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BUSINESS LEADER

MORGAN COUNTY

April 2018



IT TAKES THE WHOLE COMMUNITY

Mooresville Schools Superintendent Randy Taylor leads efforts to bring innovative solutions to community problems

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Improve security and safety with stability in the community

With cyber security and school and public safety in the headlines, we cannot help but be thinking about it as it pertains to our own community, our families and businesses.

Of course, there are a lot of rules and laws we have to follow in our communities, schools, and businesses to keep information secure and people safe.

All three of the subjects of our stories this month are doing things to improve the safety and security of employees, customers, and students in Morgan County. But on top of those steps, each of the subjects are doing something else that impacts the underlying cause of so much of the problems we are experiencing.

Each is trying to improve the quality of life for people. Superintendent Randy Taylor works with everyone at the Mooresville Consolidated School Corporation and the rest of the community to keep schools safe, but he is also leading collaborative efforts to improve the lives of students and their families through vocational and job training.

Sidney Stallsworth and girlfriends spread good feelings with manicures, pedicures, and other feel-good services. But she also supports new cosmetology techs so they can grow into stable and profitable businesses.

In addition to helping small and medium-sized businesses to set up, operate, and secure computer systems and networks, Jerry Waldon with Waldon IT Solutions, also help the same



JIM HESS
From the Publisher

clients use technology to grow their businesses.

You see, we can look for all the ways we can protect ourselves from danger and yes, we need to do that. But we can also build successful livelihoods and help others do the same so that there is strong, stable foundation in our community. We do that by working with each other and helping each other succeed. Like Randy Taylor says, it takes the whole community.

Come to the next Morgan County Business Leader Cover Party to meet other business owners and leaders in the area. We will honor the last several cover subjects and celebrate the businesses in our County. Join us at Mooresville High School Library on Tuesday May 8th at 5pm until 7pm. We are thankful that the event will be sponsored by Economy Heating, Air, & Plumbing. Join us for a wonderful evening celebrating Morgan County business successes.

I believe that the stronger our relationships, the stronger our businesses, and the stronger our community. Enjoy this month's edition!



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BUSINESS LEADER

MORGAN COUNTY

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

Stay up and running, safe and secure

Waldon IT Solutions

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By Elaine Whitesides

Morgan County Business Leader

Originally from Crawfordsville, Jerry Waldon was the third generation in the construction industry. He was part of a crew remodeling for a business that was installing its first computer system. From that brief exposure, Waldon decided to go to Porter College and major in computer science. This was the 1970s and computer instruction was centered on mainframe computers, programming, and punch cards.

After graduating with an Associate's Degree, Waldon started as a computer operator and for the next 30-plus years he has grown and evolved with the industry. His experiences have included everything from basic programming to the development of mini-computer systems plus terminals and eventually integrating computers, networks, and computer systems into operations in a variety of industries.

In several positions he began as a one-person IT department and grew into management positions over programming or operations departments. Waldon has had the unique opportunity to develop an understanding of the big digital picture in how technology has been applied and integrated to change the way business works.

Not only did he experience the explosion of the digital workplace, but he also experienced the culture and tumult of mergers, acquisition, buyouts, and corporate bureaucracy. "In the last 10 years as an employee, the company I worked for was bought and sold three times," Waldon said. "I had had enough of the corporate world and decided to go out on my own."

It was January, 2009 when he established Waldon IT Solutions. By then, he, his wife Jeane, and their children Christopher and Amanda, had been active in the Martinsville community for almost 10 years. Currently he is a director on the Greater Martinsville Chamber of Commerce board, serves on the Stability First fundraising committee, and is a (founding) member of Morgan County Connections BNI chapter.

In the beginning, much of his business was fixing computer or network crashes. Over time, the company has evolved into what he originally envisioned he could provide for small- and medium-sized businesses. Today Waldon IT Solutions is pri-



Jerry Waldon

marily a Managed Services Provider (MSP). "We become the IT department for a business," Waldon said. "An MSP manages the infrastructure of the computer system and network. We design and implement systems and networks, assist with software selection, manage and monitor it after installation and make sure the system stays up."

But Waldon takes services further to address network and information security. "Hackers are after a company's data," Waldon said. "It's our job to make sure that the data and the systems and networks are safe and secure."

Waldon stays well-informed about laws pertaining to the

rights and responsibilities of businesses in relation to technology and security of data. "All businesses in Indiana," he said, "are responsible for maintaining the integrity of employee, vendor, and customer information, even if it is in the public domain."

That means every business has data to protect. Examples include employee social security numbers or bank account numbers, credit card information from purchasers, or controlled unclassified information such as building or water system specifications. There has to be established security measures taken to protect this data during regular operations and in case of emergency situations.

To that end, part of the managed services he offers is developing a Written Information Security Plan (WISP) and assisting with disaster recovery plans and business continuity plans. "It's very important that a company have an alternate plan in place that outlines how to get the physical components back up and running and how the business is to run during an interruption."

Each new MSP client goes through an onboarding process which includes a complete IT assessment of the current environment. "We need to know the strengths and weaknesses in the systems so we can address them," Waldon explained. This assessment also allows Waldon to get to know the business and understand how all the systems and processes work.

More than just keeping the system up, running, and protected, Waldon specializes in being someone who he says, can counsel owners on how to use technology to grow the business. After getting to know the business, he says he looks for a technology piece that will better their operations, their marketing, or any aspect of business to streamline processes and make the environment more productive and profitable.

"One reason I left the corporate world," Waldon said, "is that there was so much focus on the bottom line and not enough on the customers and employees." Each client, according to Waldon, is unique and being able to offer customized services that fit the individual needs of each client is one of the things he appreciates about being a small business owner.

His business employs two full-time and two part-time people, who all work remotely. "My clients understand that they are important to us, but if I need to reschedule an appointment because another client is down or has an emergency, my clients are fine with that. They understand because they will be the one with the emergency tomorrow."

Waldon says that being a business owner is stressful, but it's a different kind of stress. "I can get stuff done, and there's nothing better than going in to help a client fix something that is causing him stress and sleepless nights."

Brand is a gut feeling

“I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.”

– Maya Angelou

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Manager or leader — Which one are you?

“Everything rises and falls on leadership,” that’s one of my favorite quotes by Leadership Author, John C. Maxwell. To me it means that when there is a problem in my business or in any business, it’s us we need to look to for the cure. Simply put, we all need to become a better leaders! I continue to be surprised by the general confusion between management and leadership. So let me clear the air here and now. Managers push, leaders pull. Managers try to light a fire under people, leaders stoke the fire within. Managers command, leaders inspire. Managers use position power, leaders use persuasion power. Managers control, leaders foster commitment.

It doesn’t matter if it’s a sports team, a mom and pop shop, or a multi-national corporation, you can see the difference between a manager and a leader from a mile away. How? It is in the treatment you receive as a customer. All too often, management often involves trying to lead by fear and intimidation. How can fearful and angry staff turnaround and provide great service? Research clearly shows that they don’t. Unhappy and poorly served staff pass along how they are treated to their customers. In today’s workplace, a management style of pushing people around often pushes the highest performers right out the door.



Despite all their pious declarations about the importance of people, leadership, and values, far too many managers treat people in their operations with about as much care as they would attach to fixtures, equipment, or décor. They see the people as just one more set of assets to be managed. These just happen to be breathing and have skin wrapped around them. Managers who view “their people” as property are cold and dispassionate. In fact, they would make perfect donors for heart transplants – except like the Grinch, their hearts are three sizes too small.

The mindset of the person in front determines how far the team goes and how happy the customers become over time. Here are some common behaviors and tendencies of both a Manager and of a Leader.

Management

- Commanding
- Problem Solver – bring me your problems and I’ll fix them
- Directing and controlling
- Seeing people as they are
- Empowering
- Operating – focused in the business
- Pushing
- Heroic manager – the focus is on how they make things shine
- Quick fix to symptoms

Leadership

- Coaching
- Enabling others to solve problems
- Teaching and engaging
- Developing people into what they can be
- Partnering
- Improving
- Pulling
- Facilitative leader – getting the most from the person
- Search for systemic root causes

Managers often use a “one size fits all” approach and try to “mass grow” people. Leaders work with people to discover where they are best able to thrive and succeed. Like a good gardener, leaders treat each person in their organization as an individual with his or her own

unique aspirations, strengths, and characteristics. Leaders then work to put people in the best place for them to thrive and succeed. They mix and match team members to build a well-rounded team that can show its best colors according to the season – or is best suited to the current operating conditions of the organization or the team. Leaders tend to each person on their team and coach them to change habits or prune overgrown methods that may prevent further growth. They are consistently moving team members around to avoid overcrowding and to bring out the best in each person.

“Your leadership ability—for better or for worse—always determines your effectiveness and the potential impact of your organization.” Says John Maxwell. You can always work to increase your leadership ability. The good news, it’s a choice to become a better leader. Will you make the decision to grow as a leader?

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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The 'one stop shop' – A rare breed in tech

I own a technology consulting business. I'm often asked, "What kind of consulting do you provide, exactly?" This has always been a tough transition to my elevator pitch because the answer of "almost all of it" doesn't open the door to a specific, exciting, and easy-to-pitch discussion in 30 seconds or less.

Generalists are a rare breed nowadays, and it's not just in the technology world. Look around as you drive down the street and you'll see transmission shops, brake shops, and oil-change shops. The "one-stop-shop" is becoming harder to find, whether you're looking for a place get your car repaired or a business to partner with in your technology endeavors.

As I network with technology business owners, I find more and more of them are focusing their efforts on specific lines of work in a manner that makes them experts and specialists in that area. This allows their business to trim costs as they require a narrower set of tools and training, and it makes it easier to scale, since each employee can be plugged into a nice little "system" and get right to work.

I've thought about taking my business down the road of a specialist shop or even a pure consulting company where we simply consult and "advise." We could double our rates, settle on a few specific tools instead of a home-grown mix we've managed to make work together, and probably find a nice niche in database consulting, software development, or managed IT services.

What is it that keeps a business like mine, or maybe like yours, "focused" on serving such broad needs, when companies all around us are specializing and scaling beyond what we could dream of?



CHET CROMER
Technology

Why do we continue to deal with not knowing what type of service we'll be asked to provide tomorrow or exactly what skills the next project will require?

To me, it comes down to two things – service and trust. It's rare to have the chance to truly partner with another organization in such a vast realm as technology. These opportunities open the door for shared vision, great collaboration, and open communication. They facilitate trust you'll never find in a vendor / customer relationship and open doors for both sides as new opportunities arise.

Not all businesses will find a one-stop-shop a good match. Some organizations have their own staff in place to perform key duties and are simply looking for a specialist to come in and focus on a single project or weak spot.

Not all businesses will find a one-stop-shop a good match. Some organizations have their own staff in place to perform key duties and are simply looking for a specialist to come in and focus on a single project or weak spot. Others may be able to take care of their own needs 95% of the time, and simply need a specialist for that one area they lack. There are lines of work a one-stop-shop will never be an expert in, yet a well-connected one will know their limits and call in reinforcements when needed.

In the end, the decision of whether you consider technology and investment will guide you. If a business truly does see technology as an investment, a true asset to the bottom line, its leaders must approach every outside relationship with care, whether they are filling a gap with a specialist or bringing in a partner to help shape the future of their business.

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



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The market is crashing (The boards!)

The Market is Crashing (The Boards!!)

Well, that was quick! The Dow Jones Industrial Average closed at a record high on January 26th, 2018 of 26,616.17. Two weeks later it had fallen by over 3,200 points intraday to 23,360. That represented a 12% drop. In February, the Dow climbed back near 26,000 to yet again sell off in March. That was a substantial drop with a substantial rebound in a very short time. This market must be a March Madness fan. With that kind of rebound in March it was really “crashing the boards!” And yet weakness seems to have returned.

What the heck's going on? What's caused this dramatic whipsaw activity in the market? Ask a dozen Wall Street Wizards and you'll get two dozen or more answers. Ask what this Rockville Road Researcher thinks and one of the things I'll point to is program trading. Traders can't physically trade the amount of shares now daily exchanging hands on the exchanges. Their fingers aren't quick enough to enter the trades necessary for the literal billions of shares traded each day. But the electronic fingers of trading computers are. What drives them? Algorithms and what I refer to as “voodoo analysis” aka technical analysis.

Charts and graphs, graphs and charts. To a technical analyst, those charts reveal at what price you should buy and at what price you should sell, at least theoretically. As a stock breaks through to a new high, the previous high becomes a support or floor point that the stock should (theoretically) be supported at with new buyers coming in. Should it “fail” at that support level, then it becomes a sell and should fall further until it tests a secondary support point... like a point where the price



JEFF BINKLEY
Finance

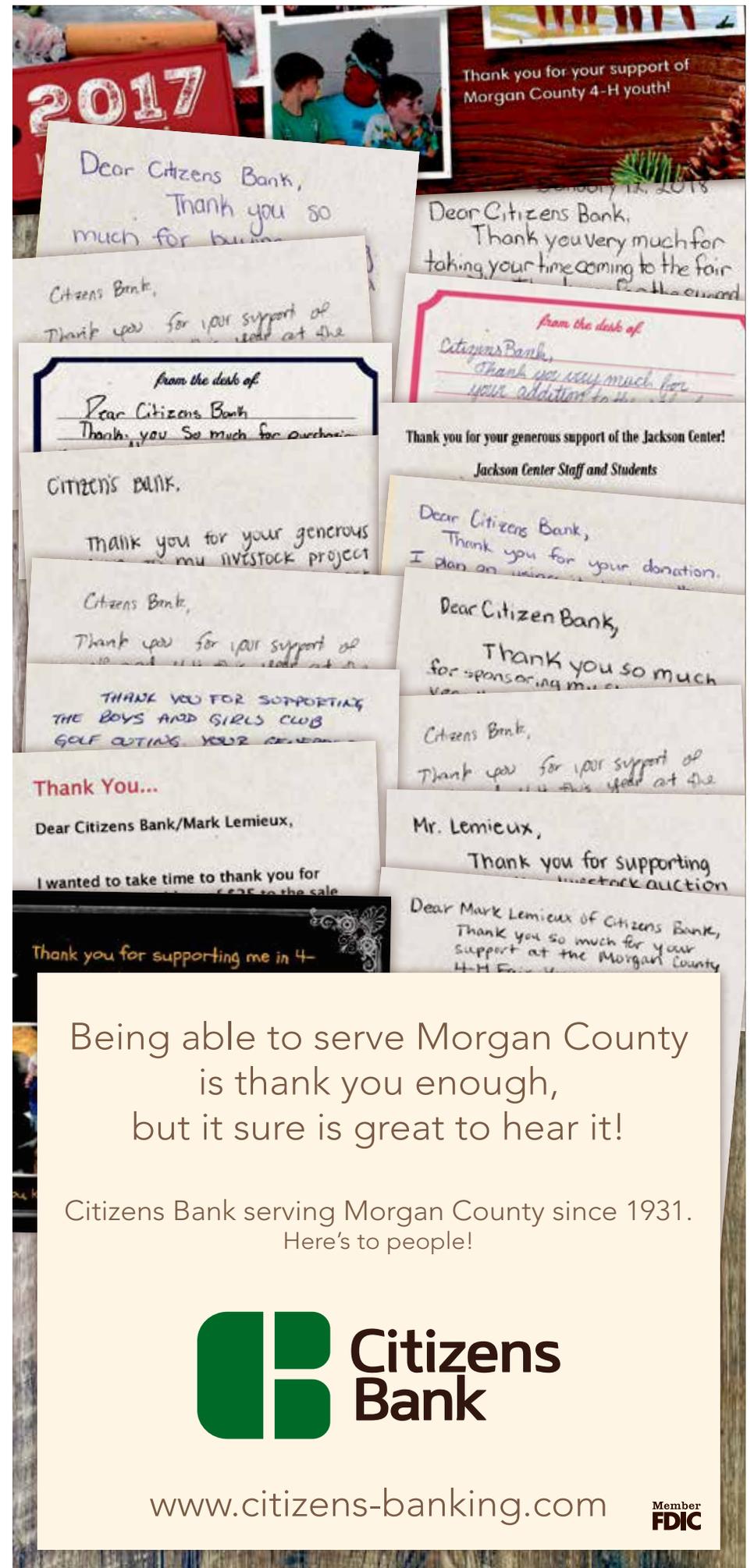
stabilized before it went on to the new high it just sold off from. Catch all that? Like I said, VOODOO. But there are computers trading billions of shares each day based on that voodoo. Buying then selling after just a few cents gain. Selling then buying back after an “attractive” price point is reached then doing it again and again and again. Sometimes buying and selling the same stock many, many, many times each day.

And volatility can make the strategy even more profitable. A computer program can trade millions of shares hundreds of times each day for just a few pennies in gain each time and make a lot of money doing it.

What's an INVESTOR to do? Turn CNBC off, pick up your fishing pole or golf clubs and enjoy the beautiful days that April in Indiana often bring. And watch some basketball!

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.

A computer program can trade millions of shares hundreds of times each day for just a few pennies in gain each time and make a lot of money doing it.



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IT TAKES THE WHOLE COMMUNITY

Mooresville Schools Superintendent Randy Taylor leads efforts to bring innovative solutions to community problems

By Elaine Whitesides

Morgan County Business Leader

The February enrollment figures for Mooresville Consolidated School Corporation made a big impression on Superintendent Randy Taylor. That's because enrollment increased over the number of students from the beginning of the school year. Taylor said, "We have more students moving into the community. The indication is that we are being noticed and people are moving into our community seeing the strengths in academics, athletics, and performing arts."

At the conclusion of this school year, Taylor will be celebrating 45 years in education and he is excited and enthusiastic about what is happening in the schools today and the part he wants to play in it. After 13 years as an instructor and coach in Martinsville, Taylor made the decision to become an administrator. "I felt a need to get into the side of education where decisions were being made as to what was best for students and also for the community, because they run hand-in-hand. To have a good community, you have to have a strong school system."

Relationships, cooperation, and collaboration

In Martinsville, Taylor was an assistant principal and principal in a middle school, an assistant principal at the high school, and then the assistant superintendent for business. A Morgan County resident his entire personal and professional life, Taylor built relationships with community, business, and school leaders across the county starting with his time as a student and teacher participating in and coaching athletics. He expanded his network by participating in organizations such as the South Central Indiana Superintendents Study Council and other collaborative gatherings like business leader's roundtables.

Residing halfway between Martinsville and Mooresville, he has been involved in both communities for many years so when he took the position of superintendent for the Mooresville Schools, he felt the biggest difference was turning right out of his neighborhood instead of turning left to go to work.

"I am a huge believer in team," Taylor said. "Everybody is important and has a job to do." He says that sometimes it is just as important to be a good follower as a leader and realize



that everyone has a role to play and should aspire to be the best in that role.

Since he took the helm on July 1, 2017, the district has finished a \$20 million renovation project and took on another \$4 million project that touched each building in the district. Improvements include work on the high school auditorium, re-bricking of the middle school, rebuilding football, baseball, and softball fields, and improving the drainage in the Indiana/Carlisle Streets area. All improvements were made without raising taxes.

In addition to the successful Interdisciplinary Cooperative Education (ICE) and Work Based Learning (WBL) programs, a new vocational agricultural program has been started in partnership with Dow AgroSciences, and a

building trades program that is currently working on a project for the boys and girls track locker rooms and a baseball field at Newby Elementary School.

Project Lead the Way is STEM education programming that has been initiated at Northwood Elementary, the middle school and the high school. Eventually the program will be in place at all the elementary schools and have 65 to 75 percent of all high school students participating. Mooresville has been named a Showcase System for Project Lead the Way and will host the State Superintendent, about 50 educators from around the state, and perhaps the governor on April 11 to see it in action in robotics and biometrics classes. The school system is applying to be STEM certified by

Mooresville Consolidated School Corporation

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the beginning of next year, starting at the high school level.

Students, families, and the community

"One of the challenges we face is that when we educate students, we would like to see them come back into the community," Taylor said. "So we need to work with the business community to make sure there are jobs here for them." He says through the business round table they identify the needs of businesses and try to incorporate that into the curriculum.

Another problem the Corporation team identified is the increase in number of free and reduced lunches. Through meetings and discussions with local business leaders and other community leaders, the central office team and the school board have worked to find new solutions. For instance, they developed partnerships with Ivy Tech and Wayne Township Adult Education to develop six-week training programs to improve job opportunities for parents. "Instead of providing just GED instruction, now parents can get training in some kind of profession, like welding, auto mechanics, or as an instructional aide, so they can find job opportunities in the workforce."

A job fair was held and more than 90 people showed up. They advertised on Facebook, on the corporation website, and in the school newspaper. "We want to break down barriers and make sure that we provide opportunities for everybody, students and families," Taylor said. "Strong families make good school systems and vice versa and we are trying to merge the two." The program will be on-going.

Continued on Page 14

Right on the nail

Nails by Sidney & Girlfriends

Sidney Stallsworth, Owner
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By Elaine Whitesides

Morgan County Business Leader

It's been more than a decade since Sidney Stallsworth and her husband, Joe, brought their family and a business to Mooresville. The couple purchased an historic home near downtown and Sidney was able to spend more time with her children, Kelsey and Rhyse, with a licensed nail salon in the house.

As the girls grew, so did the business. Stallsworth has already moved into larger spaces twice and now she is poised to expand Nails by Sidney & Girlfriends again.

Valuable vocational education and experience

Stallsworth has been working in the industry since 1994, straight out of high school. She participated in the cosmetology program at Decatur Township High School. She signed up for the program because she was able to

spend half the day out of school, not knowing it would become her career. "I did much better in this than the academic classes because I enjoyed it and was eager to learn something new every day."

"Vocational programs work," Stallsworth said. "A lot of people don't want to go to college or flounder will not knowing what they want to do. With vocational training, they walk away with something they can do instantly with a professional license."

The choice Stallsworth made has set her path professionally and her daughter, Rhyse is currently enrolled, but that is not how it works out for everyone.

The industry as a whole, Stallsworth says, has a high turnover rate. One reason is that students have other goals. She said, "A lot of these girls go into nursing and dental careers, but this gives them the finances and flexibility to pursue those vocations."

The other reason for turnover, Stallsworth feels, is that students are not as educated as they need to be right out of school. "They fail within the first year," Stallsworth said, "because they don't have mentors who are willing to take new girls under their wings to teach them things like budgeting and time management."

In order to increase success, Stallsworth takes new graduates into a 90-day internship program at Nails by Sidney & Girlfriends. She says that the program helps new practitioners work on their skill set to increase confidence and learn the business side of the work. "If you are good, enjoy the work, and know how to budget time to recoup your body and take care of your health," Stallsworth said, "this can be a long-term profitable profession."

Standards and girlfriends are everything

When Stallsworth began in the industry, she was exposed to a variety of work environments. "I saw salon owners run businesses into the ground. They were only about running the business, not working it." She got to the point where she decided she was done working in what she called the "I'm sorry box."

"There is a connection between running and doing the business," Stallsworth said. "You have to walk the same line everyone else is walking. Our standards are high in what we do, how we work, and what we expect from those who are here." It's important to Stallsworth that clients know the salon is safe and sanitary in their practices.

Currently nine nail technicians and five aestheticians have stations at Nails by Sidney & Girlfriends. Nail services include manicures, pedicures, artificial nails, gel and acrylic nails, nail art, and candies. Also available are deep conditioning waxing treatments for hands and feet that helps with arthritis. Aestheticians provide skin services including waxing, facials, dermaplane, microblading, lashes, eyebrows, and makeup. Stallsworth says that successful nail techs are creative and artistic because each service is handcrafted and personal.

It's the personal touch Stallsworth stresses. "We are about relationships. We want to give 110 percent every time a client is in our chair."

Those standards are reflected in the atmosphere in the salon. It's a happy place, for the

people working there and for the clients as well. "Clients look forward to coming here for services," Stallsworth said, "but also because it's like spending time with girlfriends, chatting, laughing, and sharing life." Some clients have pursued the profession because of the experience, too, coming back as technicians.

Stallsworth says life comes through the doors in many forms: the new mother who doesn't know how to clip a newborn's nails, moms and daughters spending time together, and the preparations for graduations, proms, weddings and other events. She loves seeing a grandmother being escorted in for her very first pedicure or taking care of the ingrown toenails grandpa has been hobbling around with for a long time. "We share lots of stories. We share life." They also occasionally share loss and death, too, doing nails one last time for a client who has died. The bonds are strong.

"Some say the week they come for service is the best week of the month," she said. "Sometimes you just never know how much a little thing like getting their nails done will brighten their day or life."

More availability

Services are currently by appointment only and Stallsworth knows the community wants more availability. She is looking for a new location to expand the current shop and is also looking forward to opening a second shop that her daughter Rhyse will manage under her tutelage. "It's always been a family business," Stallsworth said. Now it is expanding into a second generation and that makes her very happy. "Mentors provided everything that has brought me success. I am trying to give others the same opportunity."



Sidney Stallsworth



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Mooreville Chamber names 2017 Outstanding Business Person of the Year

Each year, The Greater Mooreville Chamber of Commerce selects the Outstanding Business Person of the Year from a group of nominated business owners for having demonstrated excellent service to business and contributing to the well-being of the community as a whole.

To Jod Woods, Mooreville, Indiana is home. It is where he was born, lives, works, attends church and was recently awarded the 2017 Outstanding Business Person of the Year by the Greater Mooreville Chamber of Commerce.

Aside from being Co-Owner of Economy Heating – Air Conditioning – Plumbing, originally founded by his father in 1978, Woods has been a member of the Chamber of Commerce for over 20 years, attending events, participating in sponsorship opportunities and serving on the Board of Directors from January 2015 to December 2017.

“It is very humbling to even be considered for the award and be recognized at the same caliber of so many talented, successful Mooreville business owners,” Woods said. “I’m still trying to wrap my head around it.”



Jod Woods of Economy Heating – Air Conditioning – Plumbing Receiving The 2017 Outstanding Business Person of the Year Award

Woods is thankful for his hometown’s continuous support, making it an easy decision to give back through his business and work with the Chamber of Commerce. None of which, he said, would be possible without his brother and Co-Owner of Economy Heating – Air Conditioning – Plumbing, Jeff Woods.

“There is no way I would be able to have a presence in the community if it weren’t for my brother,” Woods said. “He is the one who carries the heavy work of our business and the award should really be in his name.”

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Strategies to help employees become nonsmokers

Your employees know the risks of smoking, yet some employees continue to smoke. What can you do? If they're going to be successful in quitting, they need your support to quit smoking.

Step 1: Make smoking cessation resources available

The Indiana Tobacco Quitline Quit Coaches are available 24/7 free of charge. They teach employees how to quit and counsel employees on ways to break the habit. Quit Coaches hold a master's degree in psychology and have specialized training on breaking nicotine addiction. Coordinate the Quitline with your health insurance plan to cover medication employees need to quit smoking, and/or nicotine replacement products. With this assistance, employees have a better chance of quitting than if they tried going it alone.

Step 2: Remind employees about the benefits of quitting

Use the Great American Smokeout or other opportunity to hold a meeting every year to discuss the health risks of smoking, while emphasizing the resources you provide to support them in their desire to quit. This is a good time to remind tobacco users they pay higher insur-



JENNIFER WALKER

ance premiums due to their smoking. Demonstrate the cost savings to their own wallet, as well as yours.

Step 3: Keep it up

It takes an average of eight quit attempts to be successful in quitting, so don't give up on tobacco users. Encourage them to try again. And again. Any reduction in smoking is a step forward.

Quitting tobacco is more difficult than quitting heroin, so it's easy to see how challenging this is. But, it is possible. Your encouragement may just be the support they need to finally break free from smoking.

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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CITBA Financial Corporation announces change in board of directors

CITBA Financial Corporation (OTCQX: CBAF), the holding company for Citizens Bank, today announced the selection of Jeremiah P. Mills to the Board of Directors of CITBA Financial Corporation and Citizens Bank effective February 1, 2018.

Jeremy Mills succeeds Calvin A. Persohn who retired from the Board in January 2018. Persohn joined the Board in April 2004 and served almost 14 years as a Director.

"After 14 years as a Board Member, Cal has announced his retirement from the Board," stated Keith Lindauer, President and Chief Executive Officer. "Cal's vast knowledge of the Banking industry from his years as a partner with BKD has allowed him to guide the Bank at a level that few could. Cal used that knowledge to make Citizens a better company during the most challenging economic time of our careers. I will always be thankful for his guidance and I wish Cal the best in his retirement from the Board."

"Jeremy has been unanimously selected by the Board to succeed Cal, with the Board recognizing his strong leadership skills and experience in the business community," according



to Lindauer. "Jeremy's experience and daily interactions in our communities of operation will be vital in the Bank's ability to fulfill its mission of Building Customer Relationships to Maximize Shareholder Value."

Mills is the operator and a co-owner of Mills Family Farms, LLC, a corn, soybean, hay and cattle farmed based in West Newton, Indiana. He serves on the Farm Service Agency Committee for Johnson and Marion Counties, as a Director for Midland Co Op, and a member of the Board of Directors and the Executive Committee of Co Alliance, LLP, a group of five agriculture cooperatives covering large areas of Indiana and parts of Michigan and Ohio. He holds a B.S. degree from Purdue University. Jeremy is married with three children and lives in West Newton, Indiana.

CITBA Financial Corporation is the parent company of Citizens Bank. Citizens Bank offers a full range of financial and investment services through its nine full-service banking offices and ATM's located in Morgan, Hendricks and Marion counties in Indiana. Citizens Bank is a member of the FDIC and an Equal Housing Lender.

5 tips to make business travel a breeze

Sometimes getting ready for a business trip can seem like a huge task, especially if you're trying to pack between planning for that killer sales presentation and catching up on last minutes things around the house or office. However, you can keep your workload to a minimum by following these 5 easy tips that reduce your stress of business travel.

- 1. Keep essentials packed at all times.** Avoid forgetting crucial items such as toiletries and charging cables for electronics by keeping them in a travel bag at all times and that is ready to go at any time. You may have to replenish these items every couple of trips, however it gives you less to worry and think about as you prepare for your business trip.
- 2. Remember to pack leisure cloths.** Don't forget pack a comfortable pair of walking shoes and jeans or casual shorts. It's easy to think you are going to wear your business attire during your entire business trip; however, you want to be ready for any leisure time you may get.
- 3. Avoid checking bags.** Why pay for check luggage or wait for your luggage at the baggage claim area, when you can take advantage of carry-on bag allowances. You don't get much room in a suitcase if you decide to carry-on your luggage, so be smart what you decide to pack.
- 4. Enroll in frequent traveler programs.** Many credit card companies and travel providers have their own loyalty or frequent traveler programs. These programs give you extra perks like free checked bags, upgraded seats, expedited check-in and check-out, preferred parking, free internet and the list goes on and on. Some credit card companies will



WILL GOTT
Business Travel

give you free airline miles, points or free flights and or hotel stays for using their approved credit card. If you travel often, you are losing money and time if you are not doing this.

- 5. Ship items to save space, time and money.** Instead of

taking larger or heavier items with you, why not ship them to your final destination. Or, if you have accumulate more stuff while on your business trip than your luggage allows, ship your items back home or to the office. The price to ship your items could be cheaper than the cost of checking an additional bag.

Business travel does not have to be stressful. With a little bit of planning ahead of time, you can make the most out of your next business trip.

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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Just like the school mascot is a pioneer, Taylor believes that the school district must be a pioneer and work with the town council, the redevelopment commission, and business leaders to continue to grow the student population and the quality of education the students receive. "It takes a whole village," Taylor said, "It takes the whole community."

School safety

Times have changed and even though Mooresville and other Morgan County towns relish the small town feel, school safety is of paramount importance. "When I first got into administration," Taylor said, "the first thing we talked about was how academically strong the schools were. Now we also have to ask how we are keeping children safe. There is not a day that goes by that I am not discussing this with the director of safety. We are constantly drilling and improving the safety plan. It is just so important."

Safety takes priority. "We spend time investigating every threat and rumor," he said. "We rely heavily on information given to us by students and community members and each bit of information is treated seriously and swiftly." Taylor says that safety is another aspect of school administration that requires excellent collaboration and cooperation with outside organizations and he appreciates the relationships they have with local and state law enforcement.

Taylor says it is not easy for students today. "I came from a world where the phone was attached to the wall and water didn't come in a bottle," he said. "The world has changed with the digital explosion. Instant communication sometimes causes problems." He says students – and adults – have to develop discipline so that users control the media, it does not control them.

Then there is the issue of mental health. Like other problems facing the schools, Taylor is reaching out to administrators,



teachers, and healthcare leaders to establish partnerships that he said will, "embrace the needs of our students and develop resources so our students and their families can get help. We need

to take care of everyone."

Communication and commitment

"One of my biggest rewards," Taylor said, "is the fact that maybe I was a part of something that was done that may have improved a person's quality of life. To have someone come up to me and share that means everything to me."

His wife, Susie, is a retired Martinsville elementary school teacher. His daughter Stephanie is also an educator and her husband is a police officer. His son, Ryan, is a loan officer at Home Bank and his wife teaches first grade in Mooresville. He has three grandchildren, Spenser, Taylor, and Oakleigh. "My family is very close," Taylor said, "and I am very proud of their accomplishments and feel fortunate that we are able to spend time together."

He also appreciates the people that work with him. "The ability we all have to work together means a lot to me. We don't want to see the other person fail and we don't care who gets the credit for success. It is just important that we provide the opportunity for all students to do well. I am surrounded by people I rely on and am very confident in their ability to make it work."

He says that since his arrival as superintendent, they have all worked to open the lines of communication with business leaders, be accessible and visible in the community, and be willing to take time to sit down and discuss problems. "That kind of openness," Taylor said, "creates the network that you need to create a strong school system."

Business owners and community members are encouraged to share their concerns and express their needs. "Call anyone up along the way," Taylor said, "talk to principals, teachers, or administrators. We will try to resolve the problem."

Family, education, community, and Morgan County are the constants in Randy Taylor's life. He said, "Every community has a culture and our job is to nurture the culture. When it is finally over with, if we have done our job, it is a better place to live."

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Networking opportunities

Martinsville Chamber of Commerce:

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

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

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

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.

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.

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.

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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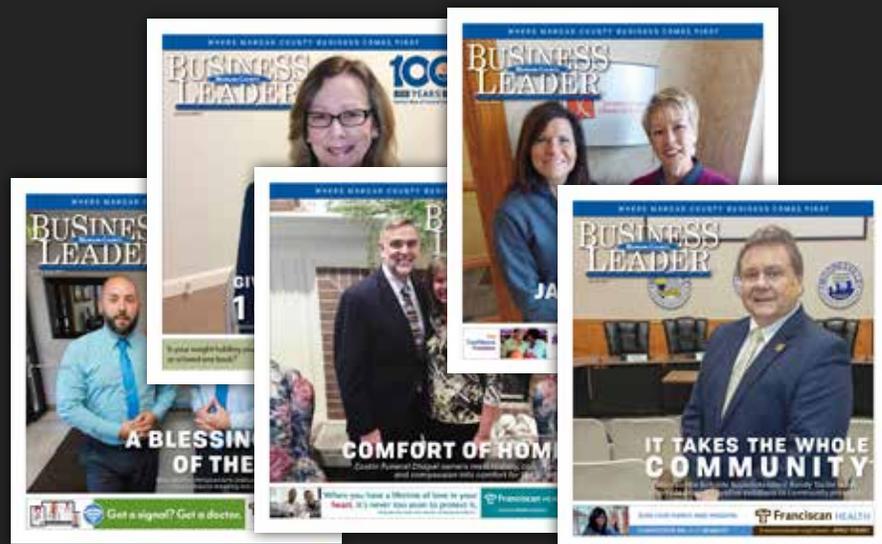
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