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BUSINESS LEADER

MORGAN COUNTY

October 2018



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Ed Kominowski, Executive Director

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Let your knowledge and standards light the way

Two topics have continually come to my attention as I meet and talk with business owners and leaders in Morgan County. I don't know if you call them topics, ideas, or perhaps even ideals.

The first is that entrepreneurs and community leaders are always in a state of learning. Sometimes that learning is more like being bashed over the head with the solution to a problem or finding no other way, finally acquiescing to accept the answer that they wished wasn't the answer. Other times it is learning that they have purposefully sought out in discussions with peers and mentors or researching new products, ideas, and innovations.

The second is the almost-universal setting of standards by business owners. Many are high standards that are to be met with each and every meeting and sale. All are standards that build the reputation of a business and drive the perceptions of customers and competitors day in and day out.

The stories we bring you this month are all three celebrations of significant markers in the lives of each featured person or business. Beginning with our cover feature on Ruth Rusie, who is celebrating her 100th birthday this month, her story shows how her natural curiosity and high personal standards have set the guideposts for a long, long life of service that has changed the landscape for many in Morgan County.

Learning took the forefront when Deb and Carter Hutchinson first opened Zydeco's twenty years ago because neither had ever had any experience in the restaurant business. Even though learning how to operate an eatery was essential, even more critical to them was to maintain the



JIM HESS
From the Publisher

high standard of authentic Cajun cooking.

Although the doors at Gypsy Soul might appear to be opening on a new business, the reality is Mandy Brand has been in the salon business for years. However now, she is pushing her learning to bring new services to her current clientele and to new customers. She has a vision for what she wants to bring to the marketplace and will take her time to make sure that what she puts up over her door or offers "her people" inside her doors is exactly the right thing.

Learning and standards – the two things that I see consistently play out in successful businesses all over Morgan County. We learn to grow what we are doing and how we are doing it. We set standards and work hard so that everyone knows what to expect from us. It comes down to reveal the expertise that is available in the county and the authenticity of the experts who share it with us.

It makes me proud to be in such company. A great way to take advantage of productive connections is to come to the Morgan County Business Leader Cover Party. Mark your calendar for Nov. 13 at 5 East in Mooresville from 5 to 7 p.m. I look forward to seeing you there!

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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Authentic success: Zydeco's celebrates 20 years of Cajun food and fun

Zydeco's Cajun Actual

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By Elaine Whitesides

Morgan County Business Leader

Life can change in the blink of an eye – or in a moment on the corner of Bourbon Street and St. Peter in New Orleans. Lucky for many, the result of one chance meeting is a happy couple and a much-loved restaurant in Mooresville, Indiana.

Carter Hutchinson was a computer science professor at Tulane University. He had grown up in a small town just outside New Orleans but had never attended Mardi Gras. Deb was with a group of girlfriends on a special weekend travel deal. In the midst of her fun, a Zulu Indian handed her a coconut, which is meant for good luck. She turned around and there stood Carter.

“He said he was a professor at Tulane and I wasn't believing him,” Deb said. They spent the next three hours together before her flight left for Indy where her children and responsibilities awaited.

Carter quit teaching and moved to Indianapolis. That was in 1996. More surprises were in store. First, they purchased an old house in Mooresville to rehab and second, Carter could cook. Not just cook, but really cook. When



Deb and Carter Hutchinson

he brought lunch to Deb at work, co-workers would be there with their hands out. “People we didn't really know were inviting us to pitch-ins,” Deb said, “all because Carter was an awesome cook. Then they started to tell us we should open a restaurant.”

At first, the couple considered it a bit of a joke because neither knew anything about running a restaurant. But that changed when a former bar became available in Monrovia. “The walls were Smurf blue and it smelled like whiskey,” Deb said. “We thought maybe we could do this part-time and eventually hire someone.” People told them that Cajun food would never work, and they would be back to selling liquor in a matter of months. “We were convinced that we wouldn't sell anything.”

Not only were they convinced Cajun food

wouldn't fly, but they had no frame of reference for how to turn his cooking into a business. Deb was buying produce and ingredients fresh every morning before going to her full-time job. Salads were made one at a time, and because they had no gas in the restaurant, Carter was cooking on propane grills and stoves in the open air out back.

But all the predictions were wrong. “From day one, we were busy,” Deb said. They often ran out of food because they had no idea how much to make. For fun they added sections on the menu that noted selections would be preservative-packed and machine-processed food and vegetarian dishes were made out of vegetarians. That was all for fun because Carter cooked everything from scratch using recipes committed to memory from years of cooking with his family.

A large part of what has made Zydeco's successful is the authentic Cajun cooking, which Carter now does with help. But another part is the fun atmosphere patrons find at Zydeco's, which has come to reflect the owners' own artistry and sense of humor. “We try not to take ourselves too seriously,” Carter said.

In fact, Deb said, “We made it clear because for the first six months we greeted people by saying, ‘We have no idea what we are doing. Are you sure you want to eat here?’” Deb said that most of the customers realized they were flying blind most of the time. “They were patient and would get up to greet customers at the door and seat them for us.”

After four years, the couple purchased the building at 11 E. Main St., in Mooresville,

thinking they would open a second location. Their inexperience reared its head again because not only did they have to completely remodel the building for restaurant use, they didn't have experience with hiring the staff that was needed to run two locations. In addition to realizing they could make salad fixings ahead of time, they discovered that they needed to be in both locations, and that was impossible. After a year, they let Monrovia go and Zydeco's in Mooresville took root.

“No one saw us coming or had food like we had,” Deb said. “A lot of the locals grabbed on and never looked back.”

But it's not just the patrons who have embraced Zydeco's and the restaurant business. “The thing is now that I don't know what else I could do,” Carter said. “I'm not employable anywhere else.”

The success of Zydeco's has spread their fame far and wide. “We decided we wanted to be authentic,” Carter said, “and we are very proud of that.” People come from all over the nation to eat at Zydeco's and it has been written up in New Orleans newspapers and if you go to the Food Network website, everyone sings its praises, including Guy Fieri, who visited even though the eatery doesn't really fit the usual Diners, Drive-ins, and Dives he features. Fieri said Carter “had it going on right here in Mooresville, Indiana, mmmm, mmmm, mmmm.” High praise, but the locals knew it all the time.

Another thing local business owners know is that they can always count on Deb and Carter to give them straight up advice. “We bucked the trends,” Carter said, “we did everything ethically, and created Zydeco's on our own terms.” They admit, with a laugh, that they also made lots of mistakes. They are quick to share all the lessons from along the way because they want others in town to succeed as well. “It's in our best interest for people to come to Mooresville,” Carter said.

After twenty years, Carter and Deb both admit that they are still trying new things and learning from new mistakes. However, the fact that Zydeco's brings people to Morgan County that might have just driven right by is telling. “We can hold our heads up high,” Carter said. “It's twenty years and I still keep thinking about what a music instructor told me years ago when I had just joined an acapella group and was timid in my singing. He told me that he wanted to hear me sing. He said if you are going to make a mistake, make a big one.”

With that in mind, Deb says, “The chef is not afraid to participate in a dress,” referring to the many events hosted at Zydeco's. “We might do a lot differently now,” she says, “but we'd not change a thing that we have learned.”

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Change your management mindset for real results

People don't leave companies, they leave their immediate supervisor says the results of a more than decade long survey by the Gallup Corporation. Change the supervisor, change the results and engagement. Although workplaces and management / supervisor styles have come a long way in the last decade, the command and control style of management behavior remains too prevalent as common practice in many companies. This management approach basically means that employees are told exactly what to do, when to do it and even how it should be done. The manager is in charge, has all the answers, and fixes all the problems.

It's no surprise that plenty of people find this approach demotivating, and that workplaces with a command-control style are rated as unsatisfying by employees. When it comes down to it, none of us really enjoys being told exactly what to do, and neither do our employees. When people feel as though they have no say and are given no opportunity to contribute outside of their work tasks, then they switch off and become "disengaged".

The command and control approach is being phased out and none too soon, for a more collaborative and engaging style – a "Coach" approach or being a "manager-coach". This is a positive shift – as long as we support our managers in understanding what on earth is meant



**JACK
KLEMEYER**
Business Coach

by a "Coach Approach", and how expectations of them are changing.

Coach Approach – What does it really mean?

The coaching profession has exploded over the last couple of decades, diversifying across many different fields and industries. All of these people are dedicated to helping others achieve their goals, improve aspects of themselves or their business, or move forwards from where they are today.

In a work environment, the role of a manager-coach can be described as:

- achieving results and excellence through others rather than personally taking care of things, and
- focusing on developing employees in order to achieve business results rather than micro-managing their every move.

Adopting a coach approach as a management style requires managers to help other people unlock their potential and enhance their

own performance. It's about supporting people to learn instead of telling them what the answers are. This alone can be difficult for many care and control managers, but it can be done.

The mindset of the manager-coach is the most critical shift for a manager wanting to take the Coach Approach. It means putting what seems to be tried and true aside to discover even better ways of leading. The Coach Approach mindset is to create an environment that fosters learning, independent thinking and opportunities to contribute. The manager-coach shouldn't be seen as a solution provider. Rather, they want to be seen as a facilitator, paving the way for team members to achieve their results. Drawing from their team.

General George S. Patton of World War Two fame said it this way: "Don't tell people how to do things, tell them what to do and let them surprise you with their results." In other words, tell them what needs to be accomplished and let them go to work.

The Boy Scouts of America say have a process for teaching (coaching) that certainly brings about the correct behaviors for the Coach Approach. It's called the **EDGE Method**.

E – Explain – what needs to be done or needs to happen.

D – Demonstrate – the correct way how

to do it for all to see.

G – Guide – them (at this point they are doing to the work) as they begin to do what needs to be done. Employee is hands on, the supervisor is hands off.

E – Enable – Provide them with opportunities to do the work and equip them to do the work with the correct tools, etc.

A manager or leader with the Coach Approach mindset is a role model for others. They are excellent listeners and communicators, providing perspective and encouragement whilst setting high expectations which in turn create high standards.

If your goal is to have fully engaged employees and supervisors that will take your team to new heights, focus on implementing the Coach Approach mindset and behaviors in your business for an even better business.

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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Autumn is preparation time

I'm sure that I am not alone when I say "Autumn is my favorite time of year." The beautiful colors, the crisp air, fluffy sweatshirts, and family gatherings around a cozy fire are all things that I love about this time of year. This is also a time to begin preparing for things to come. Here is a quick check list to help give you peace of mind about the coming season changes.

- Remove the garden hose from the outdoor faucet.
- Confirm that foundation vents are closed and sealed.
- Clean debris from gutters and downspouts.
- Complete routine maintenance and air filter replacement for the furnace.



Jod Woods

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Sleep well and prosper

Where does getting enough sleep fall in your daily priorities? A lack of high-quality sleep can impair your physical and mental health. A good night's rest not only keeps us from exhaustion, it promotes a healthy immune system, prevents chronic conditions, improves problem solving skills and helps regulate mood and manage stress. Even with all the positives that come with proper sleep, many of us still do not prioritize making sure we get enough shut eye each night. There's more to solid sleep than simply hours, although it is of course the first place to start. Your body needs 7-8 hours every night despite what your business and social calendar tells you. But even if you are in that range, a host of factors can prevent it from being quality sleep.

Sleep powers your dreams, relaxes the body, boosts memory capability and protects against illness. The process of sleep is a cleansing of the body and mind, so to speak, and thrives on a consistent schedule. Failure to develop a healthy sleep schedule can lead to a host of issues, but other sleep disorders could be affecting your ability to obtain quality sleep. The most common is sleep apnea which is marked by excessive, loud snoring accompanied by frequent breathing interruptions. If you feel you are routinely getting a good night's sleep but just cannot stay awake during the day, a lack of a brain chemical that regulates sleep cycles causing narcolepsy could be the culprit. If apnea and narcolepsy as well as other factors that could cause exhaustion including medicines or other disorders are ruled out, there is another possibility called excessive daytime sleepiness. This diagnosis requires addressing possible underlying issues such as managing stress, adjusting sleep schedule, or even changing your bedroom environment (from electronic screens to colors to bed location).

With any condition, your doctor is the best source to help rule out and narrow down possibilities. Sleep disorders are no exception especially given the health risks involved. But there are several ways that you can get a better handle on your current sleep habits. From



Fitbits to smart phone apps, you can monitor, track and even record your sleep tendencies. Sleep cycle apps will wake you at the right time based upon length and quality of sleep. Other apps provide mixes of music and sound effects to help you sooth the restless mind. Others record your sleep sounds, levels and percentage of time your snore while asleep and combined with conditions that you enter such as sleeping position, they can statistically help to identify your situation. There are even apps that provide neurosensory algorithms to help take you through the entire sleep process.

You doctor may order a sleep study for you at a comfortable facility like IU Health Morgan. A sleep study is a non-invasive overnight or dayshift stay that allows doctors to monitor what is happening during sleep. By monitoring heart rate, sleep stages of the brain (REM and nonREM), breathing, snoring, oxygen levels, leg and eye movements, physicians are able to obtain a good picture of your sleep.

After you address your sleeping habits, you will most likely sleep more, improve your sleep quality and feel more rejuvenated to tackle the day.

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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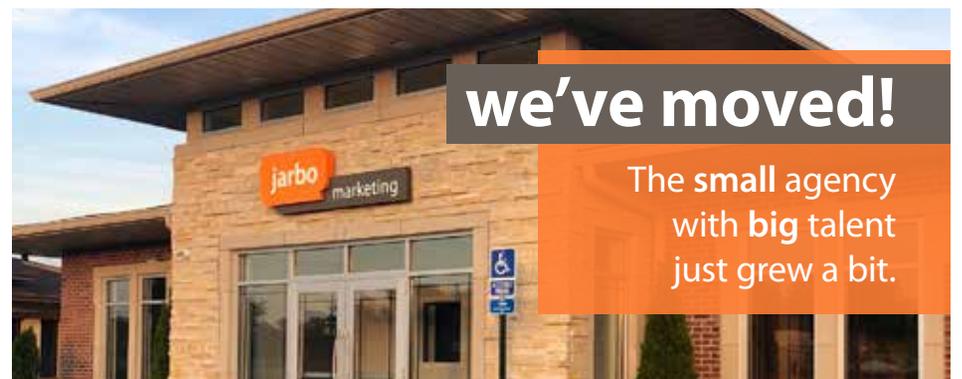
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Moving technology — Lessons learned

We haven't told many people yet, but we're preparing to move our business to a new office space soon. It's been just a short time since our last move, and as I look back, we've done a lot of moving over the past 7 years as our business has grown. The move we are preparing to make now feels like we've finally found a place to call "home" for our growing team.

I've learned quite a bit through these moves and through the moves we've helped clients through over the years. As we get our own ducks in a row, it seemed like a great opportunity to share some lessons learned with other business leaders in the community.

Plan, Plan, Plan

Our current takes us into a brand new space and we were able to be involved in planning before the concrete was dry. This meant we were able to put plumbing, electrical, and walls where we wanted. For a business that's grown from 3 people to 7 over the last 2 years and plans to continue scaling, that means we have plan ahead. We don't want to overbuild but we also can't be outgrowing our new space in just a couple years. Our strategic plan guided us down the road to some private offices, a conference room, and a large open workspace for our technical talent. There was a lot of give and take, but this new place will truly be our home for years to come.

Wireless Isn't For Everything

WiFi makes connecting to local systems and the Internet easy... until it doesn't. Steel framing, electrical interference, and competing WiFi signals can all make what seemed like an easy solution to networking an expensive hassle to resolve. When possible, overbuild your network cabling and run cables to your



CHET CROMER
Technology

printers and desktop computers - they'll thank you for it.

Don't Forget the Juice

While my business runs on technology, it doesn't seem like we use a lot of electricity. If an employee needs an extra boost of heat and plugs their space heater into the same circuit as their neighbor's computer, things can go bad quickly. Plan for your electrical usage early, make special accommodations for server rooms, and don't forget that computers are small space-heaters themselves and need to stay cool.

Get the Internet Ready Early

We learned this one the hard way. Don't take the salesman's word on it that fast Internet service is just a week away. We signed a letter of intent and discovered that promise was only as good as the paper it was written on. Internet would take another 3-4 months to get installed, and it was going to cost more than

expected as well. Thankfully we found a solution, but you can't rush these guys, so plan early.

Plan For Some Bumps in the Road

We're moving into our space in just a few weeks. We said that about a month ago, too, so we've had to adjust our plans a few times as we plan move in dates, keep projects moving, and help our team stay motivated in a crowded workspace. Plan for bumps in the road, enjoy the ride, and when you're all settled in, sit back, breathe, and enjoy the fruits of your labor.

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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A HIGH-IMPACT LIFE

Ruth Rusie accumulates daily service into 100 years of giving

By Elaine Whitesides

Morgan County Business Leader

If you have ever resided in Morgan County, especially in Martinsville, it is very likely that your life has been touched by Ruth Rusie in some way. This remarkable woman will turn 100 years old this October. Although that is a wonderful achievement, the list of what Rusie has contributed to the community and county since she came to Martinsville in the 1940s is extensive, wide-ranging, and amazing.

Her involvement and contributions are too many to list comprehensively. Some include service to the Morgan County Coalition for Literacy, the Morgan County Public Library Foundation Board, the Martinsville Education Foundation Board, the Martinsville Literacy Club, Rotary and Kiwanis clubs, Greater Martinsville Chamber of Commerce, Community Foundation, City of Martinsville, United Way and the First Presbyterian Church in Martinsville.

Rusie has been honored and recognized for her service. In 2008, she was named grand marshal of the 49th annual festival parade at her alma mater, DePauw University. In 2014, she was named Senior Volunteer of the Year by CICOA Aging and In-Home Solutions, and in 2015 she received the Legacy Award from the Community Foundation of Morgan County.

Her legacy was celebrated on Ruth Rusie Day, April 24, 2016, by proclamation in Martinsville when she was awarded Sagamore of the Wabash by the Governor's office. She has also received the Jefferson Award from the Jefferson Awards Foundation. It is a national organization that was co-founded in part by Jacqueline Kennedy Onassis in 1972 with a mission "To power others to have maximum impact on the things they care about most."

When viewing the list of projects and organizations that Ruth Rusie has been a part of, it is difficult to pinpoint exactly what it is that she cares most about. That is, until one steps back and looks at the person that is Ruth Rusie. Then it becomes evident. The thing Ruth Rusie cares about most is people.



Ruth Rusie with her Sagamore of the Wabash Award

This is what you do in life

Always a Hoosier, Ruth was born in Russia-ville and grew up in Royal Center, the youngest of four children. Her father was a banker and her mother a homemaker. Jim Rusie, Ruth's eldest son, says that her family were all very religious and involved in their church and community, including the Masons, Scottish Rite, and Eastern Star. Every group they were members of offered a willingness to help oth-

ers. "She learned that as she grew up," Jim said. "It was part of the expectations her parents had that this is what you do in life."

The willingness to reach out to help others was part of daily life, too. Jim says Ruth told him Depression-era stories when her family lived in Royal Center near the railroad tracks. Men hopped on and off the trains desperately looking for work in towns along the tracks. Ruth's mother gave them food. "It was two-

pronged," Jim said. "They taught Mom, and she taught us, that it is right to help individuals as well as doing things for the community."

A quote frequently heard from Ruth is, "If we aren't on this earth to help people, then why are we here?"

With that mindset, Ruth went to college where she received a degree in Elementary Education, and met her husband, H. Robert Rusie, who was from Martinsville. She began teaching but then World War II called Robert to duty in the U.S. Navy. The couple was sent to Sacramento, Calif.

After the war, they returned to Martinsville where Robert had secured a job in a bank. Three boys, James (Jim), David, and John, were born into their family. According to Jim, Ruth and Robert were well-matched. "My father had similar beliefs and expectations about giving to community and caring for people," he said. "They did a lot together, especially at church."

Jim said he and his brothers learned from both parents growing up was that when you committed to do something, you did it. About his mother, Jim said, "She doesn't do things half-way, ever."

Robert rose to bank president, and when the boys were school-age, Ruth joined the staff of the Martinsville School District. At one point she was teaching reading in eight different schools. "One little girl was in third grade," Ruth said, "but reading below second grade level. They wanted to hold her back, but she was so smart. I worked with her and by the end of the year, she was at the top of her class."

Ruth spent about twenty years teaching. Not just to help students grow, Ruth was in school to learn, too. One of her colleagues was her daughter-in-law, Becky. "I gained so much knowledge from her," Becky said, "but she was also interested in learning what I was doing and had learned. She was never stuck in her ways."

Continued on Page 14

Salon aims for beauty inside and out

Gypsy Soul

Mandy Brand, Owner
18 N. Indiana St.
Mooresville, IN 46158
Phone: 317-414-7753
Email:
mandy@gypsysoulsalon.com
Web: www.gypsysoulsalon.com
Hours by appointment

By Elaine Whitesides

Morgan County Business Leader

If you do not have the address, you might have a difficult time finding Gypsy Soul. There is no sign over the door, but there is a big welcome mat and two comfortable chairs surrounded by flowers beckoning you to take a moment. The sign will come, according to the salon owner, Mandy Brand. It will come when she finds the person who can see and create what she envisions in her head. Until then, she believes the right people will always find her.

Brand has been cutting and styling hair since 1993 when she graduated from the vocational program through Mooresville High School. It was in school that she met Tiffany Mills. Through the years the two have continued to work together and support each other.

"After I graduated, I moved far away," Brand says, "all the way to Camby." She worked in the Meece and Company Salon in Avon and the Avant Garde Salon in Brownsburg for many years. "I was completely happy and always worked with the most amazing women," Brand said. Then, for a change, she took a position with a product company. She was training people in salons, doing hair shows, and doing a lot of traveling. "I didn't like being the center of attention," Brand said. "That job pushed me, and I built a lot of confidence, but I did not enjoy it."

She took her work into her home after leaving that role while she and her husband, Chad, reared four children, Logan, Tinsley, Kenadi, and Zion along with a plethora of animals from skunks, raccoons, dogs, cats, to even birds.



Mandy Brand

Besides working part-time doing hair, she also took real estate classes, waitressed, and did other temporary jobs. "I get bored," Brand said, "Hair has always paid my bills and you can only do so much laundry."

Brand is not afraid of the uncomfortable feeling that comes with change and growth. When jobs have challenged her, she pushes through them without regrets. "I would abso-

lutely do it again and I would be better because I have grown," Brand said. "Even if I don't like it, I would do it again."

Besides fostering needy animals, Brand has a heart for people, too. Someone dear to her fell into the cycle of addiction. "He would beat it every single time," Brand said, "but then he would get out of rehab and something would re-trigger the addiction."

It was a painful time. "It made me realize that when the day is done, everybody is broken somewhere and when you are desperate, you have to count on something like God." She kept asking why rehab wasn't working for him because she saw that he was doing everything he was supposed to do. Brand began seeking alternative treatments that might help him. She learned about reiki, a Japanese healing technique. "I wanted him to take advantage and the only way was for me to learn how to do it," Brand said. He never was able to take advantage because he died before she finished her training. But that gave her the motivation to do something new.

A place to nest and heal

Brand said she was very specific in her prayers about what she was looking to do, and

where she wanted to do it. "I wanted a little country shop where people felt they were at a friend's house, not a beauty shop." Her prayers were answered in Mooresville at 18 N. Indiana Street. "I love it here," Brand said, "and am so happy to be back in the small town, community feel of Mooresville."

"Being a business owner is a work in progress," Brand says. "The minute I signed the papers to purchase the building, I got the rug pulled out from under my feet with a cancer scare." Nonplussed, Brand forged ahead believing in what was in store, saying, "I will get it eventually."

Brand says she is in the business of helping people find beauty on the inside and out. A salon is a place where many women feel they can be free to be themselves. "I see people every four to six weeks and they are in my chair for a long time. You tend to build a really good – and strong – bond with them." Clients become friends and not only walk out feeling good about how they look, but after time with friends, feel good about the inside, too.

"Being a hairdresser, you hear a lot," Brand said. "People are looking for answers. You can offer all the words of wisdom you think you have, but until you walk in someone's footsteps, it's just words."

She saw how people's stress manifested into physical ailments; blood pressure, illness, and pain. She wanted tools that could possibly make a difference for them before manifesting into a physical ailment. "They are my people and I want to give something more," Brand said. "I am trying to continue to bring together affordable options for people who don't have answers and have tried everything they know."

Business building

She and Tiffany learned about essential oils and both now offer the products and educational classes. Brand offers reiki sessions. "We pay attention to the signs around us and listen for God's messages," Brand says about the potential of expanding into other services in the shop.

The biggest part of being a small business owner, according to Brand, is being self-motivated. "There is no one to answer to but yourself," she says. "I have supported myself and feel my work and business have been such a blessing to me. Now I want to give something more. I have more time and am ready to begin building again."

Not only building a larger business, Brand has purpose now, too. She said, "I heard recently that it only takes 10 percent of the world to make a difference. Ten percent is not that much." She said it reminds her of what can happen when two or more are gathered in His name.

Brand is ready to build her business and feed the vision of what she has in mind. "I will take the time to make it what I want it to be for others," Brand said. "I know I will have all the support I need to make it happen."



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October surprise or black swan?

I've written of black swans before on this page. A black swan is an event or occurrence that is far outside of what is normally expected to happen and is extremely difficult to predict. By definition, a Black Swan is random and unexpected. The term originates from a previously long-held belief in Europe, dating back over 2000 years to Roman poet Juvenal, that swans are ALWAYS white. Like purple cows and flying pigs, a black swan was a symbol of what was impossible. Medieval Europeans believed a unicorn was more likely than a black swan. That is until Dutch navigator Willem de Vlamingh, found them in Western Australia in 1697. His discovery showed how risky it is to declare something impossible. Kind of like believing that a small group of Islamic Terrorists could never take down the Twin Towers one September morning. IMPOSSIBLE.

A black swan is something that is believed cannot happen, until it does.

An October Surprise is a black swan dressed up as an elephant or a jackass.* Black swans, of one magnitude or another, impact markets on a frequent basis. President Trump's tweets could very well have a black swan symbol instead of the blue Twitter bird logo. They often impact the markets. For example: tariffs anyone? Defense spending increase? Obamacare, we don't need no stinking Obamacare. Trump Tweets impact the markets, like it or not.



JEFF BINKLEY
Finance

This month, being only a short time before yet another impactful election day, will very likely bring an October Surprise. That surprise will have election ramifications. Whether or not the surprise(s) will blossom into a true Black Swan, market impacting event is yet to be known. The prudent voter should prepare themselves for an October Surprise and think about how that may impact their decision making on who they vote for. The prudent investor should prepare themselves for an October Surprise that could become a Black Swan. What that could be? See above. By definition, we don't know what it could be. But preparing ourselves mentally, emotionally and possibly financially is the mark of a true prudent investor.

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.

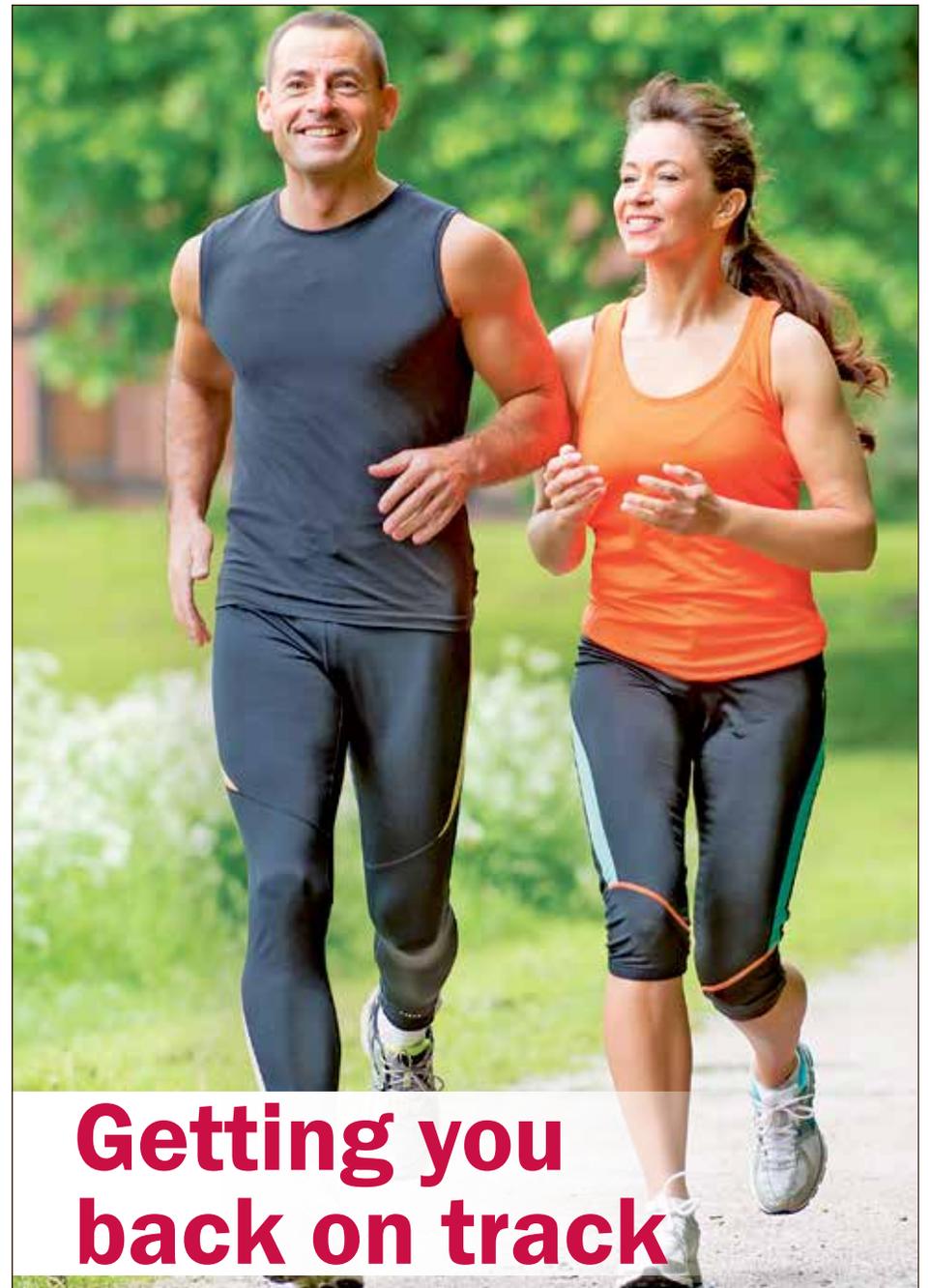
**Actual term for a male donkey. Look it up*



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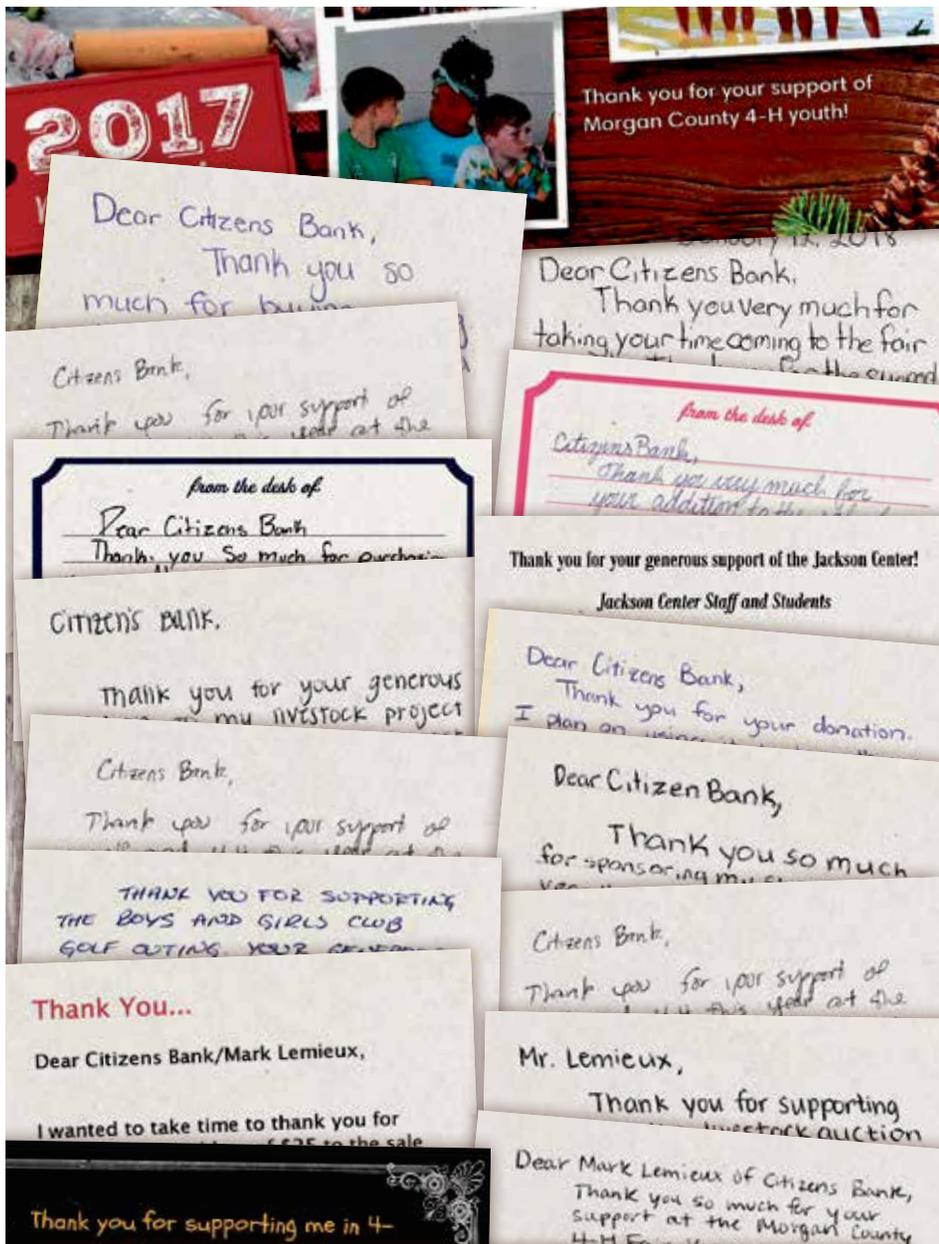
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Vacations are good for you



WILL GOTT
Business Travel

While it shouldn't come as a surprise to most people, American vacation usage has declined dramatically over the last 40 years. For decades, Americans took an average of 20.3 days of vacation, but in 2000, usage fell below the long-term average and has yet to recover and currently is at 17.2 days per year. In short, Americans have lost almost a week of vacation time since 2000.

The loss and lack of vacation time has some real health implications and recent study provides strong evidence to get you to pull out their calendars and plan some time off. Some of the most compelling medical evidence is in the area of heart health:

- The Multiple Risk Factor Intervention Trial for the Prevention of Coronary Heart Disease sponsored by the National Heart, Lung, and Blood Institute. The trial followed 12,000 men over a nine-year period that had a high risk for coronary heart disease. The study found that any such men who take frequent annual vacations were 21 percent less likely to die from any cause and were 32 percent less likely to die from heart disease.
- The landmark Framingham Heart Study—the largest and longest-running study of cardiovascular disease—revealed that men who didn't take a vacation for several years were 30 percent more likely to have heart attacks compared to men who did take time off. And women who took a vacation only once every six years or less were almost eight times more likely to develop coronary heart disease or have a heart attack compared to women who vacationed at least twice a year.

Beyond heart health, there is a case to be made for vacations helping to decrease depression and lessen stress:

- Decreased depression – A study conducted by Marshfield Clinic of 1,500 women in rural Wisconsin determined that those who vacationed less often than once ev-

ery two years were more likely to suffer from depression and increased stress than women who took vacations at least twice a year. Similarly, the University of Pittsburgh's Mind Body Center surveyed some 1,400 individuals and found that leisure activities – including taking vacations – contributed to higher positive emotional levels and less depression. The benefits of vacationing also extended to lower blood pressure and smaller waistlines.

- Less stress – A study released last year by the American Psychological Association concluded that vacations work to reduce stress by removing people from activities and environments that tend to be sources of stress. Similarly, a Canadian study of nearly 900 lawyers found that taking vacations helped alleviate job stress.

Vacation time is part of most employee benefit programs for good reason, and better health is just part of the equation. Vacation time is just not fun; it actually leads to better health. So, if you are an employee or employer, make time to take some vacation time; not only will your family and friends enjoy it, but so will your heart, body and soul!

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

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Smoke free pregnancies project launched

Morgan County's rate of smoking while pregnant, 21.7%, is significantly higher than the Indiana rate of 13.5%, resulting in poor health outcomes for the expectant mother and her infant, such as low birth weight babies, premature births, miscarriages, infants who have increased incidences of asthma, respiratory problems, and Sudden Infant Death Syndrome (SIDS), among others.

There is good news: many expectant women attempt to quit tobacco use when they discover they are pregnant, so the timing is perfect to help them successfully quit.

With generous support from the Kendrick Foundation, Ready Set Quit Tobacco (RSQT) is launching the Smoke Free Pregnancies project to support expectant mothers in their efforts to quit smoking. RSQT will establish a Smoke Free Pregnancies support network that will create a supportive and encouraging environment for expectant and new parents to better understand the health risks associated with smoking while pregnant and the impact of exposure of secondhand smoke for newborns. This network will encourage parents to access resources for quitting smoking and remain smoke free after their child is born.

The support network partnership includes IU Health Morgan Hospital, Healthy Families, Women Infants & Children, Baby & Me-Tobacco Free of Hendricks County, Morgan County Substance Abuse Council, Barbara B. Jordan YMCA and Well-Spring Center, Indiana University Fairbanks School of Public Health, Indiana University School of Medicine, and the Morgan County Health Department.

This initiative will decrease the smoking rate among Morgan County's expectant and new parents through prenatal and post-



JENNIFER WALKER

partum quit attempts, accomplished through intensive media campaigns and educating healthcare providers and organizations that serve pregnant women, resulting in improved health outcomes.

Lunch and Learn workshops will be conducted by Indiana University School of Medicine faculty to educate healthcare providers and organizations who serve expectant and new parents about the significance of motivational counseling and guiding their patients and participants to free, easily accessible tobacco cessation resources, including the Indiana Tobacco Quitline, Baby & Me-Tobacco Free, provided through the Women, Infants and Children (WIC) program, and offer scholarships for expectant and new parents to attend "Freedom from Smoking" cessation classes offered by the Morgan County Health Department.

Part of this support network will be resources offered such as Success Over Stress (SOS) workshops by the Morgan County Substance Abuse Council to discover healthy coping strategies

as an alternative to smoking.

How will this work long-term? Education to healthcare providers and organizations will be retained, extending the education and established protocols well into the future, after the project ends. It is our hope this project's success will result in a family environment where children are raised in a smoke-free home, where parents model a smoke-free lifestyle, preventing another generation from ever starting a tobacco addiction.

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.

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Look forward, make tomorrow better

When she retired, Ruth replaced the classroom and sets of children with the community and people of all ages. Not only in promoting literacy, but in her relationships. "She has always had friends of all ages," Jim said. "She values meeting people of varied backgrounds, with different life experiences, and who have different interests."

Becky was the first girl to join the family when she married Jim. "(Ruth) is so welcoming and non-judgmental," Becky said. "I knew immediately I would be part of the family." As the other boys married and started to build their own lives and families nearby, Becky said, "She was the best mother-in-law we could ever have. She bent over backwards to make sure she wasn't horning in on our lives or dictating to us. Living nearby was great for us and our kids, too."

Upon meeting Ruth, people immediately recognize something special. "She is a friendly, caring person who naturally reaches out to people," Jim said. "She doesn't have to think about others, caring for others, it's ingrained in her personality."

"She knows people aren't perfect," Becky says. "but she approaches all people with the true Christian ideal of gracious love." Just like when she started the PRIDE program in Martinsville in response to a racial situation at



a high school football game, she tries to create an awareness and acceptance of all people regardless of race, creed, religion or nationality. "She really is Martinsville's biggest cheerleader. When something happens, she thinks Martinsville is more than that, better than that."

There has never been a challenge or issue that Ruth has been afraid to tackle. She may be considered small in stature, but she has never

appeared to be intimidated. She is not taken in by scammers on the phone, just like she never saw literacy, poverty, and the needs of others as insurmountable problems to solve.

Becky said that she recently heard someone say that love equals compassion plus energy. "I immediately thought that that really describes Ruth," Becky said. "Sometimes in the family we call her the 'Energizer bunny' because she

never seems to run out of energy."

"Mom has always been one of those people that only seemed to require about four hours of sleep a night," Jim said. "Growing up she would take care of everything for the family, help us with our homework, participate in church activities, and then grade her papers at two in the morning. She managed to do it all."

There is a family story that Ruth shared with Becky that when Jim was a youngster, he liked to wear two hats. Becky says it reminds her that Ruth has more than one hat in the community. She is a friend, a teacher, a spiritual leader, and she shares her helpfulness, her caring, and her curiosity with everyone.

The influence she has spread through her boys, their wives and children, and out into the community multiplies. "We have all learned from her," Becky said.

And today, on the brink of 100 years old, Ruth Rusie's influence in Morgan County continues to spread through the programs and events she has fostered and the people she has touched and continues to touch.

"I don't see myself as special," Ruth said. "I am usually thinking about others." The fact is, that she spends little time thinking about herself. She's busy reading, learning, and talking to people about new things in the world and problems that need to be solved. To know what has driven Ruth Rusie all these years, we just have to remember what she has said to us all many times, "If we aren't on this earth to help people, then why are we here?"

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Networking opportunities

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

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

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

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

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

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

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

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

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

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

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