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BUSINESS LEADER

MORGAN COUNTY

May 2018

BAKING UP A BUSINESS

Monrovia High School senior, Autumn Hodge, prepares to build a future



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

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

Mooresville Chamber of Commerce: The regular monthly meeting on the third Thursday from 11:30 AM to 1:00 PM. The meeting location is Mooresville Eagles Lodge, 451 Samuel Moore Pkwy. Lunch is free. For more information call the Chamber office at 317/831-6509 or visit its website: www.MooresvilleChamber.com.

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

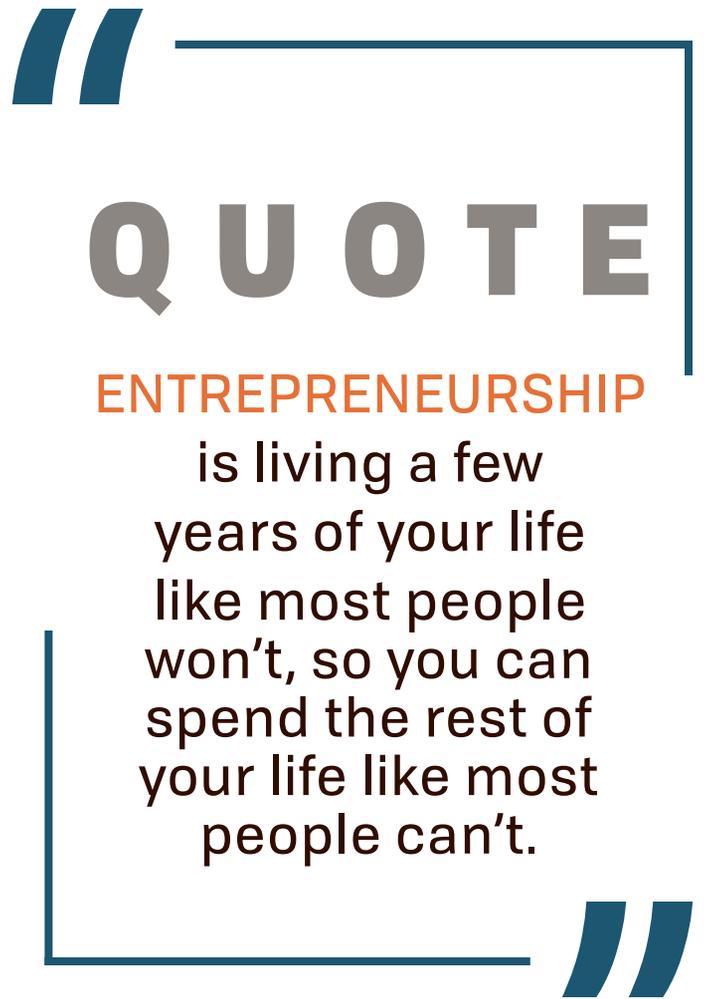
Business & Professionals Exchange: This Hendricks County meeting takes place each Tuesday from 8:15-9:45 a.m. at Trine University, 7508 Beechwood Centre, Avon. More information at www.b-p-e.org.

Rediscover Martinsville: An Indiana Main Street U.S.A. Association. For information: PO Box 1123, Martinsville, IN 46151. 765-343-6303 or e-mail: rediscovermartinsville@gmail.com. Follow us on Facebook.

Morgantown Merchants Association: The Morgantown Merchants Association meets at the Fire Station on dates to be announced. For more information call Sharon Zimmerman at the Stitchery Mill at 812-597-5997 or on www.MorgantownIndiana.com.

Networking Business Women of Morgan County: NBW of MC meets on the second Thursday at 11:30 AM at the Mooresville School Administration Building next to the Post Office on Carlisle Street. Bring your own lunch. For more information, call Patti Wilson at 317-856-9801.

Mooresville Chamber of Commerce Networking Breakfast: Event the 4th Thursday of each month at Bran & Shorts Coffee House at 8:00am, located at 15 W Main Street in Mooresville. Please RSVP to mindy@mooresvillechamber.com, public welcome, do not need to be a Chamber member to attend.



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Success is purpose driven

"You can only become truly accomplished at something you love. Don't make money your goal. Instead pursue the things you love doing, and then do them so well that people can't take their eyes off of you." -- Maya Angelou

There's an old saying that if you want to get something done, talk to a busy person. Well, I would like to alter that and say if you want to see a successful business, look for someone with a purpose driving their efforts. It's true, isn't it? When there is a reason to get something done – could be a strong drive, a deadline, or the needs of someone – it gets done. It is not simply that there is a reason behind the effort, but the "Why". Everyone has a Why. Why do you get up in the morning? Why does your organization exist? Your Why is the purpose, cause or belief that inspires you to do what you do. When you think, act and communicate starting with Why, you can inspire others. Also, your undertaking must be done in integrity. Truth and honesty displayed in two ways: staying true to the owner's personal character as well as honesty in business dealings and relationships.

Our cover story subject, Autumn Hodge is truly unique in her approach to college. She isn't going to spend her time just basking in new-found independence. She has a focus that will make many of her projects not just easy to jump into, but also the foundation for her future. This young woman knows where her heart is, and is ready to follow the path to where she envisions doing the best for herself, her family, and her community.

The future was on the mind of Larry Jones, too, which is why he decided to start his second business, Jones Professional Power Washing. But again, the business is built on what he



JIM HESS
From the Publisher

knows about himself and the standards he sets for performance and service.

Standards and living up to his own personal potential flipped the switch for Andy Hendricks and his business, A-1 Window Cleaning Service. Once he decided enough is not enough, he stepped into action. But growing a business means growing it the right way for Hendricks, and that means with respect and integrity.

A business is a reflection of the business owner. When you want to meet serious business owners who put their heart and soul into building their business, and other's businesses, you don't have to look far. In fact, join us for the next Morgan County Business Leader Cover Party sponsored by Economy Heating, Air, Plumbing at Mooresville High School Learning Center at 5pm until 7pm on May 8th. You will meet some of the best business leaders in the County. We will be honoring the last 6 Cover subjects and celebrating business & community success.

I look forward to seeing you there!

BUSINESS LEADER[®]

MORGAN COUNTY

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Ephesians 2:10

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COVER PARTY

And you're invited...

We hope you can join us for Morgan County Business Leader's Spring Cover Party sponsored by Economy Heating, Air, Plumbing. Come for food, fun and networking at the Business Leader's Premier Cover Party. Connect with your community's business leaders, enjoy appetizers, and win prizes in this fast-growing, business-to-business networking event, as we honor cover subjects:

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The difference is clear: A bucketful of purpose and integrity

A-1 Window Cleaning Service

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By Elaine Whitesides

Morgan County Business Leader

Every business and business owner is unique, and each develops at its own pace and evolves in its own way. When Andy Hendricks was studying business at Indiana University, owning A-1 Window Cleaning Service, or any business was not in his mind. In fact, he says he didn't have a focus and ended up quitting college. While he did not get his degree there, he met his wife, Vickie, who was studying to be a nurse.

He was recruited to take a position as an assistant golf pro at the Country Club of Terre Haute. "I loved it," Hendricks said, "but it didn't pay enough." Financial security was important because the couple had started a family with the arrival of son, Nolan. The next job paid better, but, as Hendricks says, it propelled him into what he is doing now. Not because it was a window washing job, but because he said, "By November, 2008, I'd had enough of it and decided I was done. I walked out knowing I was cutting our income in half. I didn't know what I would do, but I couldn't continue doing that job."

He started working part-time with his father-in-law who owned a window washing business. The family was getting settled and he was beginning to see an opportunity. "I realized three things: I could do the job well, I enjoyed it, and there was a market for it." With Vickie pregnant with their second child, Harper, in the spring of 2009, Hendricks went out on his own with A-1 Window Cleaning Service.

The business grew and Hendricks says he



was happy that he was making enough to pay the bills. They purchased a home with acreage in Mooresville and the children were enrolled in Monrovia schools. "We really like it here. We can take advantage of the sports, entertainment, and culture of Indianapolis, yet come home to the quiet of fish, turtles, and frogs in the pond and where the kids have room to run."

But is enough, good enough?

The years went by and the business was doing well enough for them to be financially comfortable. Hendricks returned to school, Ivy Tech, and earned an Associate's Degree in Business Administration. He played golf, Nolan played baseball, and the family enjoyed camping in their free time.

At the end of each year he and Vickie would compare how the business did with the year before, and it would always be a little bit more, but generally about the same. Then it clicked. "In 2015 a switch flipped. Year after year seeing the same and knowing you could do better,"

Hendricks said, "I want more out of life. I saw I had become complacent. Finally, I decided that I was tired of the same old story. I could be doing more and be better."

While Hendricks saw that he wanted more for himself and his family, that wasn't the end of it. He realized something else. "I don't think we are put on the earth to just get by," Hendricks said. "If I live up to my potential, I could provide a living for others and if I don't, I'm wasting that. It was time to make a change."

Taking business seriously

The first step Hendricks took with his renewed purpose in mind was to begin connecting with others in the trades online and through associations and professional organizations for small business owners. "All companies are essentially the same. Everyone wants repeat business, happy customers, and good reviews." Learning from others in forums and online networks, he said has allowed him to transition from concentrating on the technical side of the business into more of the business side.

Another change came in the form of setting short- and long-term goals in both financial and operational terms. Hendricks said, "Outsourcing and hiring an accountant who doubles as a business consultant was huge." He has also committed time to learning, listening to audio books and podcasts from a select group.

He sought out mentors, both locally and through his industry contacts. He joined local organizations including the Mooresville Chamber of Commerce and the Morgan County Connections BNI chapter to be around high quality people who were serious about business. He is also part of the Morgan County Leadership Academy. "People care in these groups, not just about their business, but other's businesses, too," Hendricks said. "I have developed this sense that if I help others, it will come back to me. It's opened my eyes to resources in the county and I've met business leaders throughout the community."

Through his focus on growing his business, Hendricks has refined his brand and messaging. He has hired two full-time people and increased his vehicle fleet. He spends time training employees, not just in the technical skills of washing windows and screen repairs, but the critical skills of how to treat customers and their property.

Hendricks says that a business is a reflection of the owner. "I want employees who will portray professionalism and integrity at all times," Hendricks said. "How we work, interact with each other and customers, show respect and treat others the right way, every time, everywhere we go is important." He says he strives to set expectations and be clear, transparent, honest, and kind with employees and customers.

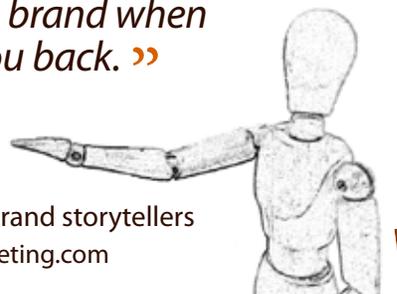
The changes Hendricks has made over the last several years in setting goals, tracking revenues, and the vision he has set for his business has resulted in significant growth. "There is a lot in the works already and I am just beginning to remove myself from the technical work.

"I know that I am not going to just stagnate anymore," Hendricks said. "I know what we are trying to achieve and what we are going to do differently to get there."

Reciprocity

"It's easier to love a brand when the brand loves you back."

– Seth Godin



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Creating your own personal leadership plan

Many people mistakenly think that management and leadership go hand in hand and are the synonyms. In reality, being manager does not mean that you are a leader. Many management techniques are being thrown out the window in favor of leadership skills. But making the transition between manager and leader can be difficult for some. The best way to become an effective leader is by creating a personal leadership development plan.

One of my favorite quotes by John Maxwell is, "Everything rises and falls on leadership" and I've seen that to be true over and over again. Which is why developing your own personal leadership development plan is something that may not be urgent but it is most definitely important to do.

The first thing that you need to do to create a personal leadership development plan is to understand the difference between management and leadership. While some do not see the difference, others cannot explain it. Simply put, management is something that you do. It is a career. It's doing things right. Leadership is having strength and courage in your convictions, and the ability to see those convictions manifest in reality. It's doing the right things.

Have you intentionally thought about your convictions? You may think that you know



what you believe in, but it is important to take a step back and actually list your beliefs and values. There are many assessments available that can help you do this. This important step in creating a personal leadership development plan will likely teach you things about yourself that you may not have realized were true. It may seem like a waste of time, but until you know what your convictions are, you might be blindsided down the road when you realize your work is not congruent with your values.

Remember that while you may be able to affect change in your own small part of the world, the organization as a whole may not reflect your convictions any time soon.

Once you have a clear understanding of your convictions, you need to apply them to your company or organization. Don't just look at numbers and people. Look at the overall purpose and mission of the company. Then, narrow your view to your team, and finally yourself. If you do not see your values and beliefs reflected in your actions, the actions of your team, and the actions of the company, then something is mismatched.

When creating your personal leadership development plan, first outline your beliefs, ethics, and values. Then, outline the ways that those beliefs, ethics, and values show in your actions within the organization. Are there ways that you need to improve? What support does your team need to obtain personal and organizational success that is missing? After all, their success is your success. Write down all of your thoughts and ideas for manifesting your convictions in the reality of your team and organization. This is the bare bones of your personal leadership development plan.

Next, do your homework. Talk to your employees, team members, customers, and suppliers to learn what more you can do or be that will assist you in manifesting your convictions and your personal leadership development plan. Sit back and listen to the ideas and feelings of others. This is the only way that you can learn from other perspectives what is needed for organizational or team success. Until you are aware of the changes that need to be made, you will not be able to make any changes for the common good of the organization and your employees.

Remember that while you may be able to affect change in your own small part of the world, the organization as a whole may not reflect your convictions any time soon. Watch for signs that your personal leadership development plan is making a difference in your immediate environment. Then watch that difference begin to catch on in other areas.

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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Teambuilding — Nice to do or competitive advantage: 11 signs your business needs it

Teambuilding used to be a fluffy, nice-to-do activity that only large companies could afford.

Now it's a competitive advantage, especially for small and medium-size companies. Business owners who pay attention to teambuilding get teams who are committed—and committed team members stick around longer and get more done in less time at less cost.

Without good teamwork, the work takes longer, there are more mistakes, and it costs you more money. Morale and productivity are low and employees leave.

If you have an employee (or two) doing any of these things, it could be a sign that you might benefit from some deliberate teambuilding:

1. Stirs the pot
2. Does barely enough work to keep his/her job
3. Is often sullen or uncooperative
4. Doesn't know what other employees are doing
5. Doesn't trust other employees; when Bob in Sales hands his customer off to Sue in Operations, he doesn't trust that Sue will take good care of the customer
6. Is regularly disrespectful or rude



ROGER ENGELAU
Business Coach

7. Unwilling to resolve conflict.
8. Produces sloppy work; has little sense of accountability
9. Has trouble getting on the same page, often challenges, debates, or argues
10. Is quick to judge or blame; holds grudges
11. Clearly doesn't enjoy being there

What does good teamwork look like?

Team members rely on one another's strengths and don't hesitate to ask for help. They're slow to judge or to reach a negative conclusion. They offer and accept apologies, forgive and support one another. They focus on common goals and look forward to meetings as a place to share and solve problems.

In *The Five Dysfunctions of a Team*, author Patrick Lencioni makes a great point — “...teamwork remains the one sustainable competitive advantage that's been largely untapped. [It's] almost always lacking within organizations that fail and often present within those that succeed.”

Lencioni identifies the 5 traits of a dysfunctional team:

1. Absence of Trust
2. Fear of Conflict
3. Lack of Commitment
4. Avoiding Accountability
5. Inattention to Results

High-performing teams trust one another. They engage in unfiltered conflict around ideas. They commit to decisions and action plans. They hold one another accountable for delivering on those plans. They focus on the achievement of collective results. And the business prospers because of it.

Two ways to build good teamwork

The good news is that solid teamwork can be accomplished quickly and easily. We've seen great success in dozens of companies using Lencioni's 2 main suggestions:

1. Administer a behavior profiling instrument. We like the Myers-Briggs assessment. In a 2-3 hour team meeting, your staff will understand, appreciate, and respect one another's personality differences and perspectives. The Myers-Briggs provides a language with which team members can openly discuss these differences. It encourages empathy and cooperation.
2. Recreate together. Spring for pizza at lunch or bowling after work. Aim to do something together as a team every one or two months.

When you take these deliberate steps to build good teamwork, you'll start seeing a greater spirit of cooperation, higher performance, and employees having more fun.

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

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Jod Woods

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smoke as well as pet and cooking odors. Don't wait until the sneezing starts! Contact Alicia at 317-831-5279 to schedule a project manager to discuss your options and quote this amazing piece of equipment.

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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Am I ready for custom software?

“There’s an app for that.”

This slogan is the “Where’s the beef?” of our time - a marketing slogan so ubiquitous that it’s all over popular culture. There’s a lot of truth to this statement, whether you’re implementing a collaboration tool for your team or managing your supply chain; there is probably a technology out there to help you get started. With all these solutions already in place, why would we ever “reinvent the wheel” with custom software? It’s time-consuming, expensive, and high-maintenance compared off the shelf software, right?

As you may have guessed, the answer is “it depends.” Crafting your own technology masterpiece is certainly a lofty objective, but there are times it’s the best path forward. This month, I will introduce three ways you can create your own custom technology without breaking the bank.

Customization

The simplest path forward is to simply purchase off-the-shelf software and customize it to your needs. This is an affordable solution that will work in areas such as bookkeeping and project management. You start with a system that’s already operational, customize it with your personal data, and you’re off. These solutions are easy to get started with and require little professional help, but keep in mind that if and when you outgrow the box you have put yourself in, it may be painful and expensive to grow into something else.

Integration

A second option when building custom tech is to integrate multiple systems together and get them “talking” to each other without investing in a single system that does everything you need. In my business, we use at least three tools while building a new website or mobile app for a client. All of these systems are components I wouldn’t dream of creating, and integration tools have been developed that allow the tools to work together in a manner that’s seamless for our team. This path may require professional



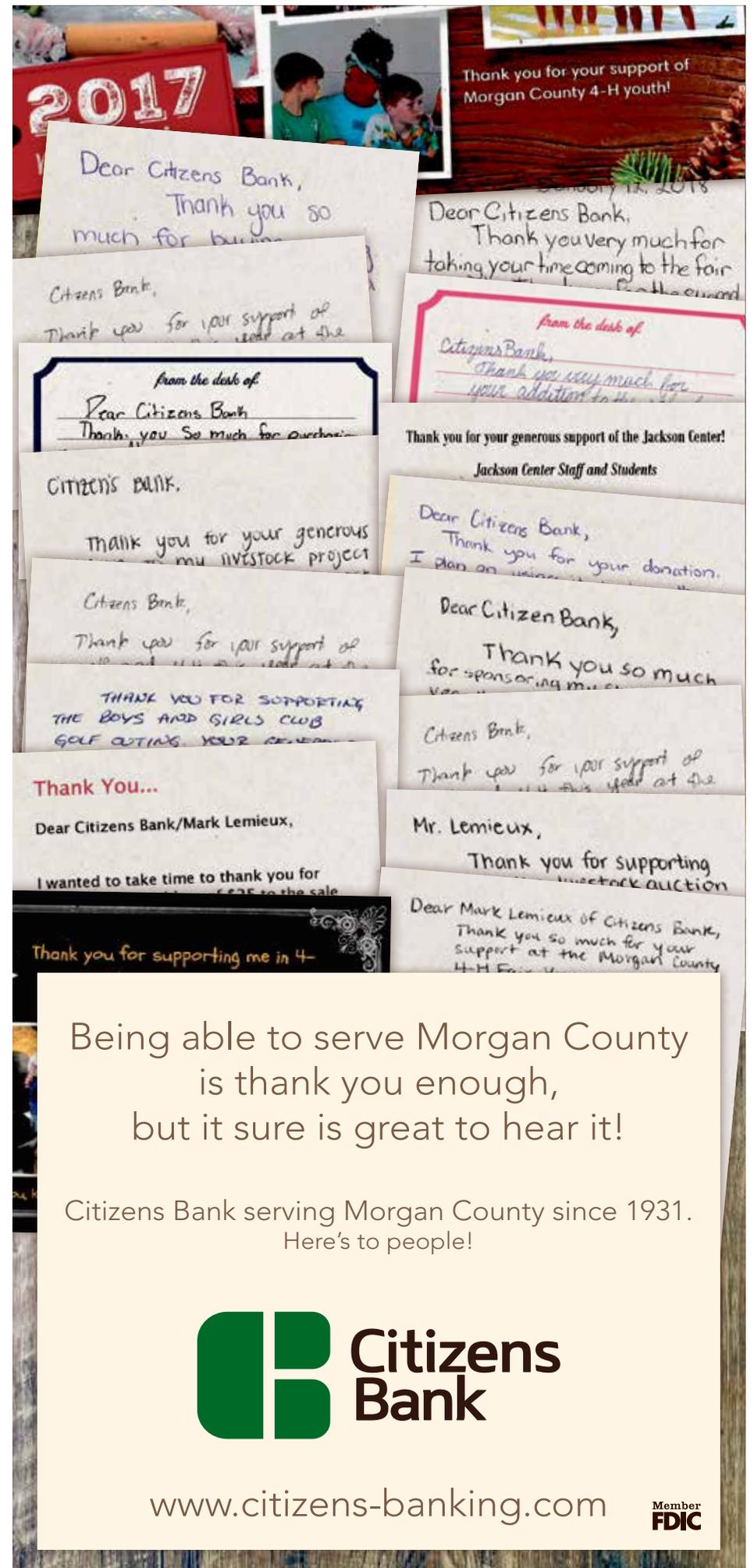
help to get things started and keep them humming. Choose well-known tools and keep an eye out signs of possible pitfalls, as you don’t want your seamless integration turning into a nightmare when one system decides it’s no longer in their best interest to work with another.

Coding From Scratch

The time may come when no pre-built technology system meets your needs. This could arise from your need to have a system designed specifically around the way your business works, or there could be a deal-breaker component that just doesn’t exist. While the upfront investment of custom software, websites, and apps may be daunting, it is often worth it when you consider that this software will make or break your business. Tread carefully when choosing a provider to help you explore your needs and bring them to life, and keep in mind that you’re investing in the long haul, not just a few months of intense development.

There are a number of ways reach the goal of a custom technology solution. In the future, we’ll dive deeper into these options as you consider the best way to make technology one of the greatest assets of your 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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Jennifer Wright, MSN, RN, CPN
Clinical Manager, School Nursing

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AT WORK

BAKING UP A BUSINESS

Monrovia High School senior, Autumn Hodge, prepares to build a future

By Elaine Whitesides

Morgan County Business Leader

Growing up halfway between Martinsville and Monrovia in the Wilbur area has caused Autumn Hodge to have a slightly different perspective on life today. Her backyard was several acres just down the road from her grandparent's house. She spent a great deal of her time out of doors, engaged in sports like softball or basketball, or helping in Grandma Wilma Hodge's garden. With little, if any, cell or internet service at home, she is less tethered to her cell phone or computer than most people, and she likes it that way. In fact, she says she often has to calm visiting friends telling them they will survive not having cell service for a while.

Her fondest memories of home and family are in the garden and kitchen with Grandma, making jelly, chicken pot pie, and baking up pies, cakes and other goodies. They would start in the garden picking produce that, depending on the season, could range from strawberries, blue- or blackberries, cucumbers, tomatoes or green beans to apples from the trees. She learned to sort, snap, chop, strain, mash, cook, and can the foods into good old Mason jars. They'd cool and be stored in the cellar ready to feed the family all year long. But before that happened, the "extras" would be fashioned into pies and other pastries to eat right away.

Over the years, Hodge moved from the role of helper to more. While she likes canning, she prefers the baking aspects of being in the kitchen. "I like to have fun with ingredients," Hodge said. "It's so much fun to make dough and bread, watch it rise, the smell of it, working with it, making different things that please different people."

The pleasure of that is something Hodge wants to hold on to in life. This type of life experience might lead the casual observer to think Hodge is old-fashioned, or out of touch. That would be an incorrect assumption. Ever since eighth grade, this Monrovia High School senior has had her eye on a future in which she intends to bridge her experiences with a career. Her goal is to own and operate a bakery, hopefully in her hometown. With that goal in mind, she has a definitive purpose and is making strategic plans.

At first, she said she was thinking of going



Autumn Hodge

to culinary school. "But wait," she said, "I don't know how to run a business!"

Laying the groundwork

With that thought in mind, Hodge took several steps. First, she was mindful in selecting the courses she would take in high school. One class, early in high school was meant to prepare students for college and career. From learning about bank statements and marketing, specifically how to read ads, she began to develop an

interest in business. Most of all, she began to understand how everything could apply to her own bakery business. "It gave me a little bit of a basis for college," Hodge said, "at least a foundation to build from." Since then she has taken classes in accounting, economics, and even government giving her an idea of how to make money, keep it, and use it wisely.

With that spark of interest in running a business, Hodge then decided to find work that

Autumn Hodge, senior

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would "begin the experience and let her gain more knowledge." She works on an as-needed basis with Lisa James, owner of catering business, Heavenly Helpings, out of Monrovia. She also works at Brenda's Cakes and Catering in Indianapolis on Saturdays.

These jobs have given her role models who demonstrate important aspects of running a small business: how a team is built and works in a kitchen, how to work with customers, take and deliver orders, and, importantly, about the rules and regulations involved in food service. She says she can see what she wants to grow and has started asking questions and developing her own ideas about what she would do in her bakery business.

In addition to courses at school, Hodge was one of about twenty students to participate in the inaugural year of the Monrovia High School DECA club. Instructor Matt Hankins had been involved with DECA at the Martinsville High School. When he made the move to Monrovia, he also established the program at his new home school.

Although she was new to the program, Hodge took a second in the district competition and went on to compete at state. She said the benefits of the program helped her with interviewing skills for jobs and scholarships and increased her confidence overall. She said, "I learned to say, 'I know this much and I can find out the rest.' It helped me realize I can do more than I thought I could do academically. I have found I can make connections and relate them back and forth into other academic and business areas."

Continued on Page 14

Repeat success from shoes to sprayers

Jones Professional Power Washing

Larry Jones, Owner
Phone: 317-556-3088
Email:
jonesprofessionalpowerwashing@gmail.com

By Elaine Whitesides

Morgan County Business Leader

Years ago, Larry Jones took a job. It doesn't matter what the job was, because it only took him a few weeks, he said, "to realize it just wasn't for me. My place is owning my own business, doing my own thing." Jones had never worked for anyone other than himself before then, nor has he since.

Jones grew up heavily involved in 4-H. He showed horses and led Rottweilers through obedience courses. During those years, Jones said he learned several truths about himself. First, he discovered he liked to work on his own, out of doors. He liked the opportunity to interact with people, too. He also realized that he is a perfectionist. "I like things done right," he said, "and done right the first time." These personal preferences led him to pursue a career as a farrier, shoeing horses.

He attended the Tennessee State Horse Shoeing School and secured an apprenticeship with Jim Keith, a noted podiatry farrier who contracts with the large animal hospital at Purdue University in Lafayette. "I think you have to take the extra mile to be and do your best," Jones said, "that's why I sought out the best in the industry for my apprenticeship." Immediately after finishing, he established his own farrier practice, which grew into a successful business.

Almost two decades later Jones began to realize that although he loved being a farrier, the work takes a toll on the body. He was concerned about the long-term prospects. For that reason, he decided to watch for other opportunities. Over the years Jones helped his dad in a house-flipping business. Since they often needed to clean roofs, sidings, decks, sidewalks, and drives, they purchased a small power washer and did the work themselves. One day Jones saw that the biggest opportunity was right in the back of his truck – power washing.

The start of something new

Once Jones determined that power washing was the business for him, he took action. "I have had a very successful farrier business," Jones said. "I wanted to take advantage of my experience there and transition into building a successful power washing business." He felt to be confident and do the best job possible, he needed to learn more.

"I went to Power Line in Salt Lake City," Jones said. "They do an intensive three-day training course for commercial power washing." He learned about the chemicals and soaps available



Larry Jones

and which ones are used for different purposes. He learned what can, and should not be, mixed. Jones left with a certificate of completion, which he feels demonstrates his pursuit of professionalism and gives him the confidence to do what is best for his customers, which put him on a solid footing to start his new enterprise.

"I wanted to be able to be a one-man operation," Jones said, "one that could handle a wide variety of residential and commercial applications." He arrives on jobs with a custom-built rig: a trailer outfitted with a 200 gallon water tank, a variable speed pressure washer with hot water systems for steam cleaning applications. It might seem like a small operation on a trailer, but it is certainly mighty in its ability to meet all sorts of needs.

Jones Professional Power Washing can handle homeowner's needs such as house washing, sidewalk, driveway, and deck cleaning with power washing and environmentally friendly chemicals, or with what he calls a "soft wash." Power washing and resealing or re-staining the exterior of your home, deck, patio and drive increases the life of the structures.

Commercial applications range from cleaning barns, trailers, greasy garage floors, heavy equipment, and buildings, sidewalks, and drives to al fresco restaurant dining areas, including tables and chairs.

A crossover between residential clients and commercial businesses are things like removing graffiti from fences and walls. If there is a big cleaning job needed, Jones and his power washing rig is an affordable answer for homeowners and business owners.

Building a business

"The main thing if you want to build a successful business," Jones said, "is that you can't be afraid of hard work." Every business demands lots of hours and a true, unwavering commitment, Jones says. In addition, he says, it is important that business owners surround themselves with other successful business owners. "You can learn from them and have a resource when you are struggling with something or have questions."

Two big ideas Jones learned from others was how to balance having a business and having a life. Just about every business owner will tell you that they are always thinking about their business, but he has learned how important it is to separate the two and be present when he is with family and friends. The other idea is one he credits for steadily growing his business year over year. That is outsourcing and delegating responsibilities. For instance, his advertising and truck and equipment maintenance is all handed off to others. In the past he has always done it all. But now he says he is able to get more done, and grow bigger and faster, by outsourcing in areas such as marketing and advertising and vehicle and equipment maintenance.

With integrity as the foundation, Jones says, you can be educated and confident in what you do and earn respect for your business. "Take it that extra mile and extra step," Jones said, "and remember that you are running a marathon, not a sprint, in building a long-term business."

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Mooresville

Ray Harroun was buy and hold before buy and hold was cool

Buy and hold is a predominantly passive investment strategy where an investor buys stocks and holds them for a long time with the objective being that stocks will increase in value over a long period of time. This has been an effective and successful strategy for decades. But every time the market gets more than a little volatile (to the downside) the Buy and Hold is Dead crowd again jump on their soap-boxes and gather a bunch of financial media attention. I am predominantly a tactical asset manager, meaning I believe that there are ways to actively adjust portfolio asset allocations that can improve risk-adjusted returns over passive management investing. But does that mean I think buy and hold is dead? Far from it. My experience lends me to believe that both passive and active (tactical) investment management benefit from having a long-term, patient view.

In other words, investors pursuing either strategy could learn a little something from an Indy 500 winner of some renown.

Many race fans know the name Ray Harroun who was the winner of the very first Indianapolis 500 Mile Race on May 30, 1911. Mr. Harroun, an engineer with the Marmon Motor Car Company, came out of retirement to drive the race, won, and then re-retired for good in the winner's circle. Many race fans know that Mr. Harroun was the only driver raced that day without a riding mechanic due to his first-ever-recorded use of a cowl-mounted rear-view mirror. That use of a rear-view mirror could be considered a tactical management style. But I'm not sure how many people know that Mr. Harroun also used a "buy and hold" or passive



JEFF BINKLEY
Finance

management technique as well. You see, Mr. Harroun, through extensive research discovered that his tires would wear significantly less if he ran a 75mph pace instead of the more aggressive 80mph pace. Changing tires at the time was a tedious, painstaking process. Wheels were typically not removable so tires had to be pried off of the rims, remounted, and inflated - all using hand tools. By using the passive buy and hold strategy of a slower pace, Mr. Harroun only had to change 4 tires that day whereas his closest competitor, Ralph Mulford, pushing his car at higher speeds had to change 14 tires that day.

107 years ago, buy and hold won the day for Mr. Harroun. Maybe buy and hold with a little innovative tactical management (like Harroun's innovative rear-view mirror) can help you find the winner's circle as well.

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

"Many race fans know the name Ray Harroun who was the winner of the very first Indianapolis 500 Mile Race on May 30, 1911..."

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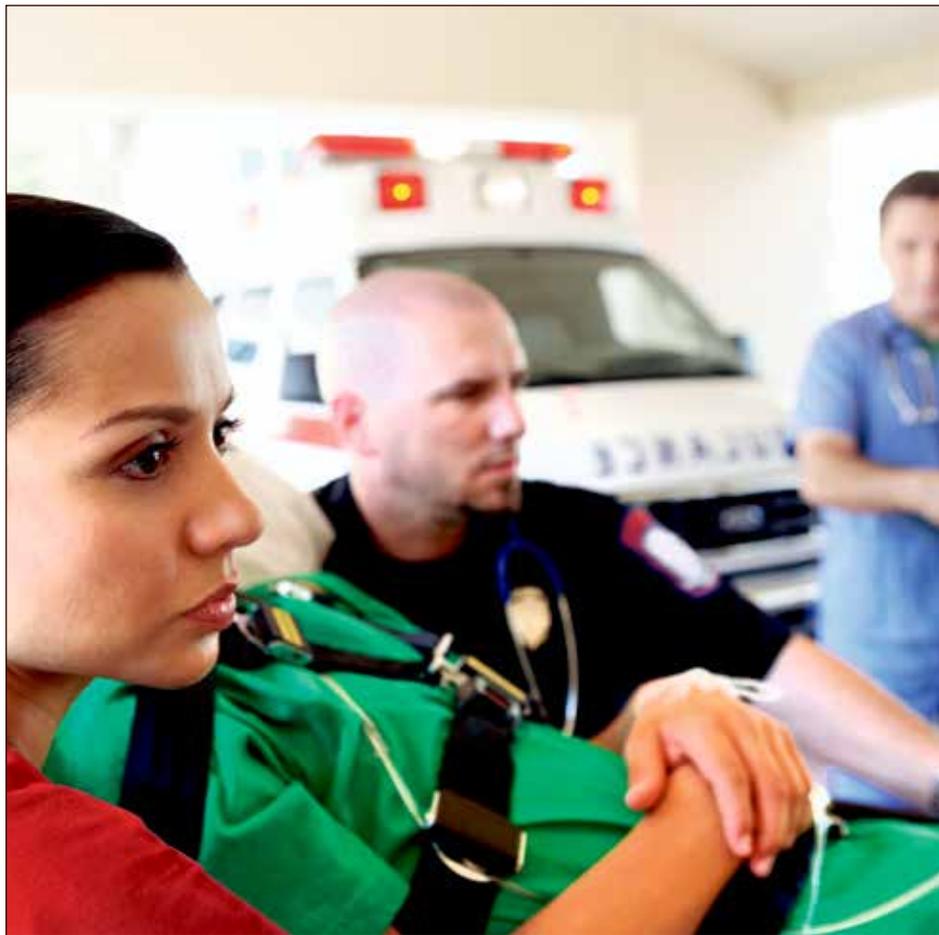
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5th annual Hardly Trivial hosted by the Community Foundation of Morgan County: Winners announced

Morgan County, Ind. The Community Foundation of Morgan County hosted their Hardly Trivial Event on Friday, April 6th, 2018 at Neil Armstrong Elementary. Hardly Trivial is an all age friendly Trivia tournament competition for cash prizes to go to your favorite charity or cause in Morgan County. Hardly Trivial is a fundraiser for CFMC annually and 100% of the proceeds go back into the community for Impact Grant making. We had ten teams and spectators from all over Morgan County totaling one hundred and fifty guests at Hardly Trivial that evening. We have the winners and their causes listed below!

First Place Winners:

- Team: Readers are Leaders – From Morgan County Coalition for Literacy
- \$500.00

The Morgan County Coalition for Literacy was established as a non-profit organization in 2006. It works with county residents who are interested in obtaining their high school equivalency diplomas, want to learn English as a second language or need basic literacy skills. MCCL also works to promote literacy within the county.

Second Place Winners:

- Team: Superior Minds – From Morgan County C.A.S.A.
- \$400.00

Morgan County CASA - provides advocates for abused and neglected children in Morgan County's Court System. CASA is the only volunteer organization that empowers everyday citizens as officers of the court. As a CASA you establish and maintain contact with a child. CASAs are community volunteers who are professionally trained to gather information about the child and his/her family, identify needs and possible services, speak on behalf of the child in court monitoring court orders and case plans to make sure that the case is moving forward.

Third Place Winners:

- Team: Mighty Mission Masterminds – From Churches in Mission
- \$300.00

Churches in Mission continues to provide the necessities for daily living to the people of Morgan County who struggle with the challenges of poverty while sharing its love of Jesus Christ. In the process, it has brought churches, businesses and communities together as we all work for the good of our neighbors.

Fourth Place Winners:

- Team: Ramblin' Roses – From Desert Rose
- \$200.00

Desert Rose is an organization of hope and restoration, reaching out with love to victims in need. According to Isaiah 61:1 The Lord has

COMMUNITY FOUNDATION OF MORGAN COUNTY

come to set the captives free, to bind up the broken-hearted and to set at liberty those who have been bruised. By extending our hands of hope and encouragement, we believe we are extending the love of Christ and honoring God by serving our community.

Fifth Place Winners:

- Team: League of Extraordinary Guessers – From Home Bank for Martinsville Noon Lions
- \$100.00

Home Bank is dedicated to supporting our community through volunteer opportunities and financial gifting. For Hardly Trivial they are playing to get funding for the Martinsville Noon Lions Club.

SPONSORS OF THE EVENT

- Todd Huff Radio is a new, entertaining Conservative talk show - with strong Christian undertones. Our daily episodes are designed to educate, energize & entertain Conservatives, recovering Liberals & yes, even current Liberals.
- Medicare Your Way, LLC is an independent insurance agency located in Indianapolis, Indiana—providing insurance products and services to Medicare eligible individuals in Indiana. We are not affiliated with Medicare—we are an independent agency which provides Medicare insurance solutions.
- Citizens Bank was founded in 1931 from a small number of Mooresville, Indiana residents. Over the years this bank has evolved with people centered focus. "The people come first, period", approach is their direct mission.
- Blaschke Tax Service – We work with you on a personal level to determine the best solutions for your unique needs, then leverage our seasoned expertise to achieve the best possible results. We are your trusted partner in success. Our firm is large enough to offer a full range of professional services at a fair price, but small enough to give you the individual attention that you deserve.
- Morgan County Business Leader – Jim Hess has been owner and publisher of the Morgan County Business Leader since 2011 and owner and publisher of the Town Planner Community Calendar since 2008. In both businesses Jim aspires to connect, promote and support the local small business community.

How to save on your next Airline Ticket

There is nothing like boarding a plane, sitting back in the seat and enjoying a movie, reading or some sleep before landing at your destination. But with the cost of airfares on a steady increase it is becoming harder to find a fair price for your desired destination. Airfares change throughout the week and even during the day, so how do you know when is the best time to get the best value for your dollar. Here are a few ways to help you save on your next airline ticket.

- 1. Timing.** When you book your flight counts for everything. Some argue that Tuesdays are the cheapest day to book vs. the weekend when more people are shopping online. Others will argue that booking late at night is the way to go. Realistically, the price is going to be more dependent on when the travel is and how far in advance you book your flight vs. the day or time of day you book your flights. The most expensive time to book is within 2 weeks of travel. The most expensive months to travel is in June, July and August when kids are out of school and families are taking their summer vacation so most anything booked for these months, regardless of when you book it will be on the higher end.
- 2. Flexibility.** You need to be flexible unless you are trying to reach your destination for a specific date and time – being flexible with both your date and time can save you lots of money. When booking online, always click on the option that states “flexible” this way can see if there are any cheaper option with the day before or after your desired date. You can also check the box that states “Nearby Airport”. This will show you routes and fares for any nearby



WILL GOTT
Business Travel

airports regardless of the size of the airport. Sometimes you can snag a deal by departing and arriving at a smaller airport.

- 3. Miles.** If you know for sure the dates you are going to travel, use your miles or points to purchase your entire ticket or a portion of your ticket. Many airlines have their own credit cards that will earn you points/miles on all purchases that can later be redeemed for tickets. Some airlines offer significant points/miles for getting their card, so take advantage of this. We recommend Delta, Southwest and Capital One's Venture credit cards.
- 4. Comparison shop.** There are many travel sites that will help you compare, filter, and search for flight possibilities.

Sites like Expedia, Priceline, Kayak, Cheaptickets, Airfarewatchdog are popular sites. Our favorite and recommended site is google flights (www.google.com/flights). Google flights lets you search, watch and share itineraries, and has you book on the actual airlines sites, while the most online sites book on their independent site.

- 5. Package offers.** Many times when you combined a hotel and/or rental car to your flights, the package is discounted, including the flights. This is a great way to save if you need more than a flight. Plus, almost all major airlines have packages available. Our favorites are Delta Vacations, Southwest Vacations and American Airlines Vacations.
- 6. Travel Agent.** If you are going to fly international or go on a cruise, most travel agents have access to discounted fares. These consolidator or cruise fares can only be accessed by a travel professional that will more than likely pass on that savings to you.

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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Even in her athletic career, Hodge has been thoughtful. For years she played softball. "I love throwing the ball with my brother," Hodge said, "but I moved to cross country. You are competing as an individual, but definitely are part of the team." Hodge said the experience pushed her and gave her more confidence. She wasn't sure she could perform and with her teammates' encouragement and her encouraging others, she discovered something new in herself.

The college plan

Ranking in the top of her class, Hodge had options for college. She has chosen IUPUI to major in Business Management with a minor in Hospitality Management. She will be living on campus in Indianapolis and is excited about all the experiences college life brings. But she is also excited about her studies. "I appreciate aspects of accounting and business like being organized and being able to generate reports that tell me what is and isn't working," she said, "Food service is included in Hospitality Management, it is just a broader term. I see it as how to run a food-related business successfully.

"Business is like baking," Hodge said, "I see I can take a lot of things and make them into something that benefits me, my family, and the community that has helped me grow into what I am today."

The plan is to obtain as many general education credits as possible through AP testing and placement tests. She also intends to use her bakery as the basis for her learning in the business classes. "I want to use college time to build the business," Hodge said, "build it through education projects like in marketing and finance. Gear everything to my own business."

Bake the cake, and eat it, too



She says her family, parents Misty and David Hodge and siblings Kelsey Schultz, Emily and Owen Hodge, see where it all comes together. "Baking is amazing and makes me happy, and they believe I can be successful," she said. "They tell me if I really want something, I can do it. They never discourage me.

"I want to be my own boss and make my own decisions," Hodge said. "It makes me feel like I'm not trapped. Like I am able to do more with the knowledge I have. I want to be able to try new things and stretch." She says that is why she joined DECA and traded in baseball for cross country during her last two years of high school.

From what she has gleaned through her work and school experiences, Hodge has a view of what running a small business will be like. "I know there will be risks. I know it will be a lot of hard work, a lot of hours and I will have to push myself to greater lengths. But this is the only thing I picture myself doing. You have to do what is necessary to own and run a successful business. But doing that will give me the ability to open up opportunities for kids like me to grow."

Hodge admits she has visions of what her bakery will be like. "I want it to be more traditional," she said, "breads and muffins, cupcakes, maybe a coffee bar. I want it to be a cozy place where people can get sweets and a drink, sit and feel at home. Where they can enjoy time with friends and escape the stress." She does not have a name for it yet. "I have thought of a few, but they aren't quite right." Chances are good she will find just the right one by the time she graduates college.

For right now, though, she is focusing on building one thing: "The perfect mixture, getting all the ingredients right and making something work," she said, "then using my experience and knowledge to put it all together and keep it going. Maybe pass it down to future generations, build a legacy."

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What is JUUL?

JUUL is a new type of e-cigarette and has become so popular among young people that it has already take over nearly half of the e-cigarette market share in just two years. Here are some important things you might want to know about JUUL, which is starting a new generation on the road to nicotine addiction.

Like most e-cigarettes, JUUL devices heat up a cartridge containing oils to create vapor, which disperses into the air. The device is small enough to fit in a closed fist and has a sleek, tech-inspired design that resembles a USB flash drive.

While its manufacturer says that JUUL is only for adults, it comes in flavors — including mint, mango and crème brulee — which are proven to appeal to young people and expedite initiation of tobacco product use.

A single JUUL cartridge is roughly equal to a pack of cigarettes, or 200 cigarette puffs, according to the product's website. Many people are unaware that they are inhaling nicotine when they "vape" or use e-cigarettes. The majority e-cigarette users report that the last time they used a product, they vaped only flavoring, not nicotine, according to the University of Michigan's 2016 Monitoring the Future study. However, the Centers for Disease Control and Prevention reported that 99 percent of e-cigarettes sold in U.S. in 2015 contained nicotine.

Using e-cigarettes has been shown to increase the likelihood of smoking cigarettes among young people, leading to dual use. This contradicts the claim that people often will tell you they are using e-cigarettes to stop smoking. Many feel that "vaping" is not smoking.



JENNIFER WALKER

A new consensus report by the National Academies of Sciences, Engineering and Medicine, Public Health Consequence of E-Cigarettes, states that there is substantial evidence that e-cigarette use increases risk of ever using combustible tobacco cigarettes among youth and young adults. A December 2017 study by the University of Pittsburgh Schools of the Health Sciences, published in the American Journal of Medicine, found that young adults who use e-cigarettes are more than four times as likely to begin smoking tobacco cigarettes within 18 months as their peers who do not "vape". Visit <https://www.sciencedaily.com/releases/2017/12/171211090733.htm>

No matter what it's called – smoking or "vaping" – nicotine and toxic chemicals are being ingested into the body. To learn more about how to reduce tobacco use, please visit www.readytoquit.org

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

A December 2017 study by the University of Pittsburgh Schools of the Health Sciences, published in the American Journal of Medicine, found that young adults who use e-cigarettes are more than four times as likely to begin smoking tobacco cigarettes within 18 months as their peers who do not "vape".



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