primarily see the working poor. We have some on disability or retirement, but most are working two jobs and can't make it."

Many of the adults in these families, according to Cordes, work odd hours and can only maintain one vehicle. On top of the issue

Churches in Mission

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Martinsville:

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Martinsville, IN 46151

Phone: 765-341-6652

of childcare, transportation is a problem. That means that in addition to struggling to provide decent food, clothes, and shoes to their children, they often cannot participate in things athletics or other programs. It's not just the initial cost, but getting kids to practices, games, and events. She said, "We often hear that it's easier to just not start than to start and not be able to continue." With their services, Churches in Mission directly affects the daily lives of between 2,500 and 3,000 children in Morgan County every year.

Help comes to Churches in Mission in many forms

Cordes is appreciative of the support from the community. All the workers are volunteers. Mooresville schools do an annual food drive and coordinate the distribution of school supplies. Food donations come from many of the large retailers. At the holidays, more than 300 families are adopted by businesses, organizations, and individuals in addition to the ongoing help to more than 250 other families.

Businesses make financial contributions to pay their utilities and help keep the pantry shelves stocked. Every donation makes a difference to someone in need. Donations of household items and clothing are also accepted. Especially needed are men's casual work clothing and shoes for all genders and sizes.

Business sponsorships from throughout the county are welcome, because, as Cordes said, "It would be nice to say that we aren't needed anymore, but I think we are going to be here for a while. There are people right next door that need help. People in our community are struggling with not enough resources to get by on a daily basis and so we are going to help provide those resources to the best of our ability."

A special place in the country

Orchard Country Store

Tony and Tracey Langley, co-owners
Steve and Julie Gregory, co-owners
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Web: www.orchardcountrystore.com
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Sun. 1 to 5 p.m.

By Elaine Whitesides

Morgan County Business Leader

It's appropriate that the name of their store and business is Orchard Country Store, because just like the roots of the orchard, the roots of the four owners run deep in Mooresville. All four, Tony and Tracey Langley and Steve and Julie Gregory, are Mooresville natives with a strong desire to make their community a better place.

All four attended Mooresville High School within a few years of each other and all their families go back at least two generations in Mooresville, some back to the first settlers. While Steve and Julie chose to live and work in Mooresville after high school, Tony and Tracey had lived in several states while Tony worked in the water utility industry. In 2004, the Langleys decided they wanted to come home.

While living in Pennsylvania, the Langleys had been patrons of a special kind of store they really liked. It was a concept created by Purina and one the Langleys felt would be a good fit for Mooresville. They returned to Indiana with their minds set to starting a business.

Planting the seed for a new business

Once back in Mooresville and with the vision for the store, the Langleys reacquainted with the Gregorlys. At the time, Steve was looking for a career change and their conversations led to the creation of a partnership and a business plan.

The partners worked a deal with Steve's father, Bob Gregory, for a slice of land adjacent to the orchard where they could build right on State Road 42.

The partners then contacted Purina who helped them with the store concept, marketing, and the start-up phase. Because animal feed was a big portion of their concept, they became Certified Purina dealers. Not only were they equipped with the knowledge for customers, they could also carry a larger line of



Left, Tony and Tracey Langley
Right, Steve and Julie Gregory

Purina products.

At the time they were building out the new business, each family included three children. Steve and Julie had Cordon, Laurel, and Elise. Tony and Tracey were parents to Alex, Grant, and Jessica. From the beginning the children were involved in building and operating the store, helping out when needed and making it a second home. A basketball court was installed for the boys and the girls created a playhouse in the attic. Both sets of parents agree that their children learned a true small-business work ethic growing up in the store.

Evolving business circumstances

As a retail operation, the store is open seven days a week, and, in the beginning, the men managed the operations while the ladies helped and managed family life.

A short two years after opening, the business was steadily growing and the partners looked forward to reaching their goals. "We didn't foresee the road closures," Julie said. "Mooresville people were cut off from the store."
"Then State Road 42 was closed completely," said Tracey. "We were lucky that loyal customers found their way here through the back country roads." It was the second road closure in two years and the store was suffering. "It was really tough because the roads were closed for at least eight months both times."

"During those couple of years," Tony said, "We opened a second location on the east side of Mooresville to get through the closures." Not only was a second location opened, but both Steve and Tony took outside jobs to provide insurance and a steady paycheck for the families. The women became the on-site management team.

Initially, the team was looking to outfit and be a resource for the hobby farmer offering a variety of feeds and products in the equine, farm show animals, and poultry lines. In the spring, said Julie, "There's a lot of squawking in the store!" They sell chicks, guinea hens, turkeys, and ducks.

The store serves the Indianapolis Zoo, feeding all sorts of animals. They have provided everything from earthworm chow, elephant diet, shark gel, primate nuggets to even flamingo food.

Tony explained that the store was originally a feed store that sold some gifts and

has become a gift store that feeds the animals. Tracey said she and Julie approached their partners with the idea of a small display of candles and now they are in a constant state of changing, buying, checking in, merchandising and selling to their customers. "We do everything," Julie said.

It was the change in management that drove the change in products. Tracey and Julie began to recognize, especially during the recession years, that women were coming in to pick up the feed since the men were working.

Eventually, as the economy improved, other women, without animals, began to frequent the gift sections and started asking for more products. Eventually a boutique was established where ladies could find clothing, shoes, jewelry and home décor items. The store features home décor, popular 1803 and Swan Creek candles, and a special bereavement section with stones, statues, cards, and wind chimes.

"The store is a destination now," said Tracey, "a fun place to go on a Sunday afternoon with their families."

The satisfaction of small business ownership

Now, more than a decade later, the partners explain why they are all "still burning the candle at both ends." Julie loves the customers who come in and is proud of the way the store looks and feels. Steve appreciates getting to know people in the community and it gives them a chance to teach and mentor youth by providing jobs. Tracey loves the flexibility they all have to participate in their community. She is taking college courses and is a Court Appointed Special Advocate (CASA), Tony has been active in church and local government, Julie and Steve are caregivers for an elderly couple.

Tony says he is the business-minded one who loves the fact that they built a successful business on their own. "We have created something that is sustainable and will live on."

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Community logistics in philanthropy

As a business leader, you have to think about supply chain and logistics. Whether it's making sure the copier paper never runs out or ordering tons of rolled steel, without coordinating resources we can end up stopped and unable to operate our businesses.

We should think about local philanthropy in a similar way. Businesses donate thousands of dollars annually in Morgan County to many organizations and some perform very similar functions. "Why" one organization receives support over another often comes down to personal relationships regardless of how the non-profit differentiates itself in how it provides services.

As Steve Sonnega states, county wide coordination and planning of these philanthropic financial resources is critical. I commonly hear that there are too many non-profits asking for support from businesses. Perhaps we should begin using best practices from the business world and coordinating these services to determine what is provided, on what days, and by which organization. Using supply chain logistics in philanthropy, we can increase the number of people served, expand our social impact



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Philanthropy

and limit duplication of service so that every dollar donated goes further..

With more than twenty years of executive management, non-profit and fundraising experience, Ed is passionate about philanthropy and community building. 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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Steve Sonnega is making an impact

The importance of CFMC creating a county-wide impact:

Many are working very hard to make Morgan County a better place to live and work. Often, these groups are working independently to tackle the same problems. CFMC serves as the county-wide organization to coordinate planning and financial resources to solve many of the issues that we see in our community.

CFMC's impact on the community

CFMC impacts the community in two areas that go hand-in-hand: Education and Poverty. CFMC supports many scholarship programs but recently partnered with the MSD of Martinsville and community leaders to support the "Parallel Pathways" program. Parallel Pathways is designed for students to pursue vocational and technical educational programs leading to better employment opportunities and a skilled workforce for our business partners.

The importance of partnering with CFMC to make an impact:

I reached out to the CFMC in 2014 after the passing of my wife of 25 years. In her honor, I wanted to make a difference in the community. We created an endowment to support a school mentoring program helping underprivileged children. The program has been very successful and in memory of my wife we are making a difference in the Community.



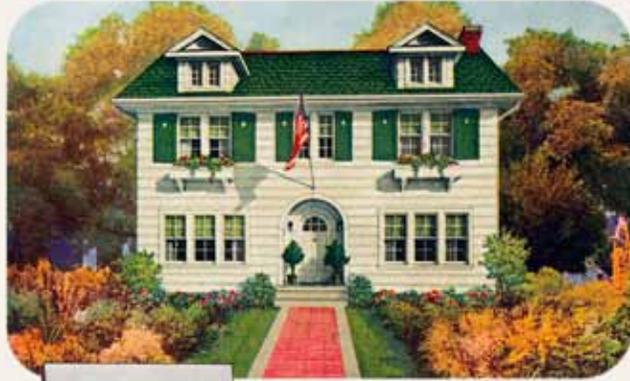
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How to improve your business

Being a small business owner is really a lifestyle and not just a job, and “all work and no play” is often the mindset of the entrepreneur. But owning and running a small business takes its toll on even the strongest individuals and their families, so carving out time for a vacation is not just important, it’s essential to the health of both the owner and their business.

But why don’t small business owners take the much needed vacation time? According to many entrepreneurs, it is stressful leaving work behind for a vacation. As much as two thirds of all business owners worry about their companies while on vacation. According to a recent small business sentiment survey, more than a quarter of small business owners only take one week of vacation per year or don’t take any time off through the year, including holidays!

Even though there are many small business owners that think it’s impossible to vacation, there are plenty of reasons to make time for a vacation; here are at least four reasons. First, a vacation is good for your health. Research shows that men who take vacations are 32% less likely to die of a heart attack. Women who don’t take vacations are up to 8 times more likely to suffer from heart disease than women who take 2 vacations a year. Secondly, you’ll be more productive after a vacation. Vacationers reportedly experience an 82% increase in job performance post vacation. However, research



WILL GOTT
Business Travel

indicates that long weekend of 2 or 3 days off don’t have the same effect as a one or two week vacations. Third, you get your best ideas when you are out of the office. When you don’t have the day to day pressures and interruptions, you can take time to consider more innovative approaches to your business. Finally, you can reconnect with your family. One of the biggest benefits of a vacation is to focus on your family or your loved ones while on vacation, by spending quality time with them while experiencing your vacation together. The best thing you can do for you and your business is to take the much needed vacation!

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. Email Will at wgott@cruiseone.com, or call (517) 451-4232 or via www.magnifiedvacations.com

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Indiana Smokefree Air Law 5-year anniversary

July 1 marked the 5-year anniversary of Indiana's statewide smokefree air law. This law was a milestone for the state of Indiana in protecting thousands of Hoosiers from the harmful effects of secondhand smoke. Unfortunately, it also left many workers unprotected.

That law was a good starting point; however workers in our community are still exposed to harmful secondhand smoke on the job.

Morgan County can experience a positive health impact that improves the health of its citizens by passing stronger smokefree air policies and many employers are doing just that. Some policies include all company owned properties and vehicles. Some policies include electronic smoking devices, as well.

The city of Indianapolis reported a decline in heart attack admissions by approximately 25% in the 5 years following its comprehensive smoke free air ordinance. The study provides more evidence of the health benefits that comprehensive smokefree air laws provide and shows the actual public health gains that have taken place in Indianapolis community over the last 5 years.

We have the opportunity to improve the quality of life for our community. Secondhand



JENNIFER WALKER

smoke costs Indiana \$2.1 billion dollars in excess medical expenses and premature loss of life, or about \$328 dollars per person each year. The burden of these expenses is assumed by businesses, government, and all taxpayers.

As stated in the 2006 Surgeon General's Report on secondhand smoke, the scientific evidence on the health risks associated with exposure to secondhand smoke is clear. Secondhand smoke is a known cause of lung cancer, heart disease, low birth-weight births, and other health problems.

If you would like assistance to take your property smoke free, contact Jennifer Walker at 317-306-1282 or email: jennifer.underwood.walker@gmail.com

Will your furnace be ready when you need it?

As we leave the heat and humidity of summer, we know the chill of winter is right around the corner.

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professional technician can get your existing heating system ready for whatever this winter brings and help it operate as efficiently as possible. If the time has come to explore replacement with a new high efficient comfort system, fall is a great season to address this! Don't wait until the furnace leaves you cold! A wise decision is rarely made amid the stress of an emergency situation. Please call Anita at 317-831-5279

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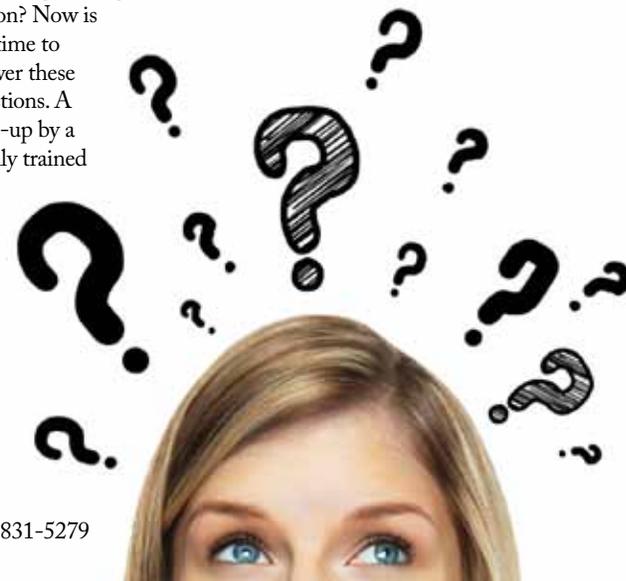
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to schedule a complete furnace tune-up or an appointment to discuss your replacement options.

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.



Jod Woods



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CEO celebrates 40 years at Home Bank

Home Bank SB recently recognized Dan Moore for 40 years of dedicated service to the institution. Moore began his career at the bank in 1977 as a Loan Officer. He currently serves as President and CEO.

Throughout his career, Moore has been actively involved in the community, as well as the banking industry. He currently serves the Vice Chair of the Federal Home Loan Bank in Indianapolis and as a Director of IU Health Morgan.

On a national level, he is a director for the Confessing Movement of the United Methodist Church and serves on the Mutual Advisory Board for the Office of the Comptroller of the Currency (OCC). In 2016, he was recognized by ADVISA USA as the recipient of its inaugural "Inspiring Leader Award." 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. Home Bank serves South Central Indiana with offices in Morgan, Hendricks and Johnson Counties.



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Your biggest business challenge: Marketing

Over and over again, small business owners – from startups to seasoned pros – when asked about their biggest business challenge – admit that they struggle when marketing their businesses. Why do companies have so much trouble in this area of their business? I have some ideas on why this occurs, and what business owners can do now to change their fate. Are you making one of these marketing mistakes?

- 1. Won't invest in planning:** Companies will pay \$1500 for a piece of equipment or technology to run their business, but won't invest the same amount in a marketing plan to guide their marketing and advertising tactics. Operating without a plan is like trying to reach a destination without directions or a GPS: you're probably going to make a few wrong turns along the way. A marketing plan can help you see and realize your big-picture goals, as well as help you target your advertising and messaging for better results.
- 2. Stuck in the status quo:** Has your business been doing things the same way for years and still getting the same result? I often hear, "Well, we get most of our business from referrals, so we don't need to change things or market ourselves in another way." Referrals are great, but so are new customers! Are you spending the time or energy to get them? And don't be afraid to try a new marketing tactic, even if it's something new or unknown. If it's targeted to reach your desired audience, and fits within your objectives and budget, it's something worth considering.
- 3. Don't have a marketing team:** I see many companies hire multiple salespeople but have no one in charge of the marketing function of the business. This is a mistake, as marketing drives sales leads. I'm sure your salespeople would appreciate it if there was a concentrated effort toward finding and driving new sales leads into the pipeline for them to nurture and close. This makes their jobs that much easier, and can increase the effectiveness of their sales effort. Whether it's an outsourced or internal resource, you need to have a marketing team (or person) to help coordinate the marketing effort.
- 4. Haven't aligned sales and marketing people:** Even if companies have sales and marketing teams, they often don't work together to succeed. After all, marketing and sales people are working toward the same goal: in-

I'm sure your salespeople would appreciate it if there was a concentrated effort toward finding and driving new sales leads into the pipeline for them to nurture and close.



SUSAN YOUNG
Marketing

creased business. They should be collaborating on an ongoing basis with regular status update meetings, updates on campaigns and insight from the trenches. When sales and marketing teams work together, they can produce more successful marketing campaigns, derived from a greater understanding of the customer.

- 5. Have no marketing budget:** Many small businesses are guilty of operating without a true marketing budget for the year. They have not taken the time to set aside funds for the use of promoting their business, and instead prefer to spend little to no money on marketing/advertising, or may choose to invest in a random campaign or tactic if the idea presents itself (what I call "shotgun marketing"). With no marketing budget, a business risks underspending on marketing and missing their mark, or overspending because no plan exists and still not achieving the desired outcome. Either way is risky business.

So there you have it -- five reasons why marketing may be one of the most challenging areas of business success. If you're making one of these mistakes in your business, the time is now to start turning the ship around. Invest in a plan and then create a marketing budget and team that aligns with your sales efforts and company goals. Then you can begin to watch your success materialize.

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

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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.



October is Breast Cancer Awareness Month. We know that when you're so busy doing for your family, finding time for you can seem impossible. But finding time for your health isn't only about you. If you're over 40 or have a family history of cancer, schedule a mammogram with Franciscan Health today. Our Breast Cancer Program provides the latest tests and procedures to bring peace of mind and the highest-quality care. Call (877) 888-1777 to schedule your mammogram today.

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