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August 2018



THE MAIN TEAM

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The power of a story

There is not one single month, or day, that goes by that you don't hear or read a good story. Truth. Everyone tells them and, most importantly, everyone has one. The significance of that is that story is how we all connect and learn from one another.

Parents teach their children with story. Teachers use story to educate. And here at the Morgan County Business Leader, we use stories, too. Stories to introduce people doing great things in their businesses or organizations to a greater audience. Stories to identify strategies that do, and sometimes, do not work out well. Stories to encourage people to stay the course and know they are not alone even if they sometimes feel they are the only ones to struggle. Stories that inspire people to reach out to partner with someone else to bolster the dreams of both or to make the road a little less fraught.

Many of the stories I hear every day are from people who have been featured in the Business Leader. It is not just that they appreciate the telling of their story, but they tell me the impact the story has had on their business or organization: more business, more donations, more volunteers, even applicants interested in working with an organization like theirs. And always the surprise at the number of people who contacted them to say they read it and were moved.

Other times I hear stories about how readers learned something, tried something they learned, or reached out to someone because of



JIM HESS
From the Publisher

the story they read. I have been told that the Business Leader provides an insight into the business community that would otherwise be lost to them because their nose is down to the grindstone every day and not out in the community.

This issue is filled with stories from which to learn, to be inspired, and to enjoy. Our cover story featuring Jeff Main of Hilliard Lyons talks about team building. Sheila Hodge of Sheila's Bakery Unlimited shows how once business ownership gets in your blood, it remains; and Eric Rogers of PDS Connect illustrates how a passion for technology and community blends to become a successful enterprise.

Stories connect. Stories teach. Stories inspire. Each one is unique and powerful and will touch the life or business of another. That is what I have learned publishing the Morgan County Business Leader and why I am so proud to be a part of this community and to be able to bring you the publication.

"Everyone loves a story and, most importantly, everyone has one..."

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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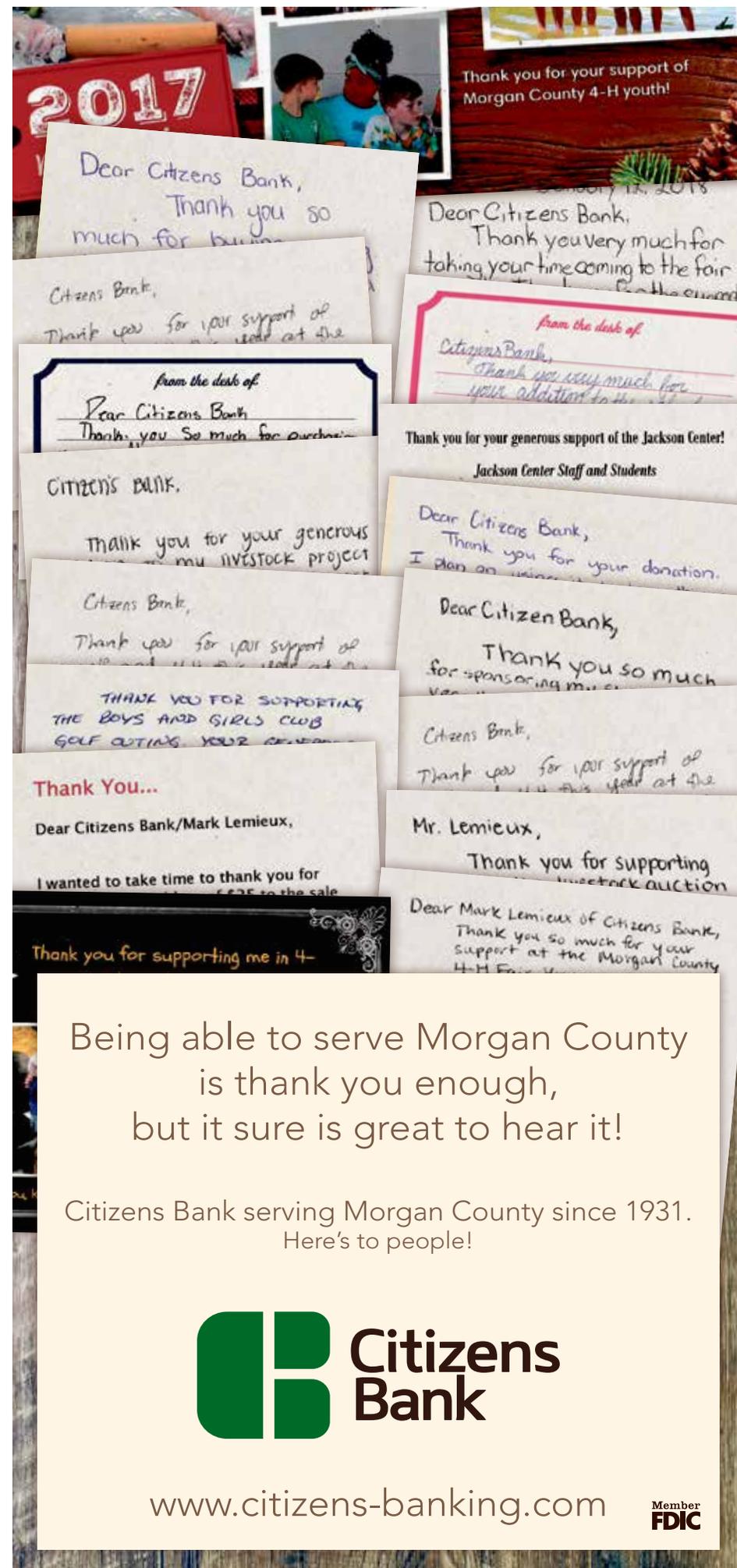
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By Elaine Whitesides

Morgan County Business Leader

Not many people know what a BBS (Bulletin Board System) is – or was. Before the internet, WIFI, and wireless, online access was something relegated mainly to early adopter, hard-core techies. In the mid-to-late 1980s everything about technology seemed complicated and mystical to the majority of people. But not to Eric Rogers.

During that era and while he was still in junior high school, Rogers began learning to write code from his father, who was a programmer. By high school, he was building an enterprise network in his bedroom and hosting his own email. He was seeing the simplicity of zeros and ones and the complexity of how layers of processes could be integrated. He was learning how it all worked. “I’d be up until 3 a.m. working on things versus playing video games,” Rogers said. “To understand a complex system, you must understand that there are smaller systems within the system. I understood that and I was creating software.”

He worked part-time in a tech company and says it was a learning playground for his work. “I had a passion for technology,” Rogers said, “but it wasn’t just technology. It was, and still is, finding solutions to problems.” He was a computer operator. Working third shift while attending IUPUI, he was responsible for running the end of day processing. Having to repeat answering a long series of questions with every process, Rogers knew there was a better way and began writing code that would automate the process. Eventually, he said, he ended up pushing a button every so often, and spent his time doing homework.

His boss noticed and pulled him aside. “She told me, ‘If you can work yourself out of a job, there will be another job somewhere else,’” Rogers said. “I have never forgotten that.” He said what that meant to him was that if he could fix problems, and the world revolves around problems, if you can find a way to automate or bridge gaps between systems, you can move out of that position and into one developing new solutions to fit a need. That conversation clarified what he would pursue. He



Eric Rogers

would solve problems using technology.

He did move into a new position in web development at the company, but on the side, he was doing something else, too. He began a hosting service. “I built the company based out of the need of the company,” Rogers said. The hosting business ex-

panded quickly as he provided services for many of the university groups and other businesses. In the end, his profits financed his college costs. He transferred to Indiana University in Bloomington and changed his major to computer science. His days in college ended before graduation, but his passion for technology was blazing bright.

The hosting business had grown to include many larger organizations including electric collectives. He was having to constantly make updates

to his system and the drive from home to downtown Mooreville where his equipment was located was a constant necessity. He wanted to create a way that he could make the updates remotely from home to eliminate the constant driving back and forth. There was not internet access at home. He installed his first tower there and created a wireless network system making it possible for him to login at home and make the update to his equipment in downtown Mooreville.

After a short stint at Rexnord, he was recruited by a former colleague to become a member of the PACE group, the technology dreamers, at Clarion Health. Not an employee, but a contracted employee, as a member he was tasked with finding solutions to technology problems in the hospitals.

Rogers then moved into a role as project manager for the technical aspect of the construction of IU West and then IU North. By day he was managing the construction of a wireless network and technology capabilities in the hospital and at night and on weekends he was building a system to provide internet access to individuals, organizations, and businesses across Morgan County.

Along with the demands of all the technology work he had his fingers in, Rogers managed to marry his wife, Crystal and start a family, which has since grown to include Makenzie, now 12; Cole, 9; and Tyler, 6.

By the time the construction of IU North was drawing to a close, Rogers was getting more calls every day for PDS to build out connections to the internet. He made the decision to leave full-time employment and build PDS into his full-time occupation. He said, “I gave a thirty-day notice with the caveat that if it didn’t work, I could come back, right?” With that assurance in his back pocket, Rogers left after the hand-off to IT and has yet to look back.

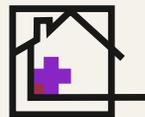
Rogers said, “Honestly, I didn’t know if this would even work because we were doing things that weren’t supposed to be possible.” But he hired Mike Wolford part-time and together they made it possible.

The company took on the name that explicitly explained what they did: PDS Connect (PDS stands for precision data solutions) and they connect you to the internet. PDS Connect now will install fiber optic lines and create wireless networks to link locations within an organization to the larger outside internet system. Not only are they the solution when there are no hook-ups to a larger service system available, they have become an alternative service provider. Some of their clients have access to large service providers but opt to use PDS Connect as their provider.

Rogers said, “We are an actual ISP. We ARE part of the internet. We are not reselling another ISP service.” That means businesses have access to more than one service to ensure that there is always a plan B. Rogers says that it is cost effective – and business smart – to use both.

PDS Connect has grown to now employing five full-time and one part-time employees and they provide internet access to about 1,000 families, organizations, and businesses in Morgan County and the nearby areas and consults on connectivity problems. “We focus on Morgan County because it’s my hometown. It makes a difference in my community where I want the residents to have advantages. I am proud that we are providing service to our community that no one else has or can build redundancy for businesses to continue to make profits. If people here don’t have access, that’s a problem.”

And it is Eric Rogers passion to solve problems, especially that one.



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How to make 'good profit'

How does a business make good profit? Is there such a thing as bad profit? After reading Charles Koch's Good Profit: How Creating Value for Others Built One of the World's Most Successful Companies, several concepts resonated:

- Empowering people enables them to generate more value
- Empower people by giving them clarity on what you're trying to accomplish
- Hire for values first, then skill and knowledge
- Humility and integrity are important values
- Pay people for the value they create vs job title or years of service

A little background on the book

Koch is the CEO of Koch Industries, Inc, the 2nd largest private company in the US, valued at over \$100 billion. He guided his multinational firm to great success and attributed that success to his "Market-Based Management," MBM, framework.

MBM is a scientific approach to management that applies the principles that allow free markets to prosper. It harnesses the power of markets inside a firm, hence the name. Koch details these free market philosophies and their origins in economic, political, and sociological frameworks. He stresses that if you're going to be successful implementing MBM, you need to grasp and apply them holistically.

In summary, to make good profit, you create an entrepreneurial culture inside your company by creating clear direction, empowering, measuring, and incenting the right behaviors.

The book contains fascinating foundational philosophies but it's difficult to quickly extrapolate a list of actionable items. Rather than summarize the book, we pulled five basic concepts out of MBM so business owners can put them into practice:

Five ways a business leader can make good profit

1. **Create a vision that's good not only for your company but for all.** The difference between profit and good profit is that profit benefits your company; good profit also benefits your employees, the customer (because you're offering products and services that consumers really want and need), and society as a whole. It's important to be extremely clear about what you're trying to accomplish. Create your vision, values, and mission and communicate them often.



ROGER ENGELAU
Business Coach

2. Give authority to pursue the vision.

If you give employees the opportunity to think and behave like entrepreneurs, they're more fulfilled. If their talents are used and they're part of doing something worthwhile, they'll generate more value. It's hard to make profit, let alone make good profit, if employees feel stuck in jobs where they have no real say in when, where, and how the work is done.

3. Hire for compatible values first, then skills.

You can't train for values but you can for skills and knowledge. Generally, a job candidate has your values or not. Especially important are values like integrity, honesty, and humbleness.

4. Pay for the value a team member creates.

Koch cites the example of rewarding sales volume vs profitable sales. He points out that it's OK for employees to make more than supervisors when you pay for value created.

5. Train and incent managers to be coaches vs order-givers.

If you allow workers to make more decisions, supervisors can coach workers in decision-making and problem-solving vs making all the decisions and solving all the problems themselves. You're harnessing the dispersed knowledge of everyone instead of a handful of people at the top.

Koch's MBM framework may be complex and philosophical, but it's also a considerate and practical approach to managing people.

Head Business Coach and Owner of Inspire Results Business Coaching, based in Mooresville, Roger Engalau, 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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Why are some blessed with good health while others have frailties? Why do some have gifts or talents while some seem to be lacking?



Jod Woods

A few of us are fortunate to have our good health, family and friends and we are given the opportunity to help those who are lacking some of these basic abilities. What are you doing to help others? God has a plan and purpose for everyone. Few people are in a position to devote all of their time

or large sums of money to help, but there are worthy local establishments in place to utilize individuals' time and finances to do a greater collective good. Together we can do more than we can individually.

One organization that is close to my heart is the League of Miracles, a sports facility for handicapped children. Until now, these precious children have patiently sat on the sidelines watching their siblings play various sports. Due to the generosity of others, this



organization provides a facility where they are able to safely enjoy what was not previously possible. More information is available online at www.leagueofmiracles.org. You can see updates from the League on their Facebook page at www.facebook.com/LeagueOfMiracles. Remember those in our community who can use our assistance and be an encouragement to them.

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@economyhvacc.com



Understanding Healthcare lingo

If anything has proven true over the past 10 years, it is the ever changing complexity of healthcare. Add confusing healthcare lingo and it is not surprising many experience an overwhelming feeling of helplessness. Understanding the most commonly used terms can go a long way in beginning to grasp the concepts and policies from ACA (Affordable Care Act) to employer insurance choices. Here is a brief summary of top terms to know.

When employees deduct **Medical Premiums** from their paycheck for medical coverage, the cost is usually taken before taxes. Keep in mind though the cost for coverage of a domestic partner comes after taxes. This is why it is often advantageous for employees to have an employed spouse/partner take advantage of their own company's plan. One of the first questions is to find out the **Allowed Amount** which is the dollar amount healthcare providers can charge for a medical service. Employees are responsible for medical costs until they reach their **Annual Deductible**. Employees pay towards the deductible for services before the plan starts to share costs. Many plans operate with a **Copay**, a fixed amount that employees pay for a covered healthcare service like a doctor's appointment and prescriptions. For instance, employees may be required to pay \$20 each time they visit their doctor. After meeting the deductible, which can vary depending on plan, **Coinsurance** kicks in. Coinsurance is the percentage employees and the plan pay in sharing costs.

When employees receive their **Explanation of Benefits (EOB)**, the summary of services used, there is a breakdown of what the plan paid and what is still owed. Factors that play on how much they have to pay is if the plan is a **Preferred Provider Organization (PPO)** and whether an **In-Network** or **Out-of-Network Provider** is used. Most PPO plans pay a greater percentage of costs if employees use a provider that has contracted with the plan. Costs paid can vary for out-of-



LARRY BAILEY
Wellness

network but most likely they will pay more. Once the **Out-of-Pocket Maximum** is reached, the employee's plan covers 100% of eligible services for the remainder of the year. This essentially caps how much of their own money they will pay after the annual deductible, coinsurance and copays are met.

Health Savings Accounts (HSA) and **Flexible Spending Accounts (FSA)** are additional ways to benefit from tax savings. In an FSA, employees are allowed to set aside money out of their paycheck before taxes. This can be used on medical expenses not covered by health insurance. The drawback is FSA money is "use it or lose it." Employees will lose the set aside money if not expended within the IRS designated guidelines. An HSA is good if it is a "high deductible" health plan. Employees can accumulate funds over multiple years but there is a limit on how much can be contributed per year.

As **Outpatient** treatment trends grow and **Inpatient** admissions decrease (day visits vs overnight care), healthcare is truly changing to meet today's patient needs and expectations.

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.

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Custom software development: Invent your own wheel

Raise your hand if you've had a great app idea that no one's thought of yet. Is there anyone among us who hasn't hit our head on a wall trying to find ways to make technology work the way we want it to? If you're like most, you've reached that point and said "fine... I'll just have to build this from scratch..." only to find yourself with another headache when you realize the investment of time and money it will take to "invent the wheel" of your technology solution.

Recently, we've investigated three ways to make technology systems our own - customization, integration, and now, custom development. Customization and integration involve taking pre-built systems such as QuickBooks, Microsoft Office, and web-based tools and tweaking them to your specific needs toward a wholistic, functional solution. Custom development is where you remove the "box" third party tools force you to live within and create your own solution from scratch, just the way you like it.

Custom software and mobile app development is EXCITING. The sky's the limit when it comes to features, expandability, and a unique look and feel that if only yours. Custom development is ENGAGING. It can get your entire team involved in the dreaming process as you build a solution to meet your unique needs.

Custom development is also ENGROSSING. It will consume your time. You'll think about what else you could do with this or that while you drive, while you sip coffee, and even while you sleep. And finally ... custom development is EXPENSIVE. Just because your solution may seem simple and straightforward doesn't mean it's easy to build. Large amounts of both time,



CHET CROMER
Technology

money, and expertise will be required to bring your idea fully to life.

In my line of work, custom software and mobile app projects are some of our favorite endeavors to take on with a client - not just because they bring in significant cash flow, but because they allow us to partner with businesses to bring an idea to life in a way no one has done before. We're brought behind the curtain into the way a business ticks, we become part of a competitive advantage, and we build a relationship that can far outlast the project and become a significant part of our own future while those we serve continue to flourish.

If inventing the wheel of your own technology solution is on your radar, you already know you should tread carefully. A customized or integration solution that is DONE is far better than

a custom developed solution that never gets off the ground or drains your bank account. On the other hand, the solution you build may be the tipping point for the next stage of growth for your business and one you couldn't achieve any other way.

Thanks for wading through these ways to tailor fit software and technology solutions to your business. Should you ever have an idea and like to bounce it off someone to consider the paths forward, please give me a call. I love hearing ideas and sharing feedback with those who are ready to think outside the box.

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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Molly Piercefield, Tom Gowin, Jeff Main, JoAnn Fischer and Debbie Burke

THE MAINT TEAM

Jeff Main assembles a great team at Hillard Lyons

By Elaine Whitesides

Morgan County Business Leader

When Martinsville native Jeff Main left for college, economics was his major. He was interested in economics, but his primary objective in selecting DePauw University was both more focused, and broader. “My intention in college was to learn to learn,” Main said. “I tried to develop a broad-based knowledge and understanding of business, but then learn how to apply a variety of skills.”

His first job was as a bank examiner for the Indiana Department of Financial Institutions. After three years, it was a personal connection with fellow church member, Charlie Horrell, that changed his course. Horrell asked Main to join him in opening an office of Hilliard Lyons in Martinsville. “Charlie was in business in the Bloomington office and saw a need and opportunity in Martinsville,” Main said. “He became my mentor and senior partner in the business.”

Main says that for the first part of his career it wasn’t his position to think organizationally. “But it informed my beliefs,” Main said. “I learned from other talented people and I learned to trust the things they emphasized.

Because of them I developed the confidence to put my own thoughts into practice.”

The heart of the services the Hilliard Lyons teams in Bloomington and Martinsville provide is helping families and businesses save, plan, invest, and manage their money and assets.

For individuals and families, Main and his team work toward goals such as securing lasting assets for retirement, savings for college educations, and transitioning wealth from one generation to another.

For businesses and their owners, his team manages corporate assets and benefits plans such as retirement programs. They also assist non-profit organizations, including churches and endowed charities, in managing assets and portfolios.

Building a team in Martinsville

When Main and Horrell opened the Martinsville office twenty-six years ago, Main said his focus was on establishing the office. “I think, mistakenly, I felt that it was my job to come in and know as much as possible about the subject matter.” He says he quickly learned that while that is important, and you must be

competent, knowing everything isn’t the end of this business. He says it is how you apply knowledge to help others that is critical both for the clients and to build a sustainable business.

To do that, Main says advice from sales and motivation expert, Bob Dunwoody, has served him well. Dunwoody told him: Ask and listen is greater than know and tell.

“What became our focus and built our business was our ability to ask the right questions,” Main said, “and then listen carefully to the answers we got.” Those answers drove decisions that make clients feel their advisor shares their values, cares about them, and exceeds their service expectations in an honest and trustworthy manner.

Those standards of service are the basis for the culture of the organization. “If I have an employee that I have to worry about any of those things,” Main said, “then that person shouldn’t be a team member.”

Since the first days, Main says, they have looked for people whose work ethic, personality, and character are a fit. “I can teach most people the skills they need to work here. I am

Hillard Lyons

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more focused on the culture being right.”

How the team approach benefits clients and the team

For those who do fit into the culture, Main also emphasizes individuality in a way that benefits both clients and team members. In addition to being competent generalists, Main encourages each team member to specialize in different areas depending on their experience and personal interest. For example, wealth associate Joanne Fischer specializes in annuities.

“We all have different strengths on our

Continued on Page 14

Baking up a business

Sheila's Bakery Unlimited

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By Elaine Whitesides

Morgan County Business Leader

It is true that most small business owners work a lot of hours and have a lot of pressure and stress. Sheila Hodge, owner of Sheila's Bakery on Main Street in Mooresville admits it is not easy, but she would not have it any other way. In fact, she says that it is best for her.

Right out of high school, Hodge opened a bridal shop in Hendricks County. "I took care of everything for a wedding," she said, "including dresses, flowers, invitations ... and cakes." During the ten years Hodge ran the business, she married, and began the job of rearing five children, until changes in her personal life forced her to close the shop.

She began searching for the right "job" for her, working for a while as a certified nursing assistant, in a daycare, and eventually working as a bakery manager for several big box stores in the area. After almost a decade in the bakeries, she said she realized something. "I was stressed and tired all the time," Hodge said. She thought she had found a job she could love, baking desserts and decorating cakes, but the limitations on her creativity and the mandates regarding policies and processes were restrictive for the former business owner. She said, "I like to be in charge and do it the way I want. It may not be all that different, but I want to serve the customers in the best way I can with what I know."

Recognizing that it would be best to make some changes, Hodge became a Tupperware consultant on the side to return to entrepreneurship with support. She also remarried, and with new husband, Thomas, moved to Mooresville where family had always been. Many now live just minutes apart including her mother, aunts, and three of her daughters with some of her grandchildren.



Sheila Hodge

Being a part-time business owner was good, but it didn't relieve the stress of being an employee. The stress began to have an affect on her health. "It was time for a fresh start," Hodge said. She opened Sheila's Bakery on November 18, 2015 and although there is stress, she is back in control and she says symptoms subsided.

She is doing it her own way in the shop, combining baked goods and Tupperware. "I get to design my own cakes and set my hours," Hodge said. "I like to be creative and I get to experiment with flavors. We have 54 flavors of cupcakes, 24 flavors of cake wedges, 14 flavors of brownies, 26 flavors of cookies, and 33 flavors of donuts, along with breads and pastries. We cycle through them or produce them for special orders."

The best part, though, she says, is that customers can tell her what they are looking for and she can customize the flavors and designs, so it is more personal. No one is going to tell her she cannot create a design or give a customer what they want because it is not listed or shown in a sample book. In fact, she takes even the most unusual requests like cakes for memorials, or even a Styrofoam cake for a gravesite. "Designing cakes is my favorite part of the business," Hodge said. "Here, I can do whatever a customer wants or needs."

The day-to-day is different from the big bakeries where she was employed. "I don't have the big industrial ovens and I see and talk to fewer people every day," Hodge said, "but I know them better."

After her first experience with retail Hodge knew what to expect as far as running a business. Since opening, Hodge has noted the cycle and flow of sales connected with holidays and seasons. She makes it a point, when she can, to work with other businesses in the area and participate in community events such as Old Settlers Days, the Monrovia Festival, Mardi Gras, and Victorian Christmas. However, just like other owner/operators, she spends most of her time in the shop and not networking.

Hodge is also a firm believer in small businesses supporting each other, which is why she has a place for business cards and is open to filling customized requests for orders from a small platter of donuts and a few cups of coffee to orders for several dozen cookies, a customized cake made up of a variety of cake wedges, or special orders for gluten free, sugar free, or peanut free products. She has also hosted events with charity and vendor tables.

Sheila's Bakery took first place in donuts and second place for bakery desserts and pies in the Mooresville Decatur Times 2016 Reader's Choice Awards and is currently running in fifth place in the state of Indiana for the Sweetest Bakery in a contest sponsored by Dawn, a bakery food supplier. These prizes are all evidence of Hodge achieving some of the goals she has set for the business. "I want everyone to like everything, and to be known for being friendly," Hodge said. "We are a Christian-based business and that's how we treat people."

"We have a lot of repeat customers," Hodge said, "but there is always room - and bakery goods - for more!"

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Nine simple steps to a better you

"Work on your career and you'll make a living. Work on yourself and you'll make a fortune." - Jim Rohn

Regardless of the number of college credits or advanced degrees you have, the truth is that much of your success is determined by your attitude. Education is worthwhile but a good attitude is priceless. Sadly, if you search for a college that has a concentration of study entitled "Attitude," you will come up empty handed. Yet, the world would be a better place if we could all major in "Attitude."

If attitude is not taught in school, then how come some people have great attitudes and others don't? More important, how can you change your attitude from a mediocre one to a magnificent one?

Here are the nine steps to help you improve your attitude and become a better you.

First, to adjust your attitude, you must be brutally honest with yourself and take responsibility for your attitude. You are the only one who can change you. Be accountable for who you are and how you behave. Tell yourself that blame is unacceptable.

Second, recognize warning signs like negative thoughts, blame and pessimism. Your mind is like a computer; the beliefs you put in (input) create the actions you take out (output). For example, if you tell yourself that you are "just okay," you will be "just okay." What you think about, you will bring about.

Third, use positive affirmations. Tell yourself every day that you are an outstanding person capable of achieving your goals. When someone would ask the late Zig Ziglar how he was, he would reply "Super good but I'm gettin' better!" Follow Zig's advice and replace negative and mediocre thoughts or phrases



JACK KLEMEYER
Business Coach

with excellent and amazing thoughts and phrases. Stand up taller each morning. Breathe deeply to allow air into your diaphragm. Smile more, even at people you don't know. Live a new level of excellence every day. Reach higher.

Fourth, your subconscious mind operates on images and pictures. Before you go to sleep, envision your ideal day. What are you doing? What are you wearing? Who are you with? Are you in a meeting, confidently speaking before your boss and colleagues? Are you on the beach playing with your children and spouse? See and feel yourself in this moment as a huge success. Do you want a new house, job or relationship? Imagine it as if it already happened.

Fifth, write down your goals. The subconscious mind kicks into action when you put your goals in writing. List three short-term and three long-term goals. Then, give your dreams deadlines (a date of accomplishment) and outline the steps you will take every day to reach your goals and dreams.

Sixth, put your head down and focus. Successful people do not spend time with negative water cooler gossip and time wasters, they

are impeccable with their word. Set your goals and get to work.

Seventh, think about a successful person you admire. What are his or her personality traits, characteristics and values? Chances are the person who came to mind is successful because he or she decided to be positive and upbeat, to expect great accomplishments and to focus on doing whatever it takes to achieve his or her goals. Surround yourself with cheerful successful people.

Eighth, avoid "naysayers" who shoot you and others down, speak negatively or have poor work and personal habits.

Ninth, create a new routine to form a new habit. Practice these ways to adjust your attitude for at least 21 days. That's how long it takes to form a new habit.

President John F. Kennedy said, "The human mind is our most fundamental resource. Your mind is a fertile garden that will grow whatever you plant in it." What seeds are you planting in your mind? Are you planting seeds of opportunity and growth or weeds like cynicism and mediocrity? Life is better when you have a good attitude. So go ahead and give yourself the chance to move from mediocre to magnificent. We all have the tools. The key is to use the resources that we have to become totally amazing!

Grow Your Business™ Coaching founder Jack Klemeyer is recognized as a preeminent resource for business professionals. As a John Maxwell Certified coach, speaker, trainer and facilitator of Mastermind groups for business owners and professionals, his results-driven philosophy calls for action and accountability. He and his Grow Your Business™ team are dedicated to taking businesses and their owners to the next level. Jack can be reached at Jack@GYBCoaching.com or at 317-755-6963. Learn more at GYBCoaching.com.

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The Dog Days of Summer

Ah the Dog Days of summer... these mid-late summer days so dreadfully hot that even short-haired dogs lie around panting. Like me, I'm sure you thought that's where the term came from. But alas, we're all wrong. The dog days refer to the Dog Star, Sirius, and its position in our skies. As for the markets, these are the dog days as well.

We have entered that periodically quiet period in the market, typically including low volumes and lack of real direction. 2nd quarter earnings are now mostly behind us and nothing major lies on the economic calendar, the market simply doesn't have any "oomph" to push it in either direction. This typically continues through the end of August when the next data dump happens including employment and inflation numbers etc.... Then the Fed's mid-September meeting potentially gives hints as to direction for the economy. The market can then begin to digest and determine direction again. For now, though, be careful as to making major moves on your own. Remember that low trading volumes can and often do exaggerate volatility in the short run.

Right now we have a potential restful period to buck up and prepare for what could be a treacherous Fall. Pardon the pun, I mean the season Fall, not a fall in the markets. If you know anything about an upcoming fall (in the markets) that others don't see yet, please share your prognostication with all of us at the Binkley Wealth Management Group Facebook



JEFF BINKLEY
Finance

page. Go ahead and "like" the page while your there. This Fall and into November, we shall see increased hysteria on both sides of the political spectrum. Yes, it's an election year. Yes, Indiana's senate seat will be pivotal so yes, Indiana's airwaves will be filled yet again with hatespeak and political ads out the wazoo. As for me, I'm going to do some fishing, some sailing, and some star gazing. Yes, I'll have the WSJ and Barron's nearby and maybe even an issue or two of the Economist within reach. But my thoughts will be focused on landing that 4 pound bass, catching just the right angle in my sails, and glimpsing a few shooting stars to wish upon.

You too should enjoy these Dog Days of Summer. They're fleeting and soon to be replaced with cold November rain. The markets will wait. The bass might not...

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.

Community Foundation of Morgan County and the Mooresville Public Library partner for children's program

The Community Foundation of Morgan County, Inc. and the Mooresville Public Library are pleased to announce they have reaffirmed their commitment to enhance and expand the programs in the children's portion of the Library in accordance with the final wishes of Helen York Cook. They look forward to continuing their community partnership to improve the lives of Morgan County residents.

In 1992, Mrs. Helen York Cook established a trust in her estate plans that would provide income from the trust to benefit the children's section of the Mooresville Library. For many years, the trust was held by Citizens Bank in Mooresville until 1998 when the Morgan Superior Court 1 ruled that the Mooresville Community Foundation become the new trustee. In 2000, the Mooresville Community Foundation and the Morgan County Community Foundation merged to become the current Community Foundation of Morgan County.

"In 1997, The Mooresville Public Library received a gracious \$1.6 million dollar Trust from Ms. Helen York Cook. The purpose of the Trust was to provide a source of permanent funding and support for the Mooresville Public Library Children's section and division. The income

from the Trust is to be used to purchase children's books, materials, and equipment, as well as salary or in the event of library remodeling or construction of a new library building such income could be applied toward such construction and/or for decoration, restricted to the children's section of the Library. The Library has always abided by Ms. Cook's wishes and proudly has offered outstanding programming, services, and materials with the best interest of the youth of Mooresville/ Brown Township. Mooresville Public Library prides itself for being good fiduciary stewards of the Trust which was entrusted to our organization." Diane Huerkamp, Executive Director- Mooresville Public Library.

"For many years, the estate of Helen York Cook has benefitted children in our community through the stewardship of the Mooresville Public Library. It is through visionary philanthropy such as Mrs. Cook's gift that future generations will be able to experience new opportunities. The Community Foundation of Morgan County is very pleased to continue our relationship with the Library, and support the original intentions of Mrs. Cook, well into the future." Ed Kominowski, Executive Director, Community Foundation of Morgan County.

Well, Wealthy and Wise

Well

We all want to have wellness – to have good health, to thrive, be fit and sound – all words that describe wellbeing. Yet, we struggle with wellness and good health in our county.

Tobacco use is the leading preventable cause of premature death and disease in the United States, causing more deaths annually than alcohol, HIV, car accidents, illegal drugs, and fire-arm-related incidents combined.

About 1 in 5 Morgan County adults were reported as current smokers in 2017, and in 2016, 21.7% of live births in Morgan County were to women who smoked during pregnancy.

Some groups remain disparately affected by smoking. In particular, smoking prevalence is higher among adults with lower education, lower income, the uninsured, and those with poorer mental health status.

Wealthy

According to my thesaurus, other words to describe wealth are: prosperity, treasure, fortune, assets, and resources.

For every employee who quits smoking, you, the employer, save approximately \$5,800 annually in lower healthcare costs and increased productivity. If your workforce is 100 employees, that equals \$580,000 per year.

Employees who smoke are at greater risk of developing smoking related disease such as cancer of the lungs, colon, brain,



JENNIFER WALKER

pancreas, and liver as well as oral cancer, COPD and asthma. Improved maternal and baby health would reduce complications such as low birth weight, premature birth, pregnancy complications, and sudden infant death syndrome (SIDS).

... and Wise

Words similar to “wise” include astute, intelligent, prudent, sensible, clever, knowledgeable, informed, and aware.

One of the first steps to improve health would be modifying health behavior, such as smoking. Social economic factors also play a part, such as family and social support. These issues impact someone’s ability to successfully quit smoking. For example, if an employee wants to quit smoking, their chances of becoming a nonsmoker are much greater if the worksite and home are smoke free.

Develop wellness policies at your workplace. Include tobacco treatment in your healthcare plan. Encourage smoking cessation through evidence-based interventions such as telephone based Quitlines (1-800-QUIT NOW) and/or physician counseling along with prescriptions or nicotine replacement therapy in the way of patches or gum.

Sound overwhelming? It isn’t. Tobacco cessation really is low hanging fruit. Resources are all around you. Reach out to us for more information.

For more information, please visit our website at www.readytoquit.org or email Jennifer Walker at jennifer@readytoquit.org The Kendrick Foundation and Community Foundation of Morgan County are proud supporters and funders of Ready Set Quit Tobacco. To find more information on the Kendrick Foundation or CFMC visit cfmconline.org.

For every employee who quits smoking, you, the employer, save approximately \$5,800 annually in lower healthcare costs and increased productivity.

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team,” Fischer said. She added that having a team diverse in age and gender also adds to the mix. “We have different perspectives and ideas and run those ideas by each other all the time. We all have knowledge that others might not have and that gives benefit to clients.”

Wealth advisor Tom Gowin is a Certified Financial Planner. He said, “We each take responsibility for areas in which we can be experts. We don’t have to worry about all the different pieces and that means we can be better at what we are doing.”

Gowin also shared how the team collaborates. “We sit in on each other’s meetings with clients,” Gowin said. “It’s unique, too, that any type of financial plan we do involves all of us. We are not competitive with each other. We are competing together for clients.”

“It is so much more meaningful to spread areas of expertise,” Main said, “and then blend them as needed to add comprehensive value for the benefit of clients.”

This means that while each client has a primary advisor, the entire team is there to provide a broader level of support. They all agree there is an extremely high level of trust between them. “If you don’t have people around you to honestly tell you when you are thinking the wrong way, you are lacking in serving the business,” Main said. “My approach as an advisor isn’t going to be the same as Tom’s or Joann’s and that is the strength if we let it be.”

It also means that clients can avail themselves of all the team to answer questions, get information, or advice, at any time. For the team it relieves stress. “It’s refreshing that we don’t have to live in fear of taking time off,” Gowin said, “because we support each other and know that all of our clients will be taken care of and comfortable.”

“We manage the assets of nearly a thousand households and it is not possible for one person to do that adequately,” Main said, “The team approach provides the level of service we insist upon and allows us to effectively scale the business.”

Specialization is good for clients and business, but it also is valuable for the team members. “It’s not all what does the business need,” Main said, “but what the people in the business need, too. People are motivated by being challenged but also by feeling that they are adding value daily for clients and coworkers.”

“If you can create or customize a person’s role, job description, or responsibilities to best suit how they feel they add value, you can be better able to retain that person’s talents. It makes it possible for them to put their feet on the floor in the morning and know they aren’t just going through the motions.”

Main says that he has created several different roles for individuals that didn’t previously exist. “We identify a need within the structure of the business and match that with an individual’s skill set.” Over the course of almost twenty years, Joanne Fischer’s role has evolved from the front desk to recruiting and advising clients as a wealth associate.

Another example, Main says, was when he saw an opportunity as a business to consistently drive deeper relationships with clients. Client services associate Debbie Burke had a skill set well suited for that.

“When I was up front, and my primary role was administrative, answering phones and greeting people, I had a limited capacity to communicate with clients,” Burke said. “Now I am communicating with them on a deeper level. It’s been a big change but it’s right for me. It’s an extension of who I am and how I want to help people and connect with others.”

The transition has strengthened Burke’s feelings of being an important part of the team. “I feel we have roles and they work

like gears,” Burke said. “We all work together to make sure our clients know someone will be here to serve them. It’s more than a job for me, it’s a joy.”

Burke’s move created a new opening for another client services associate at the front desk that has recently been filled by Molly Piercefield. She says she appreciates being part of a team where everyone helps each other, and she sees opportunity to learn and grow in her role.

The role of a team leader

A jazz aficionado, Main sees his team very much like how he has seen jazz greats jam together. “It is not my job to hand every person a piece of sheet music with every note, bit of phrasing, and dynamic written out on it. It is my job to say here is the key signature, the theme. Here is the boundary. You go do what you are best at doing and we will meet at the chorus.”

“In our world here, everybody on this team understands what legal and ethical lines not to cross, shares the same objectives, and knows their roles. We are willing to let one another take a solo or improvise when it’s called for and you know, that’s when you get some really great results.”

After Horrell retired and Main took over as senior partner in both the Bloomington and Martinsville offices, some things changed. But some stayed the same. “Every leader has to be authentic,” Main said. “It made perfect sense for me to continue to place a high emphasis on the culture and character of the people we hire, like my predecessor, and just as much sense for me to take a different approach than my predecessor in other areas because we are different people. I am trying to stay true to what I think and believe that works.”

Main has what he feels is a strong team and he thinks about it every day. “If I am a leader and don’t put myself in a position to get the best effort out of all the people around me, I am doing it wrong.”

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Morgan County has become full-voting member on Indianapolis Airport Authority board

Morgan County is now fully represented on the Indianapolis Airport Authority board thanks to legislation authored by State Rep. Peggy Mayfield (R-Martinsville).

Under this new law, ceremonially signed by Gov. Eric Holcomb on Monday, Morgan County will have a full voice and vote during Indianapolis Airport Authority board meetings. Currently, the member representing Morgan County is limited to a non-voting advisory role.

"It's important for Morgan County to have a seat at the table," Mayfield said. "The Indianapolis Airport is entering another exciting chapter in its proud history of serving central Indiana. Just a few weeks ago we added a new direct flight to Paris. While this is great news for our state, our community is being impacted by added vehicle traffic and noise pollution. As a full-voting member, Morgan County will now be able to actively participate in the decision-making process and ensure our residents' concerns are heard."

According to Mayfield, the noise of flyovers, traffic congestion and environmental factors from the airport impact Morgan



County. With the Indianapolis International Airport attracting more domestic and international flights, as well as air cargo, Mayfield said Morgan County needs to be able to contribute to board discussions concerning regional economic development and planning.

The Weir Cook Terminal accommodated 8.7 million passengers last year, according to the Indianapolis Airport Authority. Averaging 145 daily departures, the airport serves 51 nonstop domestic and international destinations.

On July 1, Lynn Gordon, the advisory member currently representing Morgan County, became a full voting member.

Networking opportunities

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

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

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

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

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

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

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

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

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

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

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