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MORGAN COUNTY

December 2017

Dr. Healy & Dr. Dailey

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A BLESSING OUT OF THE BLUE

Mooresville chiropractors Joshua Healy and Ryan Dailey turn a chance meeting into solid business strategy



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We all could use a well-executed plan, couldn't we?

As we look out over the landscape of our world, it seems uncertainty is on the increase. The global economy, world-wide conflicts, political tension, healthcare, education, the national debt – the list of what catches our ear or eye as we do business each day seems to be growing, bringing with it everything from passing concern to panic. The impact of uncertainty is felt in foreign lands, down the block, and across the street.

Many of you have been able to steer your business through this uncertainty with creativity and a sharp eye for ways to change with the marketplace. You have developed new services or products and kept your workforce productive. Perhaps you have found a paradigm, a set of guiding principles, stalwart practices by which you operate, so that your company isn't overwhelmed by such things. If so, you can still say that regardless of all this, business is good, your company is successful.

But what about you? What about you personally? How are you holding up? Does your mood depend on your profit margin? Does your confidence hinge on your ability to apply your smartest folks to the job at hand? Does your certainty rise and fall with revenue? Does your home life mirror the ease or worry of the office? For some of us the holidays mean more business. For others they mean the phone stops ringing and the emails slow – maybe even a few well-deserved days off. But the season could mean much more. If you seek it out, the next several weeks could offer you a personal certainty that is independent of the tide of your day.

Christmas is the story of a well-executed plan based on a clear and enduring purpose in the face of uncertainty. God saw a world ach-



JIM HESS
From the Publisher

ing with uncertainty. He recognized that we were lost in it, consumed by our attempts to manage it. He looked on us and desired to provide for us a certainty, an anchor, a Savior. He gave us One who could bring His certainty. A certainty each of us could take with us to work, into our homes, into our communities. Through Jesus Christ, His Son, He revealed to us the certainty that He loves us, forgives us, and wants a relationship with us. "The angel said to the shepherds, "Do not be afraid. I bring you good news that will cause great joy for all the people. Today in the town of David a Savior has been born to you; he is the Messiah, the Lord....." (Luke 2:10 -11)

As we join together this Christmas season, we also look forward to the year ahead. It is impossible to know what 2018 will bring. The forecasts have been made but the trends are yet to be realized. How the next twelve months will be different or similar to the last twelve is uncertain. But, the story we now celebrate, in these few short weeks – this thing that has happened – is certain. For it has been made known to us.

Have a Blessed Christmas!

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A team approach

Sport Clips

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By Elaine Whitesides

Morgan County Business Leader

One character trait that successful business owners tend to have is tenacity. They have the ability to just stick to it no matter what obstacles are thrown in their path. The obstacles, to them, are simply problems to solve on their way to reaching a goal.

Shea Reisinger is one of those people and her story, and success, exemplify the power of just setting a goal and working at it until you achieve the result you want. Reisinger is the owner of six Sport Clips salons serving boys and men in the area, including one in Camby.

Single-minded with a goal

Born in the small town of Fairland, Ind., near Shelbyville, Reisinger came to Indianapolis as a single mother intent on getting a degree from Indiana University. Her goal was to be able to support herself and her daughter, Allison. She graduated in 2002 from the Kelley School of Business in marketing and distribution management and took a job for a transportation company.

It was there she met her husband, John. They married, and, when the branch of her company was eliminated and she and her husband were both left unemployed, she just looked forward for the next opportunity that would take her to her goals.

Opportunity - if you work for it

At the same time the couple lost their jobs, her father-in-law, Tom Reisinger, decided to investigate an investment possibility through franchising. The trio spent time researching and vetting different companies. With new son, Lucas, on her hip, Shea was very involved with



the search and excited when the decision was made to go with Sport Clips.

Sport Clips is currently ranked No. 9 of the top 100 franchises by Entrepreneur magazine. At that time, it was a new concept with only nine Indiana stores. Shea was impressed with the support and philosophy of the franchisor headquartered in Georgetown, Texas.

Sport Clips is a sports-themed salon for men. The stores and every employee is part of

the team with titles that reflect that: team leader (owner), team members (employees).

The philosophy of the values-based company follows that theme encouraging everyone to lead with the heart of a champion. That is defined by doing what is right, doing your best, and treating others the way you want to be treated, and aligns with Shea's values so she immediately connected.

The plan was that her husband would handle the marketing aspect of the business and she would manage operations. They purchased three licenses and between May, 2006 and November, 2008 opened a store each year. The first three locations were in Greenwood, Brownsburg, and Southport. During this time, John was offered a lucrative full-time job and took it. That left building and running the franchise to Shea.

By 2010, with her third child, Alexander, in tow, they bought three more licenses and opened locations in Carmel, Camby, and most recently, Franklin.

"When we first looked into this, Tom gave me a real opportunity to grow. It's amazing to open a store and watch it grow from infancy to maturity, even taking some of the stores to No. 1 in their markets," Shea said. Even with

that success, Shea said, "I didn't see myself as a business owner."

However, in the summer of 2017, according to his original plan, Tom exercised his exit strategy offering a partner buyout. Tom stepped away and Shea was the sole business owner.

Building a team

"In the beginning, I didn't know anything," Shea said. "But I have learned how to apply the things I learned in school; accounting, marketing, ways to operate more profitably, and more efficiently." As a franchise, she was provided a system to follow.

"I was executing the system within the four walls and discovered that training and working with a group of women has been empowering," she said. "I get to see people, mostly women, who start as stylists and then move into management. I get to see them grow into their abilities."

Currently, her Sport Clips franchise employs about 50 people. Most are women although she welcomes male stylists. The MVP experience includes a hot towel treatment, shampoo, cut, and neck and shoulder massage. It's an experience that many come in with a brother, son, or best friend to enjoy together.

When she is hiring, she is looking for team members with good technical skills, but there is more. "The manager of a location is the most important hire to make," Shea said. "Your employees are interacting with clients and giving them the experience that makes them want to come back. I look for people who are ambitious and goal-driven; people who work well with people and understand them. I look for people who are professional, and then I work with them on their areas of challenge and support their areas of strength."

She and her managers keep three key questions top of mind always: Can I trust you? Are you committed to excellence? Are you loyal to the business?

"We try to put the right people in place at the right stores," Shea said. "It's a strategic puzzle, moving people from one location to another. It's also a good way to give another woman a chance to grow in her career."

In 2016, Shea hired an area manager. Bailey Wernke, a stylist herself, had worked as the manager for Shea's first location for several years, and then took a position with Sport Clips corporate. "She was ready for this position," Shea said. "I was thrilled that she came back to us."

"As a team leader (owner)," Shea said, "I try to do what's right by the people who come in here every day to work. I think we should build each other up and help each other have a great day and a better life."

"I have the best job. Every morning I enjoy getting ready to take on the day. I am passionate about Sport Clips and I want to continue to grow and expand this for me, my family, and all those who are a part of our team."

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Five little gifts to brighten your holiday

December can be a trying time for small businesses. The year-end rush to close clients in order to meet target year-end sales goals can leave a person feeling stressed, overworked, and definitely, not in the holiday spirit. Last year around this time, you were probably forecasting sales figures for 2017, and now, getting ready to do it again for 2018. When running your own business, it becomes immediately apparent that monthly, quarterly, and yearly sales resemble the layout for a roller coaster. It's challenging to devise consistent sales figures when the process of doing business fluctuates continuously. Here are five little gifts from me to you for the holidays!

Gift #1. Take a deep breath - Relax and Believe

If by chance you didn't reach your 2017 forecast, that doesn't mean you did something wrong, so take a deep breath and relax. In my opinion, failure serves as great fuel. Not meeting your sales goal can give you the drive you need to ensure goals are met next year.

Hindsight is 20/20, so use last year's information to ensure that 2018's sales will be better.

Gift #2. Create a sales report

Take December and January to research your 2017 calendar and your 2017 sales. Look over those from the last year, or take your research further by comparing each year you've been in business. Identify what months and years were least successful and your thought on why. Seasons, such as Christmas and Thanksgiving, for example, can cause lower sales volumes depending on the type of business you operate. It's important to have a full understanding of what months you could potentially struggled with, and whether this trend is consistent year after year or month after month.



JACK KLEMEYER
Business Coach

Gift #3. Create an in-depth report

Take your sales report one step further by making notations and devising strategies to curtail lower selling months. Increase your activity 45 to 60 days before your projected slump to ensure the slump will be no more. Think of other reasons why your sales were less than expected. Then, determine if other changes, such as changing your work habits, running a promotional campaign, or stepping up marketing/advertising efforts, can help.

Gift #4. Set Some New Goals - Some BIG Goals

Once armed with a full analysis of your prior year's sales, prepare to set goals for the upcoming year. Create a detailed list that outlines your goals for the next 12 months, and be sure to include a "how to" section. Also, separate and prioritize each goal to be finished within a particular timeline: 3, 6, 9, or 12 months. Weave practical and far-reaching goals into the list because you want to give yourself room to accomplish. My advice, think BIG! And, remember Henry Ford's wise words, "Whether you think you can or you think you can't... you're right." So think you can!

Gift #5. Take time off

You might be asking, "Are you crazy Jack?" I'm sure just about everyone reading this article will likely be asking it. Taking some time off seems like the least practical objective when there's so much to accomplish. People tend to lose steam towards the end of the year, especially small business owners who expend as much or more time marketing their business as they do operating it.

One of my early coaches told me business people need to recharge their batteries before heading into a new year. It took me too many years to recognize that truth. The holidays pose a perfect time to take several consecutive days off, sneak a few mornings away from the office, and leave early in the afternoon. Dream, Plan and Imagine your best year coming up. Be sure to write it all down in your journal. If you don't have a journal, put it first on your "This year I want:" list.

If year-end sales remind you of coal, don't worry about it. The holiday season is the perfect time to self-reflect, enjoy each other's company, and rejuvenate so you can set off confidently, netter than ever before in the new year. The real gifts in life have nothing to do with money. Implement these five little gifts enjoy your holiday!

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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Hoosier astronaut David Wolf joins Link Observatory Space Science Institute

Link Observatory Space Science Institute announced today that Indiana native David Wolf- electrical engineer, medical doctor, and astronaut - will join its staff as Chief Science Officer effective January 1, 2018.

“We are thrilled to have Indiana’s own Astronaut Dr. David Wolf join our team,” said Greg McCauley, Executive Director of Link Observatory Space Science Institute. “His experience, talent, knowledge, and guidance will help propel Link Observatory Space Science Institute and Indiana students to the forefront of STEM education in the country, and catapult us towards our goal of Indiana becoming the epicenter of the burgeoning space industry.”

Dr. Wolf graduated from North Central High School in Indianapolis and earned a degree in electrical engineering from Purdue University. He later earned a medical degree from Indiana University School of Medicine. At the same time, Dr. Wolf became a flight surgeon with the United States Air Force. He later investigated the physiological effects of micro-gravity while on staff at NASA’s Johnson Space Center.

He has traveled to space four times, including three Space Shuttle missions and a mission aboard the Russian space station Mir. Dr. Wolf has logged more than 4,040 hours in space and has completed seven spacewalks in both Russian and American spacesuits. He helped draft and was also present at the signing of the Executive Order reestablishing the National Space Council this summer. This Council will bring both mili-



tary and civilian government space programs closer together. Vice President Mike Pence is its chairperson and is the presi-

dent’s chief adviser on national space policy.

“David’s awards and honors are almost too numerous to mention,” said McCauley. “But to name a few, NASA awarded him the Exception Engineering Achievement Medal in 1990 and Inventor of the Year in 1992. He has received 15 U.S. patents and over 20 Space Act Awards primarily for three-dimensional tissue engineering technologies. David has also published over 40 technical papers.”

“I am thrilled to be joining Link Observatory Space Science Institute,” said Dr. Wolf. “The core of ‘Innovation’ lies near a passion to see beyond ‘The Box’ and the ‘Inspiration’ to go further, discover, and prove we are truly without limits. Our view of the heavens reveals ‘No Box’ and the ‘Return on Inspiration’ is similarly limitless. Our ‘Viewport to The Universe’ will ignite the imaginations of our youth, unleashing the power of the heavens through their imaginations.”

Dr. Wolf will work with the Institute on STEM (Science, Technology, Engineering, and Math) educational programming, public engagement and fundraising. He will officially start in his position on January 1, 2018, and will be transitioning over during the next few months. For more information about Astronaut David Wolf, please visit www.earthtomorrow.net

For more information about the Link Observatory Space Science Institute, contact Kurt Williams, Deputy Director/COO, at kwilliams@linkobservatory.org.

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

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

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

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

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

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

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



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The gift of time

If your family is like the Binkley's, Christmas is a time for family, fun, food and making memories. I think back over 32 Christmases with my Bride, 26 with Kaite, 23 with Sara and 18 with Jack. You know what? I don't remember very many of the gifts they purchased for me. I do remember the times we spent together. I remember the Christmas Eve we drove back to Danville from Ft. Wayne as 12 inches of snow fell on us. The Bride was nervous, the kids were nervous but we put a Christmas CD on and sang carols for at least a couple of the 6 hours it took us to get home that night. A few years ago, Sara had some of her Ball State friends down for a few days over the holiday and I found out that none of them had ever seen Ferris Bueller's Day Off. WHAT? You bet we Netflixed it! They were delighted with a movie that's over 30 years old and one of "the Old Man's" favorites. Then last year we played "Watch Yo Mouth" a hilarious game involving putting a plastic contraption in your mouth then having others try to guess what you're trying to say. We laughed for hours!

But one of my memories is bittersweet. Several years back, Jack got a PS3 for Christmas. One of the games we enjoyed playing together was and remains Guitar Hero. If you're not familiar with it, it involves "playing" a plastic guitar alongside other players in a "band" as classic rock and roll music plays on the TV and you "strum" along following color coded symbols that stream down the screen. IT'S A BLAST! One evening, several weeks after



JEFF BINKLEY
Finance

Christmas, Jack and I were playing Guitar Hero. He turned to me with a smile and said, "Dad, why are you home tonight?" It hit me like a ton of bricks. The many, many evenings I had been away from home attending board meetings, and networking events and evening appointments in the office and so many other things I attended in pursuit of building a successful business had kept me away so often that my son wondered how I could be home playing video games with him on a school night. (Ouch!)

The most valuable gift any of us have to give or receive is time. Make sure to make time to play some version of your own "Guitar Hero" with the ones you love this Christmas season.

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.

Pursuit of building a successful business had kept me away so often that my son wondered how I could be home playing video games with him on a school night. (Ouch!)

Merry Christmas!

For to us a child is born, to us a son is given, and the government will be on his shoulders. And he will be called Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace. – Isaiah 9:6

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A BLESSING OUT OF THE BLUE

Mooresville chiropractors Ryan Dailey and Joshua Healy turn a chance meeting into solid business strategy

By Elaine Whitesides

Morgan County Business Leader

One of the most exciting things about being a small business owner, according to many who are, is that you never know what lies ahead every morning when you rise to shine. Opportunity and challenges are around every corner, just like new faces. And, as Frank Ocean said, "We met for a reason, either you're a blessing or a lesson."

Chance meeting

For chiropractors Dr. Ryan Dailey and Dr. Joshua Healy, a chance meeting at a Mooresville Chamber of Commerce gathering four or five years ago illustrates the point. Was it happenstance that these two met, or was it fate, destiny? Whichever way you look at it, today they consider it a blessing.

Their first meeting happened around the time that Dr. Dailey had just joined Dr. Kirkling in his chiropractic practice in Mooresville. Dr. Dailey and his wife, Katie, relocated from Terre Haute and had just welcomed their second child, Grace, as little sister to Audri. His professional plan was clear, as Dr. Kirkling moved toward retirement, Dr. Dailey would build his practice. The idea was to provide a seamless transition of continuing care for all the patients until June, 2017 when Dr. Kirkling would retire completely and Dr. Dailey would take over the practice.

Dr. Healy's chiropractic practice was on a different path. He and his wife, Angela, also had two young children, sons Aiden and Benjamin. He had started his practice, Abundant Life Chiropractic, in Mooresville in 2009 from the ground up and was working on building his clientele.

Both agree that the meeting was cordial, but that was it. They were aware of each other and, although competitors in the same market, both were of the opinion that there was an abundance of opportunity to serve in the area and neither felt threatened.

Similar beginnings

Besides their profession and being the father of two young children when they met, the two men also had other similarities in their lives.

The chiropractors were both student athletes growing up. Dailey was first exposed to chiropractic adjustments as a football player in seventh grade and decided then that being a chiropractor would be a great career. Healy was a basketball player who developed a repetitive injury stress fracture in his back at the age of 14 and the only relief he could find was at the hand of a chiropractor.

Dailey's path was decided and he followed that path until he graduated from Logan College of Chiropractic in St. Louis in 2009. Healy's road was a bit less direct. "This was



Dr. Ryan Dailey and Dr. Joshua Healy

always the goal for me," Healy said. "I knew I wanted to do physical medicine, using pharmaceutical and therapeutic modalities. If I hadn't gotten accepted, didn't like it, or couldn't hack it, then I wasn't sure." His first step was pursuing a degree in Biomedical Engineering at Purdue during which he took all the premed coursework. Next he went to the National University of Health Sciences in Lombard, Ill. where he studied and graduated as a Doctor of Chiropractic, also in 2009.

Both men agree that it is a misconception that chiropractic school is "the easy way" to become a doctor. "It's easy to get into chiropractic school," Healy said.

"It's hard to stay there," added Dailey. "Anatomy, chemistry, histology; all those things. It's challenging."

Another similarity emerged as they talked about meeting that challenge. When faced with a goal and obstacles to that goal, they both explained that they just put their heads down and worked through it. Part of their success grew out of their determination, but the other part was built on their faith. Each expressed that faith and prayer kept them on course in school and in building a practice in Mooresville.

Life changes and challenges

Over the last several years, both families have grown. The Dailey family grew to include daughter Claire and son, Joey. The Healy family also grew, with the addition of two daughters, Claire and Eva. Each now have four children, including a daughter by the name of Claire. And those two daughters are only about

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a year different in age.

For Dr. Dailey, the time had come for Dr. Kirkling to retire and that meant it was time for to take over the practice and all the patients. While it marked a positive point in his career and business, it was also the center of stress for the Dailey family. It meant he would be much busier at work, handling more patient visits, and shouldering greater financial responsibility. "The biggest challenge was how to manage the business as well as maintaining a good home life," Dr. Dailey said. The Daileys turned to each other and their faith, praying for an answer in how to successfully manage the transition.

At the same time, Dr. Healy was facing challenges. Starting his business on his own from scratch had meant taking on a significant financial burden for which he was responsible. At the same time, the lease on his office space was expiring, and he was feeling the call to take on additional roles in his church. This was in addition to his commitment to maintain the home life he and his wife had created for their family.

Healy said he had learned through his experience that passion doesn't pay your bills. Both men had passion for their work, their faith, and their families, and both were challenged with finding answers that would keep it all alive for them. Through sleepless nights, prayer, and coaching guidance, Dr. Healy came up with an idea that he said provided a calmness, and he knew it would be the right direction.

The phone call that changed everything

"I called Ryan (Dr. Dailey) because I knew Dr. Kirkling was retiring and life had changed for him," Dr. Healy said. "I felt that with all our

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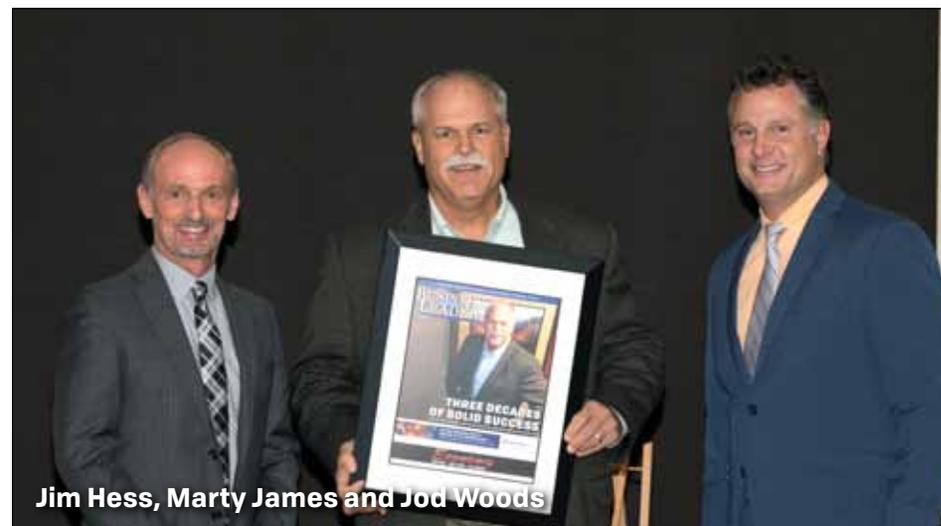
Jim Hess, Alice Cordes and Jod Woods



Jim Hess, Rod Bray and Jod Woods



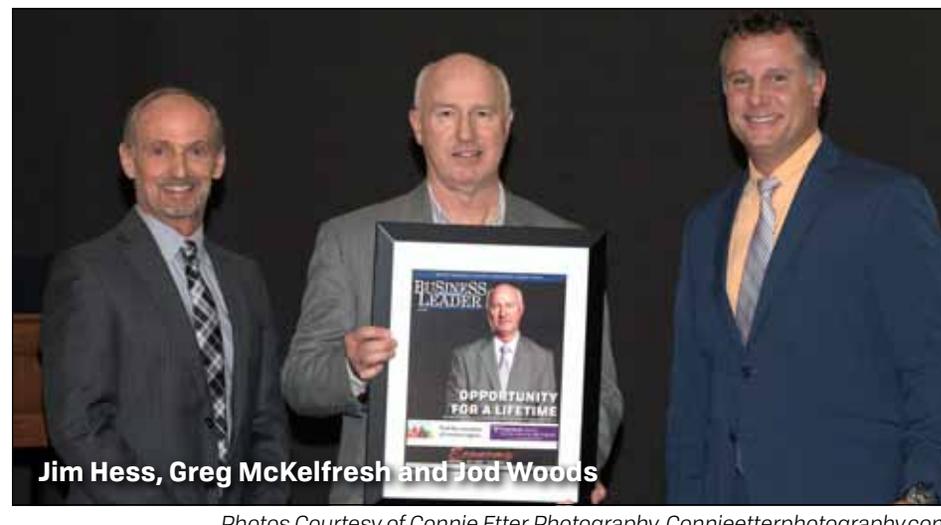
Jim Hess, Mark Angermeier, Roger Wathen and Jod Woods



Jim Hess, Marty James and Jod Woods



Jim Hess, Nic Allen and Jod Woods



Jim Hess, Greg McKelfresh and Jod Woods

Photos Courtesy of Connie Etter Photography. Connieetterphotography.com

A moment to celebrate success at the fall cover party

It is impossible to predict when you will meet that person who will forever change your business, but it is a fact that connections and relationships build businesses. For that reason, the Morgan County Leader makes it a priority to celebrate business leaders in the community through our biannual Cover Party gatherings.

Sponsored by Jod Woods of Economy Heating, Air, & Plumbing, the most recent Morgan County Business Leader

Cover Party was held on November 14, 2017 at SCI REMC in Martinsville. The business leaders featured on the previous six covers were presented with a framed copy of their cover page and given an opportunity to share a piece of their story. They included Rod Bray, State Senator District 37; Greg McKelfresh, CEO of SCI REMC; Marty James, Martin James Investments; Mark Angermeier & Roger Wathen, Capital Adhesives; Alice Cordes, Executive Director, Churches in Mission; and Nic Al-

len, Allen Irrigation Company.

The evening was filled with business owners and supporters meeting, enjoying good food and conversation, and taking advantage of an opportunity to build new relationships and strengthen existing ones. I always take these moments to renew my appreciation for the accomplishments of people and business, and the contributions made to, the Morgan County community. I hope you can join us for the next event.

That's not my job

I am sure every manager or owner has at least one employee who gives a standard response, "That's not my job." As an effective leader, business owner or manager



ED KOMINOWSKI
Philanthropy

we literally take out the trash to get the job done. After all, this is our business and it reflects on us if anything is not done right.

The same question can be raised: Who's responsible for the drug epidemic ravaging our community? As a community made up of concerned people, I am certain no one reading this article feels that it is their job specifically. It is why we have non-profits, churches, and government programs to help provide to those people in need. We give to these organizations and our tax dollars are supposed to be making that difference.

When an issue like this arises at such an enormous scale, it may be that we all must re-evaluate whose job it is. Without a workforce able to pass a drug test, we all have become involved in an issue that we did not

make. Whether we have chosen to or not, this issue is impacting all of us and it has become a part of our job. It is truly the experience of our business leaders who can help lead Morgan County to a different future.

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.

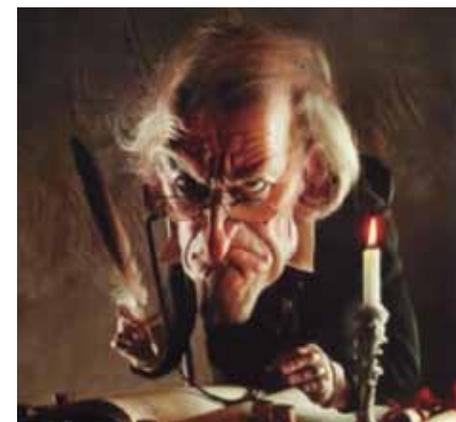
Are you a 'Thermostat Scrooge'?

Do you or someone else in your home or business run around all winter complaining about the thermostat being turned up? Do the others in your home or office huddle around any heat source they can find in an effort to stay warm? Sounds a bit like a scene from A Christmas Carol.



Jod Woods

Everyone is looking to cut expenses. Finding a balance between being so miserly with comfort that no one wants to be around and being so wasteful that you cannot afford to be around does not have to be a difficult task. Proper thermostat management and equipment maintenance can make a big difference. High efficient heating and air conditioning equipment can pay for itself very quickly. Utility rebates, seasonal promotions and great financing options make this time of year



a perfect time to consider upgrading to a more energy efficient, more comfortable home or business. Perhaps a conversation about finding ways to cut energy costs is overdue. There are many different ways to stay comfortable without breaking the bank. Contact us at 317-831-5279 to discuss how you can save money and no longer be the "Thermostat Scrooge"!

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

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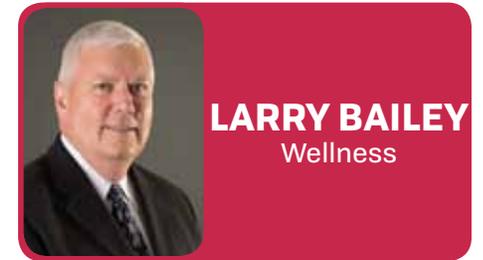
One more important item for your 'to-do' list

The "to do" list of most business leaders is typically longer than there are hours in a day. The list often includes taking care of financials, paying better attention to operations and improving efficiency. But rarely does it include tending to the health of the leader him or herself. One simple way this can be accomplished is through the annual wellness exam.

Just as consistency is important in delivering an exceptional service or product, it's equally essential when it comes to your health. Once you have missed one annual check-up, it becomes easier to pass on the next one and the next. Avoiding your doctor won't prevent you from getting sick, but it can make you weaker should a more serious health problem begin to develop. The price of a medical check-up is far less than having to undergo costly treatments for what could have been a preventable illness.

While you may have heard of executive physical programs offered by some major corporations, really it's the basics that are most effective at keeping you healthy. Executive physicals can cost anywhere from \$1,000 to more than five times that and include extensive diagnostic tests checking for many chronic conditions. Some even call for CT scans of the entire body creating concerns about radiation exposure. A single whole-body CT scan delivers radiation equivalent to 400 chest X-rays. This kind of testing is better utilized when a patient is exhibiting symptoms that could be tied to a disease that needs diagnosis, versus an annual check-up.

One national corporation conducted physical exams at its corporate headquarters. During a three-year period, they discovered they paid



\$5,361 in medical claims for executives who received annual physical exams. In contrast, they paid \$6,426 per executive who was not evaluated each year. The physical exams allowed the company to save over \$1,000 per employee annually.

Most physical exams include a thorough health history, discussion of concerning symptoms, review of past illnesses and medical tests, medications, vitamins and supplements and habits – good or bad – that have an impact on your health. From there your provider will decide what tests are needed.

So do yourself a favor. In the midst of all the holiday bustle and hustle, take the time to schedule your annual exam early in 2018. Not only is it good for your health, it can be good for the balance statement.

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.

Just as consistency is important in delivering an exceptional service or product, it's equally essential when it comes to your health

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Safety begins when you pack

If you travel close to home or abroad, safety should always be on your mind. Being safe when you travel begins when you pack. Here are a few best practices to keep you and your family safe while you travel.

- To avoid being a target, dress conservatively. A flashy wardrobe or one that is too casual can mark you as a tourist. As much as possible, avoid the appearance of affluence.
- Always try to travel light. If you do, you can move more quickly and will be more likely to have a free hand. You will also be less tired and less likely to set your luggage down, leaving it unattended.
- Carry the minimum amount of valuables necessary for your trip and plan a place or places to conceal them. Your passport, cash and credit cards are most secure when locked in a hotel safe. When you have to carry them on your person, you may wish to conceal them in several places rather than



WILL GOTT
Business Travel

putting them all in one wallet or pouch. Avoid hand bags, fanny packs and outside pockets which are easy targets for thieves. Inside pockets and a sturdy shoulder bag with the strap worn across your chest are somewhat safer. One of the safest places to carry valuables is in a pouch or money belt worn under your clothing.

- If you wear glasses, pack an extra pair. Bring them and any medicines you need in your carry-on luggage.
- To avoid problems when passing through customs, keep medicines in their original, labeled containers. Bring a copy of your prescriptions and the generic names for the drugs. If a medication is unusual or contains narcotics, carry a letter from your doctor attesting to your need to take the drug. If you have any doubt about the legality of carrying a certain drug into a country, consult the embassy or consulate of that country first.
- Bring travelers checks and one or two major credit cards instead of cash.
- Pack an extra set of passport photos along with a photocopy of your passport information page to make replace-

ment of your passport easier in the event it is lost or stolen.

- Put your name, address and telephone numbers inside and outside of each piece of luggage. Use covered luggage tags to avoid casual observation of your identity or nationality and if possible, lock your luggage.
- Consider getting a telephone calling card. It is a convenient way of keeping in touch. If you have one, verify that you can use it from your overseas location(s). Access numbers to U.S. operators are published in many international newspapers. Find out your access number before you go.

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 (317) 451-4232 or via www.magnifiedvacations.com

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Another perk for stopping smoking

One of many workers' most treasured perks is paid time off. And that's what a Japanese employer is now offering its employees in exchange for a healthy change in lifestyles.

If you're looking for ways to help persuade your workers to stop smoking, extra paid time off could be a workable tool.

Piala, a Tokyo-based marketing firm, has started giving non-smoking employees six additional paid days off a year, according to CNN.

The idea came from an employee who complained that colleagues who smoked often worked less because of the cigarette breaks they took throughout the day. Of course, in the United States workers are entitled to breaks in addition to lunch periods.

To help solve Piala's problem, the agency to come up with what it's calling a "win-win" solution.

"We don't give punishment for smoking," Piala spokesman Hiroataka Matsushima told CNN. "Instead, we offer a benefit for not smoking."

When smokers take more time for their smoking habits, many nonsmoking employees become annoyed and sometimes resentful. This can lead to morale problems between workers. In Morgan County, approximately 24% of the adult population smokes. For a company that



JENNIFER WALKER

employs 100 people, that would be 24 employees, or roughly one-fourth of the workforce taking additional time away for their jobs.

Piala's new vacation policy has had some positive results -- some workers have stopped their tobacco habit. Add to that, with six days additional vacation time, some employees are taking 3 day weekend breaks, giving them more work/life balance.

The extra days off perk strategy is just one of multiple ways that employers can cut costs while helping their workers improve their health and save money, too.

For more tips or assistance in helping employees kick the tobacco habit, contact Jennifer Walker, Director, Ready Set Quit Tobacco at jennifer@readytoquit.org.

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family, financial, and spiritual goals, we could benefit each other, help each other out. I suggested that I come in as an independent contractor.”

The call out of the blue was a surprise for Dr. Dailey. He said, “My first response was, ‘Thank you Jesus!’ I just knew this was an answer to prayer. ‘I had never been on my own in practice,’” Dr. Dailey said. “I figured that the only reason he would want to do this was because he wanted it to be easier on himself. I realized it could only make his life, and mine, better. It would come with challenges, but I like to solve problems and don’t mind challenges.”

Although the two knew little about each other, the idea of reducing overhead, sharing resources, and responsibilities, made real business sense. The win-win aspect of the proposal was alluring. “We both knew it would be a good situation if it was the right people,” Dr. Healy said. “In fact, if it were good, it could be great.”

The key, Dr. Dailey said, was the doctors getting along and working toward the same goals. It comes down to holding many of the same values.

Even though they are not combining their practices, only the location, the doctors were mindful. “We had to really get to know each other,” Dr. Healy said. “We spent time together and got our families together.”

Both doctors are thoughtful, putting their values into daily action. Their shared passion for chiropractic practice as a part of a healthy and positive life lies at the core of their view of serving patients. “Having a business relationship like this is kind of like getting married,” said Dr. Dailey. “It’s being with someone who is equally yoked, having similar goals, values, and life view. There has to be honesty and transparency, but not necessarily the same personality or skills, and that is hard to find. We found we have belief systems and priorities that are similar.” Each recognizes qualities in the other that they admire, professionally and personally.

“Ryan (Dr. Dailey) is very at ease with his patients,” said Dr. Healy. “He flows seamlessly through a hectic schedule. Even when I know he is stressed, he doesn’t show it, and I am impressed by that. He is a good business owner.”

About Dr. Healy, Dr. Dailey said, “His faith is inspiring to me. I have seen him with his kids and see what a good dad he is, and that inspires me. He is very intentional with his children.”

Business move, not a practice change

The doctors were determined to prevent disruption for their clients and make the move as smooth as possible. The eight weeks from final agreement to implementation made the pace frenetic. “We were combining two practices into one location and that meant a lot of work, from reorganizing the physical layout to integrating computer systems to operate two practices. Each doctor uses their own block of rooms and their own equipment. Each doctor handles their own back office, marketing, staff, and services. They have separate phone numbers, but both ring into a central station that is answered by shared staff.

“The key to running so smoothly is having an awesome staff,” Dr. Dailey said. “The staff made it happen.” Dr. Dailey has three people on staff and Dr. Healy has two.

Already the doctors are seeing results. “It is less stressful having some cushion with overhead costs,” Dr. Dailey said. But it is the camaraderie between the two men that has been the unexpected benefit. “Seeing someone else like you working their tail off, and knowing that you work together and share professional opinions and treatment ideas makes this great. It’s really nice to have this guy around.”

There have been glitches, as there will with any new endeavor. But both had separately come to the conclusion that they can’t predict everything that will happen and if they settle the big issues, they could deal with the details as they went along.

In fact, the idea of combining resources for each other’s benefit has set their minds to work on where that could lead them. “This is just the stepping off point,” Dr. Dailey said. “We’ll see what it can become.”



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Home Bank names Lydia Brown as CFO

Dan Moore, President and CEO of Home Bank SB, announced that Lydia Brown has been named Senior Vice President and Chief Financial Officer. Brown joined the bank in 2010, most recently serving in the role of Vice President and Internal Auditor.

Brown holds a Bachelor of Science in Accounting and Finance from the Kelley School of Business at Indiana University and will complete an MBA from Ball State University in 2018. She holds an Indiana CPA license and is a member of the Financial Manager’s Society. Brown also serves on the board for the League of Miracles based in Morgan County. Home Bank SB was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private ownership or stockholders, the bank’s profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support.



Networking Opportunities

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

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

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

Mooresville Chamber of Commerce: The regular monthly meeting on the third Thursday from 11:30 AM to 1:00 PM. The meeting location is 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: Meets every Thursday at 6:30 p.m. at the Ivy Tech Mooresville Education Center.

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: rediscov-ermartinsville@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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