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ELECTRICAL CONNECTIONS

Clay Hamilton takes over as new owner of Whites Electrical in Mooresville

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What we have and do: passion, purpose, and staying in touch

The path each entrepreneur takes to create a successful business is unique to them. Their stories, their preparations, their goals – all different. But what is the same is the unbridled passion they all wear on their sleeves and the excitement in their voices when they talk about what they are doing and why they are doing it.

Take for instance Clay Hamilton, new owner of Whites Electrical. He had strong intentions and plans brewing since high school. He knew what he wanted and he started working with the original owner to build the company he envisioned. Now as the new owner, he is still working every day with the same passion and determination to build the culture and workplace that employees and customers appreciate.

Entrepreneur Cindy Hiland-McNalley worked alongside her husband to build a bustling franchise business that covers Morgan and several other counties. Now, she is building a new business, Getaway Mojo from the ground up and in an industry completely unrelated to their existing business. Her drive to help people remains the same, she's applying many of the same skills, too. But now she is pursuing joy for herself and for happy travelers.

Then there are Ron and Sandy Pyle of Brooklyn. Ron has always had the desire to own his own business, but nothing ever worked out for him. Until he moved to Brooklyn and the diner closed. On a leap of faith, the couple is leading a revival of Main Street. Their jump into entrepreneurship happened because things just kept falling into place, and it made sense to them, heart and soul.

None of these small business owners are



JIM HESS
From the Publisher

building businesses just for something to do. Each has a strong desire and purpose to make a difference in someone's life or in the communities they serve.

The great realization we should all have is that commonality is what binds us together in our efforts. I know I see it and I see how so many owners are leaders and mentors to other small business owners and for Morgan County as a whole.

Clay Hamilton has a practice of staying in touch and checking in with other business people, to see how they are doing personally and in their businesses.

Here at the Morgan County Business Leader, I try to stay in touch, and I know we reach many, many others with our publication. Stay in touch with us, too. We want to hear from you. We want you to help us share the stories of successful businesses and owners, community leaders, and mentors in every corner of the County. Individually we make a difference, together we create great opportunities for everyone.

Cheers to your desires, your purposes, and your passions! Work on!

BUSINESS LEADER[®]

MORGAN COUNTY

"Declaring the good works being done"

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

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By Elaine Whitesides

Morgan County Business Leader

Entrepreneurs are highly motivated people. Most often the drive to build a business comes from some compelling passion inside of them. It could be the excitement of building something from nothing, the desire to bring a new innovation to the masses, the desire for financial security, or a plan to build wealth for philanthropic use.

While core passions remain strong, sometimes entrepreneurs seek new ways to pursue those passions. For some, they create new divisions within their business to follow new paths. For others, they create entirely new businesses, or careers, which is exactly what Cindy Hiland-McNalley has done.

For Hiland-McNalley, her passion lies in helping people. Initially, she spent more than a decade as an insurance adjuster, helping people navigate insurance claims. During this time, she discovered she possessed special skills that made her well-suited for that work and it was satisfying for her, until she wanted to build something more.

Hiland-McNalley is keenly aware of her ability to be the “calm in the midst of the chaos.” As co-owner with her husband, Neil McNalley, of three ServPro franchises that serve Hendricks, Morgan, Johnson, Putnam and part of Marion Counties, she has spent many years helping guide people through the problems of floods, fires, and other disasters in their homes and businesses.

Her work was gratifying, but she wanted something more. She was seeking a thrill, a zest. “I was looking for joy,” Hiland-McNalley



Cindy Hiland-McNalley

said. She wanted to feel joy, and she wanted to help others feel it, too.

True to her entrepreneurial penchant for finding new paths and solutions, she began to identify the source of joy for herself and others.

Where's the joy?

“One of the best experiences I ever had was

in an RV traveling across the country from park to park with my husband, one of our daughters, our dog, and our cat,” Hiland-McNalley said. Vacations can be joyful. “It is not just the place you go,” Hiland-McNalley said. “It is the experience you have while there.”

Building from that idea, Hiland-McNalley has been quietly establishing a new business, Getaway Mojo, a full-service travel agency, for the last three years. In the process she has found the joy she was seeking. “I love to hear the stories when people return,” she said, “and it is such a thrill to know that I helped produce such wonderful memories.”

Hiland-McNalley says she still uses her skills to be the “calm in the midst of the chaos,” but now the sea of chaos she is calming is the storm of busy daily lives. Trips and vacations provide time for couples and families to experience new activities, new cultures, new foods, and create lots and lots of joyful memories.” Instead of bringing normalcy back into their lives through restored homes, she is primed to send them off on new adventures and experiences.

Why would anyone need a travel agent?

There are several myths and misconceptions about travel agents, and with the internet so accessible, the idea of using a travel agent might seem absurd. Hiland-McNalley explained that using a travel agent could be one of the best investments anyone could make.

That is one of the biggest misconceptions about travel agents. There is no investment by the traveler. “An agent is paid through some of the travel vendors, such as hotels, cruise lines, car rentals, and all-inclusive resorts,” Hiland-McNalley said. However, she was quick to add that doesn't mean that a travel agent works through vendors, or only with certain vendors.

Travel agents are often aware of special deals or know when the best time is to book a certain kind of trip. They also know the ins and outs of travel and can prevent travelers from getting hooked by a “low cost” package only to be surprised by a list of additional fees. They can eliminate the frustration of booking through an online comparison site only to discover that bookings cannot be cancelled and are non-refundable.

Hiland-McNalley says not only does her attention to detail and ability to bring calm and order to problem situations serve her in the disaster restoration business, it can be the thing that organizes the perfect weekend getaway or weeks-long vacation. She worries about the details so her clients do not have to even think about them. In the case of problems during travel, her skills could be exactly what a traveler needs to prevent a vacation from going off the rails, too.

She says engaged couples should talk with a travel agent to identify wedding destinations that would be the most budget-friendly. The cost savings over a traditional wedding could be significant.

“In fact,” Hiland-McNalley said, “working with a travel agent can mean not only a great vacation, but one that is within your budget.”

The best part for Hiland-McNalley is that she talks with clients to uncover what they want to do, to see, and to experience. “What they think they want, and what they really want,” Hiland-McNalley said, “could be two completely different things. I can present options that they never even considered.”

It's not just individuals or families that can benefit from a travel agent's services. Businesses will find that working with a travel agent means getting employees in the air and to their work destination with less frustration and aggravation for everyone.

With each new business an entrepreneur starts, it is a new journey. “At Getaway Mojo,” Hiland-McNalley said, “I am taking that to the extreme by also planning new journeys for the clients I will serve.”

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Can gift-giving to family do harm?

Have you ever thought, “I’d like to see my kids *enjoy* their inheritance, instead of them getting it after I’m gone.”?

Giving gifts can bring real pleasure and make a real difference. Giving personal items or family keepsakes to family members can be especially meaningful. Gifts to charities or your church can help others and give you tax benefits at the same time. But did you know that gifts to family members can cause problems for you *and* your family?

Giving money, real estate or other assets to family members during your lifetime, rather than at death, can:

1. Leave you short of funds when you need them most.

If you’re considering gifts to your family, you probably have a little “extra” to give. But if your finances get tight later because your health declines, you live longer than you think, or the stock market plunges, you may need that extra money. Once you’ve given assets away, it may be difficult or impossible to get them back.

2. Make you ineligible for government benefits to pay for long-term care.

If you need long-term care – in your own home or a nursing home – the cost can be staggering. Today, the average cost for one month in an Indiana nursing home is \$6,000. Not many people can afford that. Medicare only pays a portion of the cost, and only for a maximum of 100 days.

Medicaid is another program that can help pay for long-term care. But if you’ve given gifts to family members in the five-year period before you apply for benefits, you’ll be penalized for doing so. You may be ineligible for benefits for several months, or



MICHAEL GOSS
Attorney at Law

even years, depending on how much you’ve given away.

3. Increase the taxes your children or other family members owe on inherited assets.

If you have farm land, rental properties, stocks or other assets that are worth more now than they were when you acquired them, it may be best to leave those assets to family members at your death, rather than giving the assets away while you’re alive.

Assets that have grown in value are called “appreciated” assets. If you give them away during your lifetime, the recipients may have to pay tax on the difference between what *you* paid for those assets and their value when gifted. If you bought farm ground for \$1,000 an acre, for example, and give it to your son when it’s worth \$8,000 an acre, he’ll likely pay tax on that

\$7,000 gain for *every acre he receives*.

By contrast, if you transfer those appreciated assets after your death, there may be no tax due at all!

Adding Your Children’s Names to Accounts

You might think you can avoid these problems by making your children co-owners during your lifetime – adding their names to bank accounts, deeds and the like. That isn’t a good solution.

Putting those names on your accounts or your property can, in fact, make them co-owners. That means they can spend “your” money. It may also mean their creditors or their divorcing spouse can make a claim against “your” assets.

Adding your children’s names to your accounts or your property may also be seen as a “gift” that will make you ineligible for long-term care benefits.

To sum up, there are ways to make sure your assets go to the right people at the right time – without causing problems for you or for them. Be sure to get professional advice before giving cash or other assets to your family.

This information is provided as a public service, not as legal advice to any individual or organization. Be sure to speak with a qualified attorney who can answer your questions, analyze your goals and give you personalized advice. Michael Goss is an attorney who focuses on business and elder law.

Assets that have grown in value are called “appreciated” assets. If you give them away during your lifetime, the recipients may have to pay tax on the difference between what you paid for those assets and their value when gifted.

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I hear from people on a regular basis asking how to efficiently heat and/or cool a bonus room, workshop, sunroom, basement or any other area that is not well conditioned with a traditional furnace or air conditioning system. The answer to these problem areas can be a ductless heat pump system. These small systems are ideal for any areas that struggle to maintain comfort or are not used as a regularly occupied space. Because a ductless mini-split system is incredibly efficient and virtually silent in its operation, even media rooms can be a perfect application. A ductless mini-split heat pump system consists of a small outdoor unit, one or more small indoor units that can mount on the wall or in the ceiling and a wireless thermostat remote. With multiple indoor units, the temperature can be controlled independently in each area in which the indoor units are installed. Does this sound like something that will help with your problem areas? Please contact us at 317-831-5279 to discuss a solution to your comfort needs.



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Doing more with fewer resources

Lean is a management principle first used in manufacturing that focuses on process improvement by eliminating waste. Essentially, anything that creates value for customers should be stressed and all other work should be reduced. While this philosophy was originally implemented in Japanese automobile manufacturing, it has proven to be transformative in multiple industries. The guiding focus on customer value makes it exceptionally well suited to help improve healthcare by keeping processes oriented on patient values like quality care, reliability, uncompromised safety, timely service and low costs.

Driving work that provides patient value means reducing everything else. Lean transformation requires a commitment from the entire organization to prioritize patient value. With this broad commitment, work can commence on individual processes – for example, new patient registration.

Underscoring the focus on value, business processes are called value streams in the language of lean. To transform the new patient registration value stream, one would identify each step (both figuratively and literally) a new patient takes to register for care. Non value-added steps like duplicate paperwork would be eliminated. Staff work would be organized to seamlessly flow from beginning to end based on the expressed needs of the patient. Steps that waste time, money, supplies or patient goodwill are driven out of the registration process.

Given a patient value like time, methodical inspection of processes from processing insurance claims to reporting lab results can be streamlined to improve efficiency and overall patient experience.

Importantly, a commitment to lean means that organizations seek to continuously improve. Each day, employees seek to add value by reducing waste, overburden and unevenness in their workloads. IU Health Morgan has adopted this mindset and is delivering measurable value for patients as a result:

One initiative championed was the use of the Managing Daily Improvement (MDI)



boards. This is a lean management process which involves the review of daily metrics, which help create and sustain a sense of urgency, focus and accountability. By reviewing the MDI board daily, problems are quickly identified and solutions are rapidly implemented – all with a greater sense of team engagement.

We developed a Mission A3 in 2014 that drove the transformation of IU Health Morgan from an inpatient to an outpatient facility. (An “A3” is a lean method for structured problem solving.) The Mission A3 focused on the outpatient departments Morgan would continue to have after transformation, including Surgical Services, Cancer Services, Emergency Services, Wellness, Therapies, and Southern Indiana Physicians. Each department in turn developed an A3 to focus on specific metrics unique to them.

Most recently, IU Health Morgan did a value stream analysis (VSA) in Oncology to improve patient flow. The VSA guides the ongoing work and also helps identify Rapid Improvement Events – those projects/processes that can be completed within one week for a rapid “win” for our patients.

As healthcare providers are continually asked to do more with fewer resources, it is vital that those resources are dedicated to patient health. Lean has emerged as an impactful approach to delivering maximum patient value by reducing operational waste and increasing healthcare efficiency. IU Health Morgan is leveraging lean principles to continuously improve our level of care for the people of Martinsville, Morgan County and beyond.

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Larry Bailey has been a member of Indiana University Health's staff since 1992 and currently serves as President of both IU Health Morgan and IU Health Paoli Hospital. He holds a Bachelor of Science degree in Business from Indiana University and completed his MBA through Morehead State University. He is a member of the American Institute of Certified Public Accountants and the American College of Healthcare Executives.

Integration - connecting the dots of modern technology

For the past few months, I've been writing about ways business leaders can build technology solutions that will help their business blossom. Last month we covered customization, which is where an off-the-shelf solution like QuickBooks is tweaked to meet specific needs. This month we're diving into how integrating multiple systems can help your business.

Integration is "the act of combining multiple parts or components into a whole." Integration is when we take multiple, disconnected components and combine them in a manner that produces a cohesive result. It is not using multiple tools and then manually sorting out the results later. Integration, rather, is where we choose and utilize services that are made to "talk to each other" so that they operate as a single unit rather than disconnected components.

In my business, we carefully manage projects and the work that goes into them. It's important for us to properly scope projects, keep them on budget, and track associated time and expenses. Not long ago we had separate tools for each task - Word, Outlook, Excel, and a time-tracker, just to name a few. As our business has grown, we've chosen different tools that are made to communicate with each other and streamline these tasks. Now, when a task is defined, it goes into a web-based management tool which links to our time tracking tool, which then pushes data over to invoicing workbooks each month so we can effectively settle up with our clients.

Integrating software can be an intimidating objective and an ongoing endeavor. While we are still using off-the-shelf software tools rather than building something from scratch, we are counting on these various components and the organizations behind them to continue playing nice with the other systems in play. If one company decides to stop supporting an integration, things can quickly fall apart. Conversely, as cloud services continue to appear, more opportunities to make the team effective and the business profitable quickly become available.

Is integration right for your business? I believe the answer is a resounding YES. You are probably already integrating software without even knowing it. If you use an email service such as Google and Microsoft Outlook for reading your email, you're already integrating tools provided by two of the largest technology providers in the world! There



CHET CROMER
Technology

are boundless opportunities to integrate tools involved in project management, time tracking, bookkeeping, and customer relationship management. The trick is choosing well, integrating effectively, and always keeping an eye out for the next opportunity or looming storm on the horizon.

Partnering with a solid technology firm becomes extremely useful as you move from customizing software to integrating multiple tools. While you may be able to do much of this work on your own, setting up cloud services to communicate with each other and resources you may house on-site can be a daunting task, and I recommend treading into these waters with a trusted partner.

Next month we'll conclude this series with an article on coding from scratch, where you take your unique idea and bring it to life. Stay with us as we continue this journey, and I look forward to hearing about your own integration successes!

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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ELECTRICAL CONNECTIONS

Clay Hamilton takes over as new owner of Whites Electrical in Mooresville



Clay Hamilton

Whites Electrical

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ilton was a journeyman electrician certified by the United States Department of Labor.

With training and experience in hand, Hamilton began working for other electrical companies. While in high school working for independent contractors, the seed had been planted about becoming not just an electrician, but a small business owner himself as well.

It was when he was working at his first job in the '08 recession period that he met Shawn White, the original owner of Whites Electrical. It was a tough business market and when his employer laid him off, a friend suggested Hamilton contact White. "He remembered me and two weeks later I went to work for him."

Life was good for Hamilton, who by that time had married and had a child on the way. After several years as a Whites Electrical employee, he was recruited for a management position at another company making more money. Hamilton talked it over with White who agreed that it was an opportunity he probably had to take. On the day Hamilton turned over his keys and was set to say good-bye, White surprised him by saying that he had pegged Hamilton to run his company in three years.

While disappointed that White had waited until his last day to tell him that, the two parted. Except that Hamilton made it a point to call White each month to check in on White personally and talk about how the company was getting along. Hamilton had been gone 15 months when he called White to ask, "Are you ready for me to come and run the company?" White wasn't quite ready then, but put a deadline on it – dinner around September first to talk about it.

By Elaine Whitesides

Morgan County Business Leader

While the home he shares with wife, Terra, and their two children is elsewhere, Clay Hamilton says he spends about an equal amount of time in Mooresville, making it home, too. When you are a hands-on owner/operator of a business that is successful and growing, that's how it is. Hamilton has no qualms about the time he devotes to Whites Electrical.

A circuitous path to electrical contractor

Hamilton was one of those lucky few who came out of high school with a direction. Beginning at 14-years-old, he became a staple on construction sites. During his junior and senior years of school, he participated in construc-

tion programs at Central Nine Career Center in Greenwood. The instructors were business professionals, contractors in the area, who led the construction of a home each year by students from Johnson, Morgan, and a portion of Marion Counties.

The experience helped Hamilton narrow his path. "I liked being around equipment and building things," Hamilton said. "There's nothing quite like standing back and saying, 'Hey, we did that.'" When school ended each year, Hamilton continued to work for his instructors in their personal businesses.

The trades appealed to him, as Hamilton expressed, "because I like working hard and to have dirt on my hands. And the trades aren't going anywhere. There aren't enough trades-

men, and even fewer craftsmen out there."

Working during the summer he said he was able to do a lot of different kinds of work in the construction industry and that helped him to narrow down the profession to pursue. The process was one more of elimination. "I had no interest in plumbing," Hamilton said, "and I didn't want to be in an attic or crawlspace all the time, either." His dad began to push him toward electrical work and by the end of his senior year, Hamilton was enrolled in the electrical apprenticeship program at the Central Indiana Independent Electrical Contractors trade school. During the four-year program, participants work all day racking up the 8,000 hours in the field required, and then attend classes at night. Upon completion of the program, Ham-

Continued on Page 14

Reclaiming Brooklyn

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By Elaine Whitesides

Morgan County Business Leader

Work, depending on how you define it, can be a four-letter-word, or a joy. The joyful work, according to Merriam-Webster is “to exert oneself physically or mentally especially in sustained effort for a purpose....” That’s the kind of work that Ron Pyle, and his wife, Sandy, have in mind when it comes to retirement and Main Street in Brooklyn, Indiana.

Neither Ron nor Sandy were from Brooklyn, but both had similar experiences in small town living.

Ron grew up in a small town in southern Illinois, coming to Indianapolis in 2000 for a job in a print manufacturing firm. He loved small town living. “Things (in a small town) were community driven,” Ron said, “you saw beyond yourself.”

Sandy grew up on the south side of Indianapolis, not far from her mother’s family in Martinsville. After marrying, she and her husband moved to a tiny town, Flora, in mid-northern Indiana. She returned to the Indianapolis area in 2004. She met Ron in the print manufacturing firm and they married in 2006.

Ron missed the small-town feel, and Sandy understood what he meant, when he issued what they laughingly termed ‘the ultimatum,’ which was, get me out of the city or I’m going back to Illinois. At the time, Sandy’s brother was pastor of a 150-year-old church in Brooklyn, which introduced them to the town. Someone mentioned the ‘ugly green house’ was for sale and they drove by.

A block off Main Street, the green house was indeed ugly. Built in the 1890s, the house was originally the home of the town black-



Sandy and Ron Pyle

smith. The hearth was in the center of the living room and additional rooms had been added on one at a time through the years. It was unique.

When they pulled up after closing on a cold December day, the front porch had fallen in. She said they both wondered what they had just done, but then, she said, he smiled and just said, “Trust me.”

They fell in love with the house and the community. But then in May, Sandy’s youngest son, Christopher, unexpectedly died. The loss and grief blanketed Sandy and the family. “Being here was better than where we had been,”

Sandy said. “We could get by ourselves. It was quieter and easier.”

Downtown Brooklyn

When the couple first started coming to Brooklyn, there was a little diner on Main Street, next to the post office. By the time they moved into town, the last owner said it had become too much for her to handle and she closed it.

Then a church took over next door and made the diner like a soup kitchen serving breakfasts on Saturdays for donations. “I told the pastor I had been trying for years to open my own business and nothing ever really worked out,” Ron said. “I told him if he ever decided to close up that Sandy and I would be interested.”

Two weeks later as Ron was walking to the post office, the pastor flagged him down and told him they were shutting the doors at the end of the month. He said he had given the owners Ron’s name and the ball started rolling.

Within six months, in September, 2017, Ron and Sandy closed the deal. Ultimately, Ron and Sandy ended up buying not just the diner, but three buildings, one of which houses the post office.

“It was certainly a leap of faith,” Sandy said. “We spent a lot of money on inspections because we had heard someone say that the buildings were standing ‘just out of habit.’”

In the end, all the inspections reported that the buildings were all structurally sound. There

is the building with the post office, then next door to that is the diner, then there is another building with a large retail-type space and an apartment overhead.

More than an entrepreneurial adventure

Ron says he is not doing this to make a million dollars. “If I can break even, I will be a happy camper because it will be open, and I will be hanging out in a place where I am happy. But the more we talked to folks, the more excited they got and then we got more motivated.”

“At one point in time the town had a barber, and a grocery store,” Ron said. “This could help the community. People want the country feel, and this could play a part in increasing the population. It doesn’t need to be a big town, but we are trying to hang on to this little community.”

The history of the town is written in the structures. “The church stood before the town existed,” Sandy said. “Then the bridge was built. It was a covered bridge and there was a grist mill. The firehouse was built in 1890.” The buildings they bought were erected in 1900.

“This town is so cool,” Ron said. “What is now the library, had been the utility office, the police station. There are plans to build a new police station. People have bought homes in the newer subdivisions.” The Pyles see a town that could thrive and grow again. “We feel we are in a really good location here in Brooklyn.”

Revenue and cash flows

The cash flow from the existing lease with the U.S. Post Office will fund the apartment repairs and renovation. Once the apartment is rented and producing cash flow, the work on the diner will begin.

Besides the basic cosmetic remodel, they will hire a manager and staff to run it. The couple has a vision for what they want in the diner. “We would like to get a couple of dishes that are special,” Sandy said. They see that as not just giving the locals a place to go, but as a draw for people outside Brooklyn. We want people to drive to Brooklyn.”

“This is a big challenge,” Ron said. “If this does well enough, I’ve got my eye on a property down the street. I have some ideas for that. These are opportunities to bring back downtown Brooklyn so everybody wins.”

The couple has a vision of the small town where they want to live and spend their retirement. Brooklyn has the bones and structure. Ron and Sandy believe it can be a thriving community for the locals and a place to visit for others in Morgan County.

“It’s a pinch,” Ron said. “We save up and do this, then save up and do that.” Slowly, but surely, their plan is to bring it back and enjoy the best of small town living in Brooklyn. This time, Ron hasn’t even had to say, “Trust me,” because she believes in his vision, too.

Execute the Plan

“Great execution is the ultimate differentiator.”

– Margaret Molloy

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Excellence is never an accident

“Excellence is never an accident; it is always the result of high intention, sincere effort, intelligent direction, skillful execution and the vision to see obstacles as opportunities.”

The above anonymous quote was displayed prominently in an office, where, oddly enough, it seemed to attract very little attention. In any case, it has made enough of an impression to invite a look at these words of wisdom and see where these words may apply.

Like many this summer, you might be planning to take a vacation trip. When embarking on a road trip, unless a journey of aimless wandering around the country is the intent, it is essential to have a destination in mind and a map before you start your journey. The same should be true for our personal and professional development journey. Sadly, most people these days are living someone else's agenda, which was obtained “by default.” Stated differently, most people are on a path of aimless wandering – much like a traveler without specific destination or map.

It's really valuable to look at different areas or aspects of life and ask, “what is the intention here?” Clarity of purpose is the key to success. You have to know where you're going before you leave. Consider the areas of family, business, spiritual practice, financial means, retirement, education, self-development, health, and social interaction. Tragically most people, by their own admission, are not living fully actualized lives and full potential. The main cause of this tragedy is a lack of clear and focused intention and direction.

Without clear direction, “sincere effort” is impossible. Effort becomes sincere when clear intention is established. Most people merely do an adequate job of trying whatever it is they're



JACK KLEMEYER
Business Coach

doing because they are relatively un-inspired by the task. That's the cure of not being clear and intentional. Sincere effort stems from clarity and high intention. It flows in a natural way, like water in a stream. Take an afternoon this summer and look at the areas of life where you might be just “hanging out” or “clocking time.” When this happens, it's impossible to give full effort – during that afternoon with yourself, you can create an opportunity to have a more focused and clear intention! Get Clear!

Assuming that intention is present, intelligent direction is also vital. In his timeless classic, “Think and Grow Rich,” Napoleon Hill recommends and promotes the “mastermind” group. The mastermind group is any group of like-minded individuals that assemble for counsel and participation in the attainment of a worthwhile goal. The members of a mastermind group act very much like the directors of a large corporation, providing guidance, advice and direction essential to success. Participating as a member of a mastermind group gives you the benefit of “intelligent direction.” From the combined intelligence of several

comes new possibility that simply cannot come from a single mind.

Michael Jordan, who practiced over ten hours a day even at the height of his career, said practicing the wrong thing eight hours a day only makes a person excellent at doing the wrong thing. Consider the practice devoted to the essential skills that bring success as parents, spouses, employees and people in general. To excel, proper mindset and practice are much more important than actual presentation or performance. Out of the harsh discipline of practice comes skillful execution.

As humans we tend to see in purely linear “cause and effect” terms. “When given lemons, make lemonade” is certainly simplistic, but most people who are successful have had to become adept at taking some perceived challenge and using it as an opportunity for benefit, value and profit. This comes from introspection, the counsel of open minded and visionary people (of which there are few). Participating in a mastermind group gives you this advantage.

Each of these steps, when applied, provides opportunity, challenge, impact and benefit. With these steps in mind, make the wise decision to trade in mediocrity for excellence!

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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Small Business grants offered through Home Bank, FHLBank Indianapolis

Home Bank SB is partnering with the FHLBank Indianapolis to participate in Elevate, a grant program to help small businesses grow and develop their business, workforce, and community.

Small businesses can use the grant money (up to \$25,000) for capital expenditures, workforce training, or a variety of other needs.

To be eligible, businesses must be located in Indiana or Michigan and must be sponsored by an FHLBank Indianapolis member to complete the application. With locations in Morgan, Johnson, and Hendricks Counties, Home Bank SB is a participating member of FHLBank and a partnering institution for the Elevate program.

Businesses interested in applying can learn more at FHLBI.com/Elevate or contact Wade Phelps, Regional President-West for Home Bank, at 317.402.3970 for more information.

Chartered in 1890, Home Bank SB is a community bank with offices in Morgan, Johnson, and Hendricks Counties. As a mutual institution without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support.

FHLBank Indianapolis is one of 11 regional banks that make up the Federal Home Loan Bank System. FHLBanks are government-sponsored enterprises created by Congress to ensure access to low-cost funding for their member institutions. FHLBanks are privately capitalized and funded and receive no Congressional appropriations. FHLBank Indianapolis is owned by its approximately 400 Indiana and Michigan financial institution members.



Home Bank SB recognized with United Way of Central Indiana's highest honor, the Spirit United Award

United Way of Central Indiana hosted its Annual Meeting at the Indiana Roof Ballroom on June 6, 2018, where supporters and contributors were recognized with individual and company awards in front of a crowd of nearly 1,000 people. Home Bank SB received the United Way's most prestigious honor -- the Spirit United Award -- for exceptional volunteer and financial support in the community.

"The gift of giving is a powerful tool," stated Dan Moore, Home Bank's President and CEO.

"It changes organizations, individuals, and cultures. Most importantly, giving enables us to fulfill our real purpose."

Spirit United is the most esteemed corporate award, celebrating companies which have consistently supported and generously donated to United Way. Home Bank is honored to receive the award alongside three other distinguished Central Indiana businesses: Hulman & Company, Hatchette Book Group, and The National Bank of Indianapolis.

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Target Date Funds are the TV Dinners of modern investment selection

Remember TV dinners? According to a 2012 report from AMG Strategic Advisors, TV dinners have been served in 99% of American households over the seven decades. The report didn't share which "dinner" was the most popular but did you have a favorite? I was partial to the Salisbury steak dinner with green beans, mashed potatoes (from flakes) and something that was purported to be a chocolate brownie.

Well dear reader, TV dinners aren't as popular as they once were, not with a Taco Bell or Casey's General Store popping up on every corner, (BTW, back when I was still eating pizza, I LOVED Casey's, but I digress). No, they aren't so popular anymore but according to a recent report from Vanguard Funds, the TV dinner investment equivalent certainly is. I'm speaking of course of Target Date Funds. According to Vanguard, just over half of participants in the 401(k) plans it administers are invested in a single target date fund.

A target date fund is as its name implies, a fund that "offers a diversified portfolio within a single fund that adjusts its underlying asset mix over time. The funds provide broad diversification while incrementally decreasing exposure to stocks and increasing exposure to bonds as each fund's target retirement date approaches." (Vanguard) The key phrase there is "decreasing exposure to stocks and increasing exposure to bonds" over time. The longer the time frame or target date to your retirement, the more aggressive and volatile the exposure to stocks is.

So what's wrong with that? If you have a longer time horizon, shouldn't you be comfortable in a single aggressive mutual fund? Well, maybe. Investing wisely means more than knowing your anticipated retirement date or "target date". It also means knowing your willingness and emotional ability to hold on to that fund until your "target date" while the

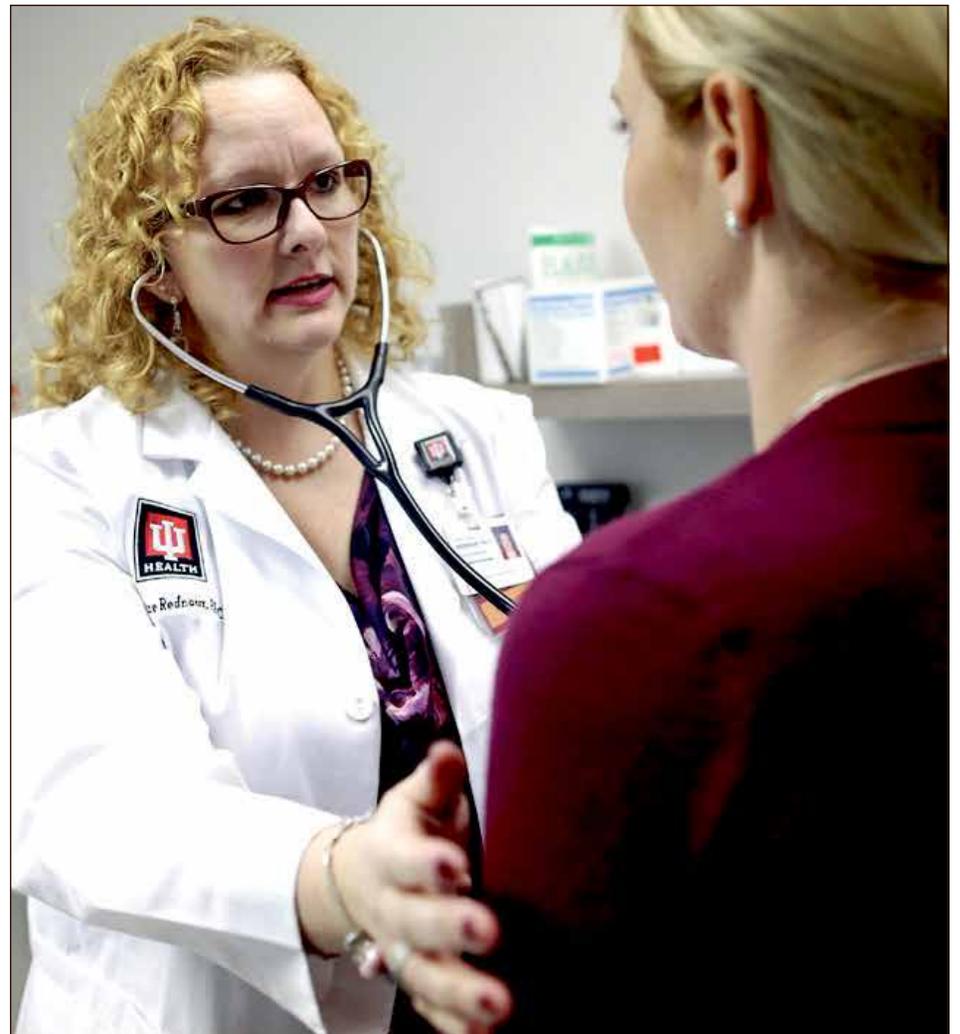


JEFF BINKLEY
Finance

market blows up your retirement portfolio while your waiting. For example, let's say that ten years ago (2008) you're a 23 year-old recent college graduate starting a great job and making selections for your 401(k). You want to retire at 65 and want to keep things simple, you know, like selecting a TV dinner. You select the Target Date 2050 fund. (65-23=42 2008 + 42years is 2050). Your first year that fund loses over 36% scaring you badly. (Data from Vanguard) Your simple choice of funds now has soured you on markets and investing at the very start of your career.

Target date funds have their place and will work very well for many, many, retirement investors. My suggestion is that you do your research, know what you're buying, how its volatility may impact your emotional risk tolerance... and make sure the chocolate brownie is real.

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



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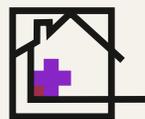
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By the time Hamilton and White met the first week of September, 2014, Hamilton had prepared a business plan and was ready to show White his ideas for the company. Hamilton returned to the company as Vice President of Operations and began to implement his plan.

Over the next five years, the pair doubled the business, including revenues and employees. "Our guys are extremely talented, our management staff is very well rounded, our front office is the backbone of the company. The guys in the field being good with customers and taking pride in what they do is central to it all. Without them, nothing would be possible. It's a total team effort."

At the end of 2016, White and Hamilton began seriously discussing a buyout and on January 1, 2018, Hamilton took over as president and new owner of Whites Electrical. The seed that had been planted in Hamilton's mind as a teenager was sprouting. He said, "I spent 10 years in the trenches. I was fortunate enough to work with some very good, and some not so good, contractors locally. I looked at what made the good ones good and the bad ones bad."

Reflection and analysis has played a large part in the business model and culture he has for his business. "The biggest key to success is hard work and the commitment to learn something every week, if not every day," Hamilton said. "Learning is the integral factor in making mistakes. Everyone makes them, but you must learn from them and be prepared for it the next time a like situation arises."

Nurturing the idea of business ownership grew stronger as Hamilton recognized that being an owner would give him freedom. But it also provides him the opportunity to devote his time and energy into building a business that has purpose like

serving customers in an ethical and respectful manner; and giving employees a stable and secure financial and professional foundation on which to build their lives. Doing it his way, operating the business the way he wants, is the freedom Hamilton relishes.

Taking charge of the business

Since Hamilton took over Whites Electrical, the business has grown, now employing 30 people in technical, administrative, and management positions.

"I want Whites Electrical to be a company where employees stay and can eventually retire from," Hamilton said. "We do our best to provide a good life at work and for home." Employees are offered full benefits with a 401K, family health insurance, paid vacations and holidays. One of the most satisfying surprises Hamilton has experienced in his career has to do with employees. "When you have worked with an employee," Hamilton said, "and you see them succeed and take pride in that they have done and built; that makes it fun and is something to really be excited about as an owner."

Another aspect of learning is consulting with other people. It affects his responsibility for building relationships and growing the customer base. "I can make all the relationships and promises I want, but if we aren't doing it correctly in the field, it makes no difference what I say," Hamilton said. "I have faith that my team will do it out there in the field the right way. That's the importance of good employees."

Hamilton makes it a point to stay in contact with people. He credits that staying in touch policy with eventually leading him to where he is today with Whites Electrical. "I take the time to build relationships with people first." Although how big their company is or how long they have been in business is important to know, the character of a person and how they operate their business is most important. In addition, he says that people have developed expertise over years that makes them great resources.

"Besides checking in on them personally," he says, "they are all people to ask what would you do, or what do you think about ... and the like. I hope to keep those people in my corner all the time."

But there is something special about serving the local Mooresville area. The spirit of the neighborhood feeling was revealed to Hamilton in a rather unique way not too long ago. "We painted the building and people in the community wrote us thank-you letters," Hamilton said. "People in town are awesome. That's the kind of place this is."

Powerful lessons along the way

He says understanding the role of sacrifice is crucial. "Success doesn't come without sacrifice," Hamilton said. "I actually came up through the field. I know how cold it is in February and how hot it is in July and what it takes to get a job done. I can relate to all my employees because I have been in their position at some point in my career. I have put in the time it takes."

Hamilton credits Ray Skillman with another very valuable lesson. He says Skillman taught him that if you aren't changing what you do in business, you are being left behind. That could be very true in the electrical industry. For instance, Hamilton says, "Lighting has changed dramatically. How lights are made, installed, even how homes are wired and running off the energy grid is going to be drastically different in the future." To keep up, he not only educates himself, but provides education and training for his employees, because, he says, it's most important that they know. "It's part of our mission to stay on the cutting edge."

"A lot of people told me for a long time that I wasn't going to be successful for various reasons," Hamilton said. "I carried a chip and wanted to prove them wrong." He said that took developing humility. "When you get into an upper management position, you have to be willing to take no credit for anything you do. When you put your team ahead of yourself all the time, you will win every time."

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A persistent epidemic but a winnable public health battle

Every adult who dies early because of smoking is replaced by two new, young smokers, one of whom also will die early from smoking.

We have known for more than 50 years that people who smoke cigarettes are much more likely to develop—and die from—certain diseases than people who don't smoke. More than 20 million Americans have died because of smoking since the first Surgeon General's Report on Smoking and Health was issued in 1964. Most of those deaths were of adults who smoked, but 2.5 million were of nonsmokers who died because they breathed secondhand smoke—air that was polluted by other people's cigarette smoke.

Adults are not the only people who suffer because of smoking. Today, about half of all children between ages 3 and 18 years in this country are exposed to cigarette smoke regularly, either at home or in public places that still allow smoking. For decades the tobacco industry has been encouraging children to start smoking. Images that make smoking appealing to children are still highly visible in our society.

They are found in movies, on television, in video games and retail advertising, including at convenience stores where youth often visit, and of course, online. As a result of tobacco industry marketing and other influences, more than 3,200 children younger than the age of 18 smoke their first cigarette every day. Another 2,100 youth and young adults who are occasional smokers become daily smokers. Nearly 9 out of 10 smokers start before the age of 18, and 98% start smoking by age 26. Every adult who dies early because of smoking is replaced by two new, young smokers. If current risks continue as they are now, one of the two also will die early from smoking. Approximately 5.6 million children alive today will ultimately die early from smoking if we do not do more to reduce current smoking rates.

Youth tend to have a lot of misconception



JENNIFER WALKER

about e-cigarettes. This stems from students looking up information online through message boards and websites. Links to CDC studies that contain a lot of scientific jargon that students won't be able to interpret so they rely on the general interpretations provided to them by the people posting the link who may or may not be credible. These are the arguments that we hear from youth as to why they choose to vape.

- **Myth:** Vapes don't have second-hand smoke like cigarettes do
- **FACT:** Second-hand smoke from vapes have been shown to contain nicotine, PAH's, aluminum, and other compounds that have been shown to lead to heart disease, respiratory disease, and cancer.
- **MYTH:** Vapes are a safe alternative to other tobacco products
- **FACT:** Information about e-cigarettes are coming out every month. We know ingredients found in e-cigarettes have been shown to cause cancer, popcorn lung, and other respiratory diseases.
- **Myth:** JUUL's have nicotine-free pods and nicotine free means harm free
- **FACT:** Nicotine free juices have been shown, in many cases, to contain nicotine. All JUULs contain nicotine despite what youth may think.

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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Networking opportunities

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

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

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

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

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

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

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

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

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

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

10TH ANNUAL CELEBRITY GOLF OUTING

Date: Friday, July 13, 2018
Lunch Meet & Greet: 11 a.m. - Noon
Shotgun Start: 12:00 p.m.
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