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MORGAN COUNTY

September 2018

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Inspired actions

What is the difference that makes a business or business career successful? We could all argue there are several things that contribute to success, but out of all of them, the one that is integral is committing to take action.

Consider this Joel A. Barker quote:

Vision without action is merely a dream. Action without vision just passes the time. Vision with action can change the world.

Maybe you will argue that you aren't trying to change the world, but I would argue that improving the lives of family, friends, and community is changing the world – your world, their world. And that is behind the drive and purpose of most entrepreneurs I know.

This month we bring you three stories that are about taking action and changing the world. First, our cover feature about Bill Fite and Fite Plumbing describes how he took up one of the oldest trades in the world, driven to make a difference in the community and for his family. More than repairing fixtures and leaks, he sees plumbing as critical to the health and safety of all people. Yes, he took action for something he believed in, and still does, each and every day.

The team at KeyBank in Martinsville has a unique story about commitment to a job and how daily actions add up to a lifetime of building relationships that make a difference to both residents and businesses in the area.

Then there is the story of Hali Mae Events. Hali is the youngest of all the subjects of our stories this month, but in her mid-twenties, she has learned from octogenarian role models that you have to work hard and put in the effort to achieve your greatest desires. In living



JIM HESS
From the Publisher

out that lesson, Hali Mynatt is bringing change to Mooresville that will benefit the entire community.

Honore de Balzac wrote:

It is easy to sit up and take notice. What is difficult is getting up and taking action.

These stories might make it seem easy to stand up and take action, but if you have made decisions and taken action, you know how difficult it is and how uncomfortable the fear it raises feels. But when we do it anyway, that is when we reach out and ring the golden bell.

Think of the successes you have achieved, and the challenges you faced. Remember that there is an entire community of small business owners here in Morgan County that understand what you are feeling. When we all support and encourage each other, we do, indeed, take action that changes our world.

We love the small business stories we share ... every one of them is an inspiration for readers to take action. Perhaps your story, or a colleague's, is one that needs to be shared, too.

Please reach out to me at

jim@morgancountybusinessleader.com

Remember that there is an entire community of small business owners here in Morgan County that understand what you are feeling.

BUSINESS LEADER

MORGAN COUNTY

"Declaring the good works being done"

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

ESTABLISHED 2006
Vol. 13, No. 4

Phone: (317) 418-7925

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Hali Mynatt, Owner
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By Elaine Whitesides

Morgan County Business Leader

Five years ago, Hali (Perry) Mynatt was at a crossroads. She had just finished a two-year program through Vincennes University at The Indiana School for the Deaf and received an Associate's Degree for American Sign Language and Deaf Studies. Her plan was to pursue a degree in interpretation, but there was a catch. She learned that interpreters were trained to be detached and removed from conversation. Removing the relational element of interaction from the work was a problem for her.

"I remember in the moment thinking it would be easy to just finish," Mynatt said. But when asked what else she loved, her immediate response was, "Doing events!" That is when she knew what she would do. She transferred to IUPUI and registered for courses toward a degree in Tourism, Convention and Event Management, which she earned in May, 2015.

"The program at IU is incredible," Mynatt said. She describes it as very hands-on and where she was able to learn the industry, build skills, and develop a network through contacts.

In 2013, Mynatt began working with the Center for Global Impact (CGI) as an intern part-time, planning their annual gala. She felt working on the event for a nonprofit was perfect, as was the timing to marry her high school sweetheart, Cris Mynatt, that summer. Cris is a farmer and the couple wanted to have their wedding in a barn, which they could not find.

There had, at one time, been a barn on the 300+ acre farm in Mooreville where some of the Perry families have built homes. Her grandfather, Sonny Perry, had always wanted to rebuild it. They decided to build a barn for the wedding, and then let Cris take it over to store hay and farming equipment.

Wedding over, and still in school, Mynatt moved from a part-time internship into a full-time job with CGI in 2014. However, other people started calling about using the barn, now dubbed The Barn at Milk House Lane, for their weddings. After getting the appropriate approvals, Mynatt began hosting weddings there in January 2017.

Then there was another surprise, Mynatt was pregnant. Baby Remi Jane arrived in June 2017. Mynatt cut her hours back to



Hali Mynatt

part-time, just managing events for CGI.

A business is born

"My surprise baby inspired me to branch out and do my own thing from home, focusing on nonprofits."

In December, 2017 she talked with the leaders of CGI about starting her own event planning business. She said, "They told me to resign today and they would work with me tomorrow in my new event company." They were her first client when she opened Hali Mae Events in January, 2018. At the time, she figured CGI would take twenty hours per week and she would fill up the rest of her time with multiple clients but that plan exploded. She has seven weddings scheduled at the Barn, in addition to having taken on several more nonprofit and corporate clients.

Mynatt was getting calls for a variety of events and The Barn is approved only for weddings, in a limited number, per year. She saw an opportunity. "I was inspired to create another venue." She said she wanted to stay in Mooreville and when she happened into Mooreville Open Market Antiques, the potential was evident.

Five East was envisioned. She began building a business plan to fill the calendar. Renovation construction began in June, and the first event, a bridal shower was held on July 28.

The venue is available for rent by the hour and the day, rates vary depending on the day and time of day. Mynatt insists that it remain affordable for a first birthday party or a wedding. Tables and chairs, along with display tables come with the rental, making it a good location for business meetings and events as well as social events.

Already the venue has twenty bookings through the end of the year and more into 2019, serving a variety of purposes from a photography shoot, a series of training classes, and even a class reunion.

An investment in the future for her business and for Mooreville

Mynatt was thinking of the future when she began planning for 5 East, but its name and the décor all come from the past. She researched the property to learn that it has housed many businesses including the Western Hardware, a printing company, and the antique store. The second floor was where the Mooreville High School basketball team played their games.

She acquired financing to renovate the interior and restore it close to its original condition. The dropped ceilings were removed and hours were spent chipping away plaster to re-expose the brick walls underneath. The hardwood floor has been lightly sanded – to retain the stains and wear of thousands of feet that have trod the boards.

"I thought it would be basically for Mooreville, but I am discovering that people from other areas around Metro Indianapolis are starting to look here because it is more affordable, and comparable to other venues in Indy. They are coming to Mooreville and that's good for our community."

Seeing the greater plan

In retrospect from that crossroads moment five years ago, Mynatt says she has realized that the plan for her business has been in play for many, many years. "My family is a family of entrepreneurs. I watched them and learned work ethic from them." Her inspiration and greatest role model is her grandfather, Sonny Perry. At age 88 he has helped in the renovation of 5 East and is still encouraging all the family businesses. She says he leads the family teaching everyone that you have to take initiative and work hard for what you have and to build a business into a successful business.

She says God's hand was intentional, leading her to work with CGI, a nonprofit. "(Nonprofits) are good stewards of their money," Mynatt said. "(Working with them) taught me how to be respectful and frugal and use their funds strategically."

Even solving her own wedding problem by constructing the Barn was part of the big plan. It has become a venue for the business, no longer being used by Cris in farming.

"Every piece of the puzzle was a surprise, including baby Remi Jane," Mynatt said. "And it all lined up as part of the greater plan."

Mynatt says she knows you need a team to be successful and you grow with employees. Right now, her team is family and friends standing behind her and encouraging her. She said, "I am trusting every step of my life makes sense, and this is next move. I am trusting it will work." Eventually it will be a team of employees to grow Hali Mae events but she says, "One step at a time."

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They're comin' and it ain't the Russians

It's true we're about to be invaded but not by a hostile force. At least not hostile as we know it. Every year four big events come by our calendar and most business owners just watch them pass by without leveraging their appearance.

What on earth could these four events possibly be you ask ... The four largest, most talked about, most advertising dollars spent on adult holidays of the entire year. They are: Halloween, Thanksgiving, Christmas and New Year's Eve. If you wanted to, you could put Black Friday in the mix too to make it the Big Five.

These four, or five with Black Friday, can be the difference makers for many small business owners if and only if they plan and coordinate their efforts, their marketing, their news releases and their communication with current, past and future customers.

As a business owner, begin thinking what you can do to maximize the exposure of these big dates in your business. The efficient marketer knows that success is joining the conversation already going on in the prospects mind. Big businesses will be spending millions of dollars on advertising around these fourth quarter holidays. Please don't miss that opportunity.

Take a lesson from IHOP when in June 2018 they announced that their name was going to change from IHOP to IHOB. They received millions of dollars of news and publicity that they didn't have to pay for with the creative announcement of their name change. Stephanie Peterson, Executive Director of Communications at IHOP said, "We're incredibly proud of the IHOB campaign that was created to announce



JACK KLEMEYER
Business Coach

our new Ultimate Steakburgers – it did exactly what we intended it to do, which was to get people talking about, and thinking differently about, IHOP. All along, we said IHOB was a fun, temporary name change to launch our new burgers. It was bold and effective. Burgers weren't a menu item associated with IHOP before, and now people know they can get a great, quality burger along with the pancakes they love."

Think about your business and the big fourth quarter holidays coming up. What can you do that might align with, partner with, engage in a joint venture with or strategic relationship with a non competitor targeting the same ideal client as you? One thing is for certain, if you don't ask, the answer is always "No!" You have to think differently to get noticed these days just like IHOP did with the introduction of their

Ultimate Steakburgers and the name change to IHOB. Their strategy was not a spur of the moment decision either. It was a creative strategy well executed mixing social media and traditional press releases over a short period of time to create a huge message in the market place.

I'll help you get your creative juices flowing, here are a couple of thoughts to help you get your thinking started. Send mini packets of candy corn (yes you can buy little – tiny - bags of candy corn) to lost clients with a sweet message for them to return to do business with you. It's important to remember the easiest customer to sell is the one you already have. The second easiest to sell is a referral and the third easiest to sell is a lost (or previous) customer.

Separate yourself from the crowd, don't send the traditional Christmas to Holiday cards to your clients, instead, send a card at Thanksgiving thanking them for doing business with you and for the relationship you have with them. Everyone and their brother sends Christmas Cards or Holiday Cards. Don't be like everyone else or their brother. Be different and get noticed.

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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Is your water making you sick?

Did you know that the lack of many illnesses in the United States is credited to modern plumbing?

In the early days of our country, water was usually drawn from nearby rivers, streams, lakes or springs.



Jod Woods

In more heavily populated areas, the water was delivered by some of the first water mains which were constructed of hollowed out logs. Many of the health issues were due to contaminated water. Sewage would leak into the drinking water. Log piping would sag in low spots causing stagnate water and a breeding ground for insects. Although these hazards have

mostly been eliminated by modern plumbing practices, there are still health risks that can be avoided by keeping your plumbing system maintained and repaired by a qualified professional. Licensed plumbers have been through years of training. They can maintain your plumbing system properly and protect our water supply.

Do you know your plumber? Are they licensed? Have they fulfilled all training and craftsmanship requirements to protect your health and the water supply? Know who is working on the water system from which you are drinking. Don't be afraid to ask to see a plumbing license from someone working on your home's plumbing. A professional will be happy to



show you their license. Making sure the right person is working on your water system is not only going to confirm that a repair is done correctly, but it also ensures the cleanliness of the water coming out of your faucet and into your drinking glass. We are happy to help with any of your plumbing needs. Contact us at 317-831-5279 or EconomyHeatingandAir.com.

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HEATING - AIR COND - PLUMBING

Keeping flu from costing you

Sure it seems easy to tell people about the benefits of getting their flu shot. But for employers, the story is more complex. The organizational effects go beyond individual families. Flu season results in millions of lost work and school days and costs the economy millions of dollars each year.

Influenza can sicken even healthy employees critical to business success. If you do not have a solid flu shot policy or preventative measures in place, the effects can turn quickly. Once a workplace outbreak becomes apparent, it is too late. However, employers are in a unique position to influence employee participation by many means through programs and education.

Why is it so important to have a well thought out plan? There's good reason beyond the concern for that critical employee's sick time. From the medical perspective, most physicians are not as worried about the healthy 28 year old becoming deathly ill from the flu. An otherwise healthy adult can usually fight off an illness more quickly. But for people with even a mildly compromised immune system or less than perfect health, the risk of exposure and consequences of becoming ill takes it to another level. The workplace is comprised of individuals that cover the spectrum of nuisance illness to serious consequences.

The first action employers can take to help convince employees to get a flu shot is to lead by example. With upper management and key leaders getting vaccinated as early as possible themselves, they help set the stage for the rest of the team. Employers that offer greatly reduced or free vaccinations are taking important steps to initiating employee health actions. Some employers have eliminated the distinc-



LARRY BAILEY
Wellness

tion of sick versus vacation time, or to help keep the flu virus from spreading, implementing leave policies that encourage workers to stay home when ill.

Another seemingly obvious, yet often underappreciated practice is hand cleanliness. We all have seen the "employees must wash hands" signs in restaurant restrooms but constant reminders, emails and reminders are important to changing habits. Sounds like washing hands would be a simple process and maybe because it sounds simple, it is often dismissed. Weighed against the fact hand washing is the best practice against spreading disease, its importance and emphasis should not be overlooked.

Now is the best time to take personal charge of not only our own health but also to take the steps to help others prevent serious illness from an ever potentially dangerous flu season.

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.

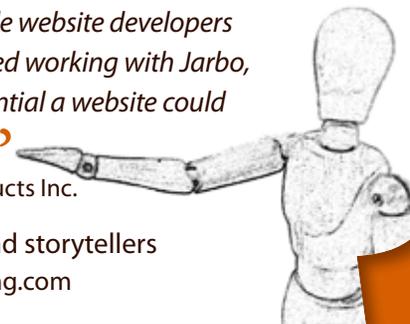
The workplace is comprised of individuals that cover the spectrum of nuisance illness to serious consequences.

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– Steve Zehring, Holscher Products Inc.

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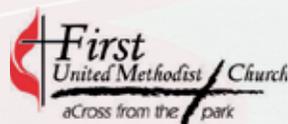


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Small business technology – ‘I Did It My Way’

Early this morning I talked shop with one our clients at our local gym. We’ve had a project on tap for several months and it’s been tabled here and negotiated there, but now it’s GO time... they’d like the job done yesterday, and they’d like to do some of the work themselves to help save on the expense.

If you’re in the business of serving, I’m sure you’ve been through these conversations a dozen times. “If it’s going to cost that much and take that long, why wouldn’t I just do it myself?” Sure, the client will call when they run into a roadblock, but once the plan is down on paper, it looks so simple! Of course, this is often a short sighted objection, but how do you communicate that to a client or prospect, especially in the world of technology where most things are “just point and click?” Let me share four conversations we have with those who want to stay highly involved in their projects.

1. We’re experienced problem solvers.

We’ve been around the block of technology a time or two. We know many of the roadblocks to expect and how to navigate around them. We’re also prepared for the unexpected and ready to respond to it.

2. You’ll appreciate our outside perspective.

Your project may seem simple and help you achieve that goal you’re looking at right now, but what else should you be considering? What else might this technology initiative help you achieve, or how might it cause unwanted consequences?

3. This is a partnership - you won’t be left out.

I’ve never seen a project where a client feels “left out” in the end. Whether it’s helping pick the colors for their website or gathering important information to help GO LIVE day run



CHET CROMER
Technology

smoothly, we’ll need the knowledge only you possess to get the job done right and on time.

4. You’ve probably got better (and more profitable) things to do.

While our project fee or hourly rate may be higher than you’d like to pay, what could you be doing while we get the job done? If we get something done much faster and smoother than you could do on your own, what value is there to that?

Technology businesses aren’t that much different than other service-oriented businesses. Any one of us could file our own taxes, represent ourselves in court, or change our own oil. The questions we ask ourselves and those we serve as we explore the best way to bring new solutions to life often bring out the true

motivations behind the urge to do it on our own. Once these are known, it’s much simpler to build a plan that balances what can be done in-house and what’s best delegated to an experienced expert.

We’ve found a great path forward with our client. They feel involved, know they’re paying a fair price, and recognize the value our team brings to the project. We aren’t hampered, we have specific boundaries to work within, and the final result is still achievable. It’s a win-win.

Chet Cromer is the president of C2IT Consulting, Inc., a Morgan County-based technology business that provides websites, mobile apps, and IT consulting/support to businesses across central Indiana. He can be reached at chetcromer@c2itconsulting.net or (317) 721-2248.

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AT WORK

IN FULL FLOW

Fite Plumbing moves to new location with positive outlook for the future

By Elaine Whitesides

Morgan County Business Leader

It was a proud moment for Bill Fite when he went to his grandmother to seek her approval to resurrect the business name of Fite Plumbing. She was excited about the revival, telling him to “absolutely bring Fite Plumbing back out!” With her blessing, the second iteration of Fite Plumbing opened on January 1, 1989. It is another proud moment for Bill Fite to host the grand opening of the new Fite Plumbing location this month.

Fite’s grandfather had operated a plumbing business for many years on the west side of Indianapolis. Several other Fite family members worked in the business. As a boy, Bill would be in and out of the plumbing supply barn next door. “We would build forts and there were always plumbing pipes in them, as grab bars or weapons, not for running water. I would ride the back hoe with him, too.” When Fite was in junior high school, his grandfather died, and the business was dissolved.

Over summer breaks in high school, Fite worked in a local plumbing business and after graduating, he worked there to pay for college. He says that he really enjoyed construction plumbing and always figured he would eventually be a builder in some way.

He said, “Plumbing got into my blood when I was young.” Meaning that after a couple of years of taking electronics classes in night school, he chose to pass on the electronics career and go into plumbing full-time. The company where he worked had an inside school and that was considered his apprenticeship program. In 1984 he received his journeyman’s license as a plumber. His education there was not limited to plumbing. “They were considered topnotch and that fit right in with what I wanted to do, which was work at the highest level. They emphasized that to me over and over and I never forgot it.”

Fite spent almost eight years learning there before the business shut down. He took a job as a sprinkler fitter. “I can do it, but it wasn’t my calling,” Fite said. “Some people have jobs and some people have careers doing what they love to do. I like plumbing and I have made a career in it.”

Not just a career, Fite said he felt called to follow in his grandfather’s steps and open his own version of Fite Plumbing. His wife since 1985, Lisa, supported his decision and even with their first child on the way, he stepped out on his own. “I was both exhilarated and terrified,” Fite said, “but with my faith and family in full support, that made it feasible in my mind and heart.”



Bill Fite

“You can be successful if you put it in your mind and you have people motivating you,” Fite said. “I believe if you keep positive, work hard, and stay humble, you will be successful.”

Setting up shop and getting to work

Working out of his Monrovia home, Fite says he did not make a large capital investment. Initially, all the money he made was reinvested into the business. “I didn’t borrow from the bank. It was my income that was used to build the company; paying for equipment and other assets. It was a family decision, and an investment in our future.”

Business boomed. He learned quickly that growing too fast can be a major hiccup in a new business. “We backed down a little bit and then gradually built over the next five or six years. It was a combination of the school of hard knocks, going to conferences, and learning from others in business that taught me it doesn’t work for a business owner to do everything himself.” He says he learned that doing the work and running management and operations often means there isn’t much managing being done.

Fite began adding employees. He now has more than 40 including clerical, tradesmen,

and others, and is still looking to add to the ranks. Two of his children, Ericka Fraits and Zach Fite are part of the team. Logan, his third child, currently lives out of state.

Fite joined the Plumbing-Heating-Cooling Contractors Association (PHCC) and the Greater Indianapolis Plumbing-Heating-Cooling Contractors Association (GIPHCC). “I think you can learn a little from everyone,” Fite said, “but you have to pick or stay consistent with a group that you feel is closely related to your business style and ethics.” Originally, Fite sought out training and plumbing school opportunities offered by these associations, but quickly saw that he could learn about running a successful plumbing business from people in the oldest association in the nation. And still, after many years, he says he is learning every day, improving the business through new techniques, products, and processes for an ever-evolving industry.

“I have allowed some of the great employees I had in-house to expand their responsibilities and remove some of the hats I wore,” Fite said. “That has allowed for growth and expansion because we have been able to add more staff,

Fite Plumbing, LLC

Bill Fite, President

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which has allowed us to meet the demands of a larger customer base.”

Proud to be a plumber

“Plumbers are the safety net of the nation,” Fite said. “That is because of sanitation. I feel it is extremely important to keep water safe and sanitary for people.” According to Fite, plumbing was one of the first skilled trades, going back into ancient history. Today it is not only a skilled trade, but also a licensed trade.

Because Fite sees the value in not only skilled tradesmen, but educated and well-trained skilled plumbers, he is a proponent of continuing education. He also is active with the GHPCC and sits on the board of the local plumbing school called the Mechanical Skills School in Indianapolis. It is an independent school, and one of the largest plumbing schools in the nation and is recognized by the United States Department of Education. Current enrollment includes both males and females and exceeds 600 students.

“I enjoy seeing the school be successful,” Fite said. Students must be employed and sponsored by an association business. Fite further supports his employees attending the school through a program that reimburses the cost of the training for those who graduate with good standing and grades. Students come out of the program with a job and are ready to take the licensing test.

“One of the models I want every employee to memorize,” Fite said, “is that our job is to offer the best product, listen to the customer, and do our best to exceed expectations.” He says that customers are usually calling because they have a problem. “We don’t put a band aid on anything,” Fite said. “We will repair it to the original operation and standards and offer to replace it with a better product.”

At Fite Plumbing, a great emphasis is put on listening to the customer. One of only a handful of plumbing companies offering 24/7 emergency repair service, Fite says that happened because he wanted to be available, especially to customers for whom they had installed the initial plumbing system.

Continued on Page 14

Banking on the years

KeyBank

Karen Dransfield, Branch Manager, AVP
76 S. Main St.
Martinsville, IN 46151
Phone: 765-342-7181
Email: Karen_Dransfield@keybank.com
Web: www.key.com
Hours:
Monday – Thursday,
9 a.m. to 5 p.m.
Friday, 9 a.m. to 6 p.m.
Saturday, 9 am to noon
Closed Sunday

By Elaine Whitesides

Morgan County Business Leader

Over the last several decades the banking industry has gone through significant changes. Some savings institutions shut down completely, others were bought out or merged. It happened in Martinsville, too. What had been Indiana Bank & Trust Company for decades became Ameritrust for a short time, then Society Bank, and finally, in 1992, became a branch of KeyBank.

In all the change, workers are laid off because of redundancy or changes in services and products. That happened in Martinsville, too. The original bank had about fifty employees. Now, there are seven who provide teller services, personal banking and loan services. One person from the original bank staff, Karen Dransfield, is now the Branch Manager. Operations Leader, Pam Barnard, opened her first checking account at age sixteen, when her grandfather, Robert E. Barnard, was the CEO of the Indiana Bank & Trust Company. Her current responsibilities at KeyBank include managing operations of ten branches in central Indiana, but she still uses the same checking account.

At this KeyBank location, the combined total of experience of the seven employees rep-



Karen Dransfield and Vickie Singer

resents more than 189 years. That averages out to 27 years per person. More surprisingly, the majority of their time has been with the same organization, no matter what the name over the door.

In July, 2018, an open house was held to honor Karen Dransfield for forty years' service, and teller Vickie Singer for forty-five years of service.

Sue Carter, lead teller, is close behind four decades at 39 years. Pam Barnard is right at the average with 27 years, Kathy Alvey has

fourteen years and Angie Kidwell has twelve years of service. The newest member is Mortgage Loan Officer Brett Robertson, who brings twelve years of experience to KeyBank, where he started six months ago. Last year Karen Arthur retired after 47 years of service.

Customers and others in the public were invited to the July reception. It was well-attended and Dransfield said it was a great indication of how the bank fits into the community. "We have done business with multiple generations of families and that is partly because of the relationships that have formed through the years," Dransfield said. It is not unusual to hear that a dad or grandfather told a younger family member to "go talk to them over at the bank" when it was time for a first checking or savings account, the first car loan, first home mortgage, or the first business loan.

The fact that some of the faces remained the same during all the changes made a difference for people accustomed to a small-town, personal level of service from their bank. Living only minutes from work, and in the same neighborhoods as their customers Dransfield and team say that their coworkers and customers are their work family. They all agree that they all get along and have seen each other's families grow up. "We don't know what hap-

pens in other KeyBank branches," Dransfield said, "but here, when we see our customers in the paper, we respond."

The institutional and historical knowledge of the bank and community is important to this group. It is not unusual for them to send cards of congratulations on family achievements, or letters of condolence when a family loses a member.

Likewise, it is as common to share family stories, garden produce, recipes, or personal interests at the teller windows. "We know so many people personally," Dransfield said, "and that makes it more comfortable for them to reach out when they need something." Likewise, Dransfield said that she hopes new customers will eventually feel that way as they build a relationship with them.

"Things change," Dransfield said, "when I started, I was just a little fish in a big pond. I had a specific job and everything was done in-house. We used microfiche and had big handwritten ledgers. We even had a switchboard that directed calls. Everything was local."

As the industry changed, Barnard said, services were decentralized. More detailed information was required from applicants, and decisions were made according to specific rules and criteria. But something remained the same. "The faces stayed," she said, "and we do our best to make it transparent and help facilitate the process for customers."

While some pine for the good, old days of the workplace long ago, this group recalls fond memories, but that is quickly replaced with pride in the KeyBank organization. "(Key-Bank) is great with work-life balance," Barnard said. "We are fortunate to have the opportunity KeyBank provides in our small town."

The current employees held various positions and took on different responsibilities through the years. "I never would have thought I would have done what I have done," Dransfield said. "I worked through the ranks because the opportunity was available."

It is apparent that there is a strong work ethic and commitment to the job, customers, and each other. The level of trust is demonstrated in the way they rely on each other to share their individual knowledge and experience to cover any need or situation that arises.

"There are so many areas we can carry," Barnard said. "Amongst us, there will be someone who knows what we need." They count on each other personally, too, when challenges such as the illness or death of a dear family member arise. "We view our customers as our neighbors and want to do the best we can by them."

"The longevity of employees here creates the small town feel here," Dransfield said, "even though we are a large national bank, we are a community-centered bank."



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If not an Amazon killer, Walmart at least remains in the hunt

Not that long ago, much of the trading gang on Wall Street had written off Walmart as too stodgy, too stuffy and too slow to be able to compete with the innovative powerhouse of the online greatness that is the mighty Jeff Bezos and his superstore of money-making magnificence, Amazon.com. Especially in the online commerce world.

Well, Walmart has shown that it can still hold its own in an online world and actually not only compete there, but succeed. Walmart has begun to figure out how its physical presence (over 90% of the US population is within 10 miles of one of its stores) is not a burden, but rather a boon to online shoppers. At press time (8/16/18), Walmart had just astounded Wall Street by reporting its strongest comparable-store sales results in a decade. Much of Wall Street is recognizing that Walmart's strategy of using its physical store base to attract and retain customers is key to fending off Amazon. The recent same store sales increases show that Walmart is still bringing in people and that this wolf in sheep's clothing is still resonating with shoppers. Ok, wolf may be a predator too far in metaphorical terms but Walmart is again a predator and in pursuit of the alpha predator, Amazon.

So if Walmart can do it, why are the formerly mighty retail behemoths of Sears and JC Penney's continuing daily to move ever closer to their final resting place of the great clearance bin in the sky? Why haven't they figured it out? For one thing, neither of those companies has

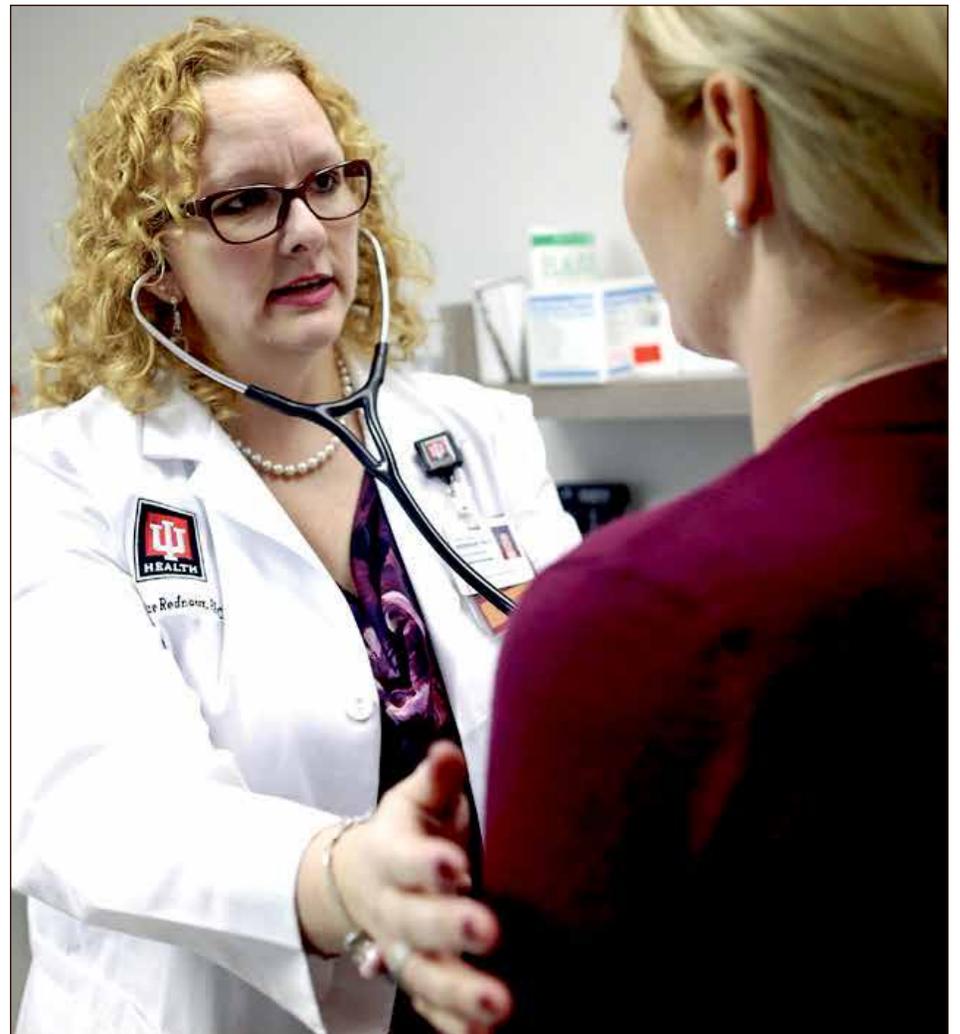


JEFF BINKLEY
Finance

figured out how to "fail faster". That's right; Walmart is now "failing faster" with its innovative ideas. Remember hearing about Walmart's idea of having their store employees deliver online ordered items to customers on their way home after their shift? Yea, they actually implemented that in several test market stores only to figure out, quickly actually, that it didn't work very well. They failed faster.

So next time you read a financial media article about another too stodgy, too stuffy and too slow company heading pell-mell towards insignificance, take a closer look under the surface and see if management has started to act courageously and begun to embrace new techniques and ideas.

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



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Home Bank presents community gift to S.A.W.S.

Home Bank SB recently presented a community gift to S.A.W.S. (Servants at Work) in the amount of \$10,000.

These funds will support the local organization's mission to construct access ramps at the homes of individuals who are disabled and must use wheelchairs, scooters, or walkers.

S.A.W.S. in Morgan County is affiliated with First Christian Church in Martinsville and is an outreach of an organization established in 2003 as a mission of Second Presbyterian Church in Indianapolis.

"The ministry and mission of S.A.W.S. represents individuals in our community who have recognized and responded to the needs of others," stated Dan Moore, President/CEO of Home Bank. "We are honored to support them in this important work."

"This gift will provide the lumber and materi-

als for our group of volunteers to continue our ministry in Martinsville and the surrounding areas," stated Jim Burkhart of S.A.W.S. "Our group is dedicated to giving back and serving the community, and thankfully so is Home Bank.

Together, we will provide the people we serve with freedom, independence, and dignity."

To donate or volunteer for S.A.W.S., individuals may contact First Christian Church of Martinsville at 765.342.3461. 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.



Bucket list trip or job promotion?



WILL GOTT
Business Travel

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

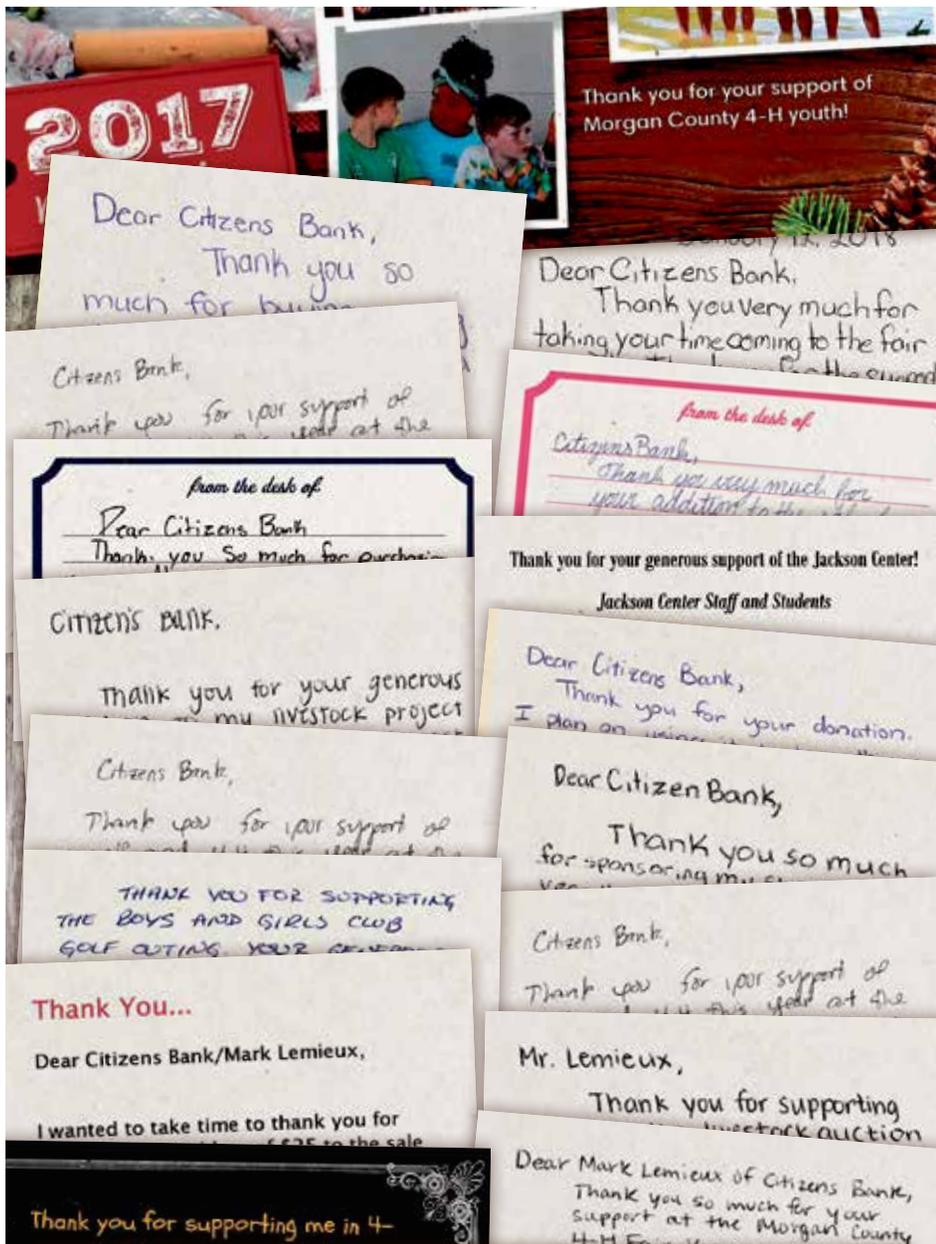
- 1. Know what motivates your employees.** Not all employees are motivated by money or a job title. People are motivated by different things and getting to know motivated each employee can go a long way to creating the appropriate rewards and/or recognition.
- 2. Know what your employee's bucket list trip is.** Do you know that most people have a bucket list trip, including your employees? Do you know what they are for each employee? A bucket list trip tells you something about the employee and tells you what they dream about. Behind every bucket list is a reason why. By learning what your employee's bucket list trip if forces you to engage with your employee at a different level and forces you to really get to know the employees that work for you.
- 3. Know why an employee would not want a promotion.** What does a promotion in your firm really mean to an

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

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

Will Gott is the owner of Magnified Vacations CruiseOne, a locally owned and operated full service Cruise and Leisure Travel Agency. Will, and his wife Nikki, specialize in helping families and couples reconnect by helping create memorable vacations. Email Will at wgott@cruiseone.com, or call (317) 451-4232 or via www.magnifiedvacations.com

By learning what your employee's bucket list trip if forces you to engage with your employee at a different level and forces you to really get to know the employees that work for you.



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Tobacco control vaccine

While Big Tobacco is constantly churning out what appears to be “new and exciting” products such as JUUL and electronic smoking devices to lure youth into smoking, their products and their playbook actually remain pretty much the same.

Meanwhile, for the local Ready Set Quit Tobacco coalition, things are also pretty much the same. What does research tell us is an effective, evidence-based practice to accomplish our mission of reducing tobacco use? CDC’s Best Practices for Comprehensive Tobacco Control -- it has guided us for the past 10 years and will continue to guide us into the next decade, and beyond.

In January 2018, the British Medical Journal (BMJ) published an article entitled, “The Tobacco Control Vaccine: a population-based framework for preventing tobacco-related disease and death”.

The article listed efforts such as tobacco price increases, smoke-free policies, hard hitting media campaigns and cessation access. This is in line with the CDC’s Best Practices for Comprehensive Tobacco Control.

Below is more information about what RSQT has been applying right here in Morgan County:

Hard-hitting media campaigns such as the national Tips From Former Smokers® campaign. Maybe you’ve seen these TIPS ads on television commercials or heard them on the radio, in print, online or social media. Statewide paid media in Indy media outlets will begin late August/September, funded through Indiana State Department of Health-Tobacco Prevention & Cessation Commission.

Locally, ads on WCBK ran March 23-April 26. These were meant to offer encouragement to quit and promoted the Indiana



JENNIFER WALKER

Tobacco Quitline. July radio ads also ran as part of a special promotional package for the 4th of July, Morgan County Fair, and the Old Settler’s Festival.

Local ads are funded thanks to the generous support from the Kendrick Foundation.

Policies

More policies are being adopted than ever before and more businesses and organizations are upgrading their policies to include prohibiting electronic smoking devices.

Easy and free access to cessation resources

The Indiana Tobacco Quitline is a free service, available 24/7 run by professional trained Quit Coaches, with a master’s degree in counseling and additional training in nicotine addiction. There is also a Web Coach component and Text2Quit. The Quitline’s services are available by calling 1-800-QUIT NOW (800-784-8669).

Tobacco price increases

Increasing the price of tobacco products is the single most effective intervention in reducing consumption, particularly

among price-sensitive populations such as youth. Wouldn’t we all like to see youth never start smoking? Imagine the possibilities!

We know what works to prevent and reduce tobacco use. RSQT utilizes the comprehensive administration of all four components of the CDC’s Best Practices for Comprehensive Tobacco Control.

The key is to sustain these efforts. Slowly and surely, we are winning this race, but we need your involvement. We need more business leaders and community leaders like you to step up and ask, “How can I help?”

For more information, please visit our website at www.readytoquit.org or email Jennifer Walker at jennifer@readytoquit.org

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Additional training is not limited to the technical aspects of plumbing. “Continuing education is not required for licensing, but I believe that continuing training for my technicians and staff is important. I think it’s great for the industry.” He has brought in a program that teaches how to be a good service technician; to be clean and neat and use a standardize system of processes and procedures. “We want the customer to be happy no matter which technician arrives at their door,” Fite said. “This weekly training for all service technicians and service staff helps us ensure that happens.”

More than fixing leaky faucets and running toilets

The State of Indiana has made changes to laws and regulations in regard to the plumbing industry. “We believe that following the rules, guidelines, and laws of the state of Indiana is important,” Fite said. They stay on top of those, making sure that his technicians are trained and equipped, both in skills and licensing or certification.

Fite takes pride in being equipped to prepare plumbing designs and plans, and works with a number of architects and builders to make sure a plumbing system is functional, efficient, and safe.

Water quality is another concern for Fite and plumbers. Filtration systems can be complex and can be designed to address specific



water quality issues at an individual site. From testing to descaling, mineral filtration, or reverse osmosis systems, Fite can help customers achieve the water supply preferences they desire.

Gas lines are a service the public does not often relate to plumbing. But plumbers are trained to install, repair and maintain gas lines.

“We are licensed plumbers, certified to work on the domestic plumbing system,” Fite said, “and that includes anything that connects into city water, sewer, or gas systems.”

The future of Fite Plumbing

Taking more of an executive position, Fite is excited about the operations of the company. “I can stand back and see where key personnel are needed,” Fite said. “We are a company that people enjoy working in, which is another reason we are looking to expand and fill gaps,

so people can play to their strengths more than ever.”

The majority of the 29 years of Fite Plumbing’s existence it has been operated out of Morgan County, which is where Fite lives and where he still houses some supplies and equipment for the company.

In searching for a new business location, Fite settled on Plainfield primarily because of its proximity to major transportation routes.

“We are watching what is going on with 69 in Morgan County,” Fite said. “We never look

backward. We look forward and the future for Fite Plumbing is excellent. We anticipate continued growth as the staff continues to expand their skills and influence, and we do look at potentially opening satellite service operations in a variety of locations, and 69 might play a big part in that.”

Fite has strong feelings about the place he calls home, Morgan County. “I am passionate about Morgan County,” Fite said. “I think it is filled with doers and genuine people that believe in their community and love their surroundings. That is why I still live there.” And that’s why he is keeping his eyes on possibilities for his business there, too, as he looks forward with a greater, more powerful vision in place.



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Networking opportunities

Rotary Club: Martinsville meets every Tuesday at noon at the First Presbyterian Church, 240 East Washington Street, Martinsville.

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.

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.

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

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.Morgantown-Indiana.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.

Morgan County Toastmasters Club: Meets every Thursday at 6:30 p.m. at the Ivy Tech Mooresville Education Center.

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