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MORGAN COUNTY

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Dr. Kirk Freeman

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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.

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

Martinsville Noon Lions Club: Meets every Wednesday at Noon at the Wilbur Kendall Room at Morgan County Fairgrounds. For more, visit facebook.com/martinsvillenoonlions

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

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

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.

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 Coffee Connections: 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@moorevillechamber.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.

QUOTE

"All progress takes place outside the comfort zone."

- Michael John Bobak

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How high are your standards?

"Do you see a man who achieves excellence in his work? He will stand before kings; he will not stand before unknown men." ~ King Solomon (Proverbs 22:29)

Standards are subjective. What one person considers excellent might not pass muster for someone else. Does it really matter? You have probably seen the TV advertising; "Just OK is not OK." When you hear that, what do you think? The even larger question for small business owners is where do you put the bar for your business?

Aristotle might have had it right:

"Excellence is not an act, it's a habit.....a choice, not chance that determines your destiny".

Making the choice to set a high standard of excellence can make or break a business or organization. One way to determine whether your bar is as high as it should be is to look outward.

Kirk Freeman noted that the Monrovia-Gregg School District is one of the best. How did he determine that? He looked at data related to student achievement, at their enrollment of students from outside the community, and the reputation the school district had in the marketplace.

Rusty Holzworth says that the excellent quality of the work produced in the Hopkins & Woods shop is an integral aspect of the success of the company for 75 years. It is easy to see that the standards in that shop are set high and remain high to drive the business for so long.

Both of the subjects of our stories talked about how relationships and dialog have had a positive impact on their standards. It is a point of pride. Pride in the work. Pride in the com-



JIM HESS
From the Publisher

munity. A commitment to be the best possible in every way.

"Excellence is the gap between average and exceptional. It's the ability to exceed expectations and consistently deliver superior quality. In developing habits of excellence, leaders gain influence and stand out from the crowd. By cultivating a culture of excellence, a business attracts customers and wins their loyalty". ~ John Maxwell

When you look around the business community in Morgan County, you can see the marks of excellence. Great service, superb products, tasty treats, and service to each other. Freeman said, "Reinforcement of the positive feeds forward." When we notice and comment on the excellence around us, we promote greater efforts and more excellence. Say it. Share it. Feed it forward.

...

Come attend to our next Business Leader Cover Celebration will be held May 14 at 7:30am to 8:30am at Bran N Shorts in Mooresville. Join other business leaders to build relationships and celebrate excellence, and success of business in Morgan County.

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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E-mail:

jim@morgancountybusinessleader.com

Publisher Jim Hess

Copy Editor Sherry Smith

Writer Elaine Whitesides

Writer Ariane Cagle

Design/Production Zachary Ross

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How to fire your IT guy

“How to Fire your IT Guy” - sounds like a catchy title to me. It also sounds a little self-serving, since I’m the owner of an IT business that’s always searching for new clients. The truth is, my business has been “fired” before. It’s only happened a couple times, but it has. We weren’t a good match for a client’s processes or their people, and I got that short and sweet email with the words “we’ve decided to take another path.”

You’ve been there, haven’t you? You know things aren’t working out with a vendor and you know it’s time to cut ties, but it’s never quite as simple as sending that “official notice” email you’ve had on your mind for months. Whether it’s a technology partner, an attorney, or even a subcontractor, some relationships do come to this awkward end from time to time.

When it comes to technology partnerships, there’s more to it than simply lining up a new partner and terminating the old one. What about all of those admin accounts you don’t know the password to? And the networking equipment that is set up “just so”? How about all of those important files you have backed up to the cloud using an account provided by the vendor you’re cutting ties with? In this article I’d like to touch on 3 key questions you should keep in mind.

Is the relationship repairable?

Before cutting ties, it’s important to do a thorough evaluation of the current situation. Have things fallen apart for specific reasons, or has a lack of communication just worn down the relationship to the point no one wants to work together anymore? If the decline has simply been gradual or there’s never been a true confrontation over the issues at hand, perhaps there’s something to be saved, rather than discarded.

How will this all go down?

When looking for a new IT provider, many businesses like mine will be quick to promise a “quick and smooth transition” before we even take a look at your systems and processes. Simply having an admin password doesn’t mean you have all you need to move forward cleanly,



**CHET
CROMER**
Technology

and there may be some bumps along the road that make it worth extending an olive branch of another month of paid service with your former provider. This may prove valuable and smooth the transition from your former provider to your new provider.

Am I part of the problem?

If you find yourself changing technology providers often, perhaps it’s time to look for the common denominator. Is there something about your or your staff’s expectations that make your business hard to work with? Do you look at technology as an expense, or as an asset? Do you view your provider as a valued and trusted partner or just another vendor? Do you wait until the last minute and create emergencies, or are you constantly calling your provider with the smallest of issues you could solve yourself?

Moving to a new IT provider is a delicate transition. There’s a lot of knowledge locked up in the heads of your former provider, and getting a good transfer of that information is a path we should tread carefully.

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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Reasons why travelers make the best employees

In March of 2018, a blog post was written by Huffing Post titled "14 Reasons Travelers Make the Best Job Candidates". In this blog post, they articulated several reasons why those that travel make the best candidates to hire. I would like to expand upon some of these reasons and give you my thoughts as to why those that travel not only make the best candidates, but make the best employees.

They like to try new things.

In order to thrive in business today, you have to be willing to try new things and at times push the boundaries of how we conduct business. Similarly, those that travel are more likely to try something new, at least once.

They are risk takers.

Many times in business you have to be willing to take a risk; hopefully a calculated one. Travelers are more than likely risk takers as well. They like to jump off a cliff, eat some type of "unknown" meat, and experience a local custom that takes them out of their comfort zone.

They adapt to change.

Change is inevitable in both business and travel. Many times itineraries change, environment and surrounding change. Unless you travel to your backyard, adapting to change is what travelers thrive on.

They are cultural thinkers.

Dealing with different cultures and diversity of thought in the work environment is strongly encouraged. When you travel, especially to a different country, you are forced to deal head on with all types of people and cultures. Employees that travel have a better appreciation for others.

The have excellent communication skills.

Business does not happen without communication. And at times, communicating with other people can be difficult. Those that travel have to learn how to communicate with other, or they will end up going now where, or worse, be left behind. Travelers learn to connect with other people at different level because of their communication skills.

They are quick to make decision.

Have you ever had to make a business deci-



WILL GOTT
Business Travel

sion? Every day right. Well, those that travel have to make decisions all the time while they are on the go. If they make a wrong decision, they have to make other decisions to correct it, many times in a new place, new culture and with possible language barriers. This makes a great training ground for decision making.

They are will to learn.

Many that travel do so because they want to learn about new places, new people, experience new cultures, learn about history, customers and traditions. If they are willing to learn all of these, do you think they would be willing to learn something new at work that can benefit their job or career? For sure!

They are dreamers.

If you started your own business or are an executive, you started your journey with a dream and a passion. It is that dream that started a spark that later became a flame. Travelers are the same. They dream and see the world differently than most and can see the beauty in things that are not always beautiful. They bring their passion and dreaming to the work environment and can help create a spark within the teams and people they work with.

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

They dream and see the world differently than most and can see the beauty in things that are not always beautiful. They bring their passion and dreaming to the work environment and can help create a spark within the teams and people they work with.



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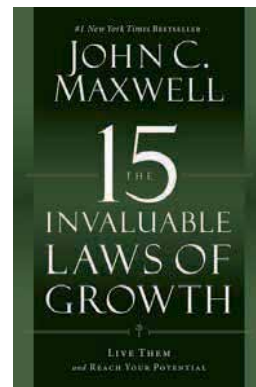
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Exacting work – Metal on the make

Hopkins & Woods

Rusty Holzworth, Project Manager
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Phone: 765-342-6792
Email: hopkinsandwoods@sbcglobal.net

By Elaine Whitesides

Morgan County Business Leader

On the corner of East Morgan and Wayne Street in Martinsville is a seemingly sleepy solid brick building. The quiet exterior belies the buzz of activity inside that has been humming since 1942. Hopkins & Woods is a specialty machining business specializing in products for the aerospace and power generation industries.

Named after the original owners, Ben Hopkins and Ralph “Tubby” Woods, the business has had a series of owners. In 2016, it was purchased by Martinsville businessman, Phillip Ooley, who owns Honeycomb Products, Inc. in Indianapolis.

According to project manager, Rusty Holzworth, the shop did a lot of specialty work for Honeycomb Products. “Ooley needed the

machining capabilities that are offered here so he saved it from being shut down,” Holzworth said. “The workers had packed their tool boxes and were ready to leave when the deal was hammered out.” The employees put their tool boxes back and went back to work. That was in 2016 just one-year shy of the 75-year anniversary.

Currently there are seven people working at Hopkins & Woods. In addition to other long-term employees, General Manager Dwayne Metcalf has been there 42 years. He cut his teeth in the shop coming out of what is now the Precision Machining Technology Program at Martinsville High School.

With years of experience working on equipment and with tools that have evolved and changed over time, the shop has a wealth of knowledge and skills they put to work for clients. “We still turn stuff by hand all the way through automated CNC equipment,” Holzworth said. “It requires a diverse amount of knowledge that these long-term guys have. It’s not just the intricacies of the equipment,” Holzworth said, “but the tribal knowledge



Rusty Holzworth

“The quality of workmanship and attention to detail is incredible and the goal is providing the best possible products and services.”

Relationships built years ago and currently maintained, both through Honeycomb Products and on their own as Hopkins & Woods are the primary focus of the company. According to Holzworth, doing the best work possible is how the company has built their reputation and is successful because of the return customers, referrals and word-of-mouth. “Most of our new business comes from our reputation in the industry,” he said, “and the best we can hope for is a customer satisfied with the work we put out and the time it takes us to do it. We strive for 100 percent quality and do our best to under promise and over deliver.”

The dedication to a unique view of customer service is the second reason

for Holzworth. Besides interactions with clients, Holzworth sees the best customer service they can provide in simple terms. “We put out good parts and meet time lines,” Holzworth says. “My guys understand that good quality is paramount. That’s how we mitigate customer service issues.”

He says they get in the habit of not biting off more than they can chew. “I am upfront with customers. If we can’t meet the deadline, I am not going to take it in and over promise something we cannot deliver.” He says making that decision is not easy. “We like challenges, but just because it is a challenge does not mean it is something that will pay the bills or might be something that could tarnish our reputation. Honesty is always the best policy.”

The third reason is that every day is different and fulfilling. “Most of our stuff will never be seen by people,” Holzworth said. “I can’t drive down the street and point out to my kids that I made something. We try to make the best-looking products even though they are going inside an engine. You have to have self-satisfaction in the work because we can’t show it off.”

For future skilled machinists

Holzworth is also committed to developing future machinists and skilled workers for the industry. He sits on the Machining Advisory Board for Martinsville High School. “It is one thing I can do to give back and give kids opportunities,” Holzworth said. Through the program, students are offered internships and dual credit with universities. “Our opportunity is training our replacements. We need a pool of skilled labor to pull from for our new hires.

“Kids need to understand that the skilled trades are viable career paths. I make a good living and life because of it. There is nothing wrong with working with your hands.”

of knowing about pieces and parts that were made years ago and need to be replicated or replaced.”

Holzworth, a 1999 graduate of Martinsville High School, is one of the newest additions to the shop. He knows filling the shoes of Metcalf is a challenge, but he is excited about it. “It is such a challenge because the equipment here ranges from antique machines and tools built in the 1940s to CNC equipment from 2017 or 2018. Every machine is different. You have to learn to talk to each of them.”

He says that talking to machining equipment and working with metal makes sense and just comes naturally for him. He was influenced by his father and both his grandfathers. One grandfather was a heavy equipment mechanic and welder. The other a farmer who he says was the most intelligent and talented man he ever knew. “He could make anything,” Holzworth said.

When Holzworth was uncertain about his future after high school, he enlisted in the Navy and spent six years as a machinist mate. “It became my direction, he said, “because it fit my personality, talents, skills, and interests.”

After a nine-year stint as a field service technician for an industrial gas company in Iowa, Holzworth moved back home to Morgan County. He married Ashley in 2016, and they are parents to Rusty, Jr., Haley, and Corbin. He was looking for a career change and when the position at Hopkins & Woods came up, he jumped at the opportunity.

What makes Hopkins & Woods a special fit

There are three reasons why Holzworth is quick to say he loves working at Hopkins & Woods.

First, he says everyone there is committed. “It’s absolutely pride in workmanship,” he said.

An advertisement for Ray's Trash Service. It features a large, full green tree in a grassy field under a blue sky with white clouds. The word "RECYCLE" is at the top in large white letters. Below it is a recycling symbol with the word "with" in the center. The company name "Ray's" is in a large, stylized orange and yellow font, and "TRASH SERVICE" is in smaller white letters below it. At the bottom, the phone number "317.539.2024 • 800.531.6752" and the website "www.raystrash.com" are displayed in white.

Just 'Quit It'

It is one thing to talk about how smoking negatively affects the health of your employees, their families, even their productivity time, but there is more to it than statistics and facts. Nothing hits home as much as telling the story of someone whose life has been turned around after finally and successfully kicking the habit.

Connie Ford could not wait to tell her story. She just completed six weeks of a process she felt has changed her life. After 40 years of smoking, multiple attempts to quit on her own, experiencing depression, loneliness, and inevitable relapses; Connie realized she needed structure. She needed help to quit smoking. Her health, her very life, led her to a cross-roads where she wanted to change. Connie's two pack a day habit had given way to cheaper cigars, then e-cigarettes, and then vaping; which she felt made her health even worse. In fact, her initial carbon monoxide reading of 76 ppm supported that sickening feeling. While scrolling through her Facebook page, she came across the new IU Health Morgan *Quit It* program. She thought, perhaps, she found the structure she needed.

Quit It is a free six week program focusing on education and support as part of the process to break the habit. The weekly one hour course is administered by a registered Respiratory Therapist, Licensed Occupational Therapist and Registered Dietician designed to show you how to stop smoking and vaping the healthy way. Many smokers fail thinking that if they just have the will power or try hard enough, surely they can conquer the addiction on their own. Trying to quit via "cold turkey", patches, replacement attempts all sound great. However, failure often worsens the situation, spilling over and affecting other areas of their life from work to temperament to depression. Attempting to



JASON KING
Wellness

quit properly, literally putting in the time and education, is the best path for success, just as Connie realized. Participants learn and come to understand harmful effects, weight and stress management, as well as healthy lifestyle practices. Education received from professionals combined with an effective replacement regime, participants experience a new perspective, setting themselves up for the greatest chance of sustained success. Community Foundation of Morgan County provides a free, weekly supply of nicotine replacement products at the end of each class session. Connie found that "going it alone" over and over again proved ineffective. Now, she is proud to have her carbon monoxide levels at zero. Connie said it best, "Having a support team around you, helps you feel accountable to seeing it through." Her guilt, her health, her outlook on life is now on a much better path.

King received his Doctorate of Nursing Practice from the Indiana University School of Nursing. In service to his profession and community, Jason is an active participant in multiple nursing organizations local/regional/state boards and has garnered seven awards for nursing excellence. Jason has led day-to-day operations helping to transform IU Health Morgan into a successful outpatient facility. Jason has played a key role in developing and evolving of IU Health Morgan's success.

Having a support team around you, helps you feel accountable to seeing it through.



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AT WORK

FOCUSED ON THE BEST

Superintendent strategically pursues excellence at Monrovia-Gregg School District

By Elaine Whitesides

Morgan County Business Leader

It speaks volumes for both sides that the new superintendent of the Monrovia-Gregg School District, Kirk Freeman, said he wanted to finish his career in a great school district to help them become the best of the best.

Freeman began his career at Eminence Middle/High School in Morgan County. Unlike many new teachers, he had already completed a four-year obligation in the United States Army from his college days in ROTC at Indiana State University. He served in the medical service corps, achieving the rank of Captain before being honorably discharged.

Over three years there, he coached the boy's junior varsity basketball team and the boys and girls track team. While there, he returned to Indiana State for a master's degree and to get the principal licensure. In his last year at Eminence, he was the principal.

He spent a year at Linton-Stockton High School in Green County, Ind. and then nine years in Clay County. He was principal at Northview High School in Brazil and at Van Buren Elementary in Clay City. In 1994, he completed a doctorate degree at the Terre Haute campus of Indiana State.

After achieving the PhD, Freeman began his own education consulting company, Kirk Freeman Consulting. He did this not because he didn't want to be in one school district, but because he wanted to influence more than one district. "Society had changed so much that teacher's plates were being expanded," Freeman said. "There has been more brain research in the last years and education has become more than theory. We now know how the brain works and accepts information. I wanted to share with teachers how to teach for better learning and I also thought it was important to ask what we can take off teacher's plates as we are adding on more."

Unlike many consultants, Freeman felt it was important not only to go into a corporation and give information to help them improve, but then coach teachers through implementation. In addition to teaching teachers across the nation how to educate children today so they



Kirk Freeman

learn better, he also provided direction on leadership and curriculum.

"I enjoyed doing what I was doing," Freeman said. "I have been fortunate to have been a building administrator at all three levels and to have consulted schools. I have a breadth of experience to draw from. If I don't know the answer, I have resources from which to pull." He said he wanted to take all he had learned and apply it all into one district. He wanted to make jobs more productive, make work easier and more effective.

Selecting one of the best

He took his time looking for the district he wanted to join. "I wanted a growing system. One with a good solid foundation of family

values. Monrovia-Gregg really jumped out. It had a really good reputation. It served a growing community with high moral values."

Important to note was that the quality of the district was of upmost importance because Freeman and his wife, Geri, would be relocating their family. Their two oldest children, Jared, a major in the United States Air Force and Caleb, who is a sophomore in college were already out of the house. But their two youngest children, Jonah and Jillian, would be attending the schools in the community where they would relocate.

Another reason the district appealed to Freeman was that it served students of all ages, in elementary, middle, and high school. And

Monrovia-Gregg School District

Kirk Freeman, PhD, Superintendent
135 S. Chestnut St.
Monrovia, IN 46157
Phone: 317-996-3720
Email: kfreeman@m-gsd.org
Web: www.m-gsd.org

with the standard of excellence and community involvement in the schools in Monrovia-Gregg, it made the decision easy. When the superintendent's position became available, he jumped on the opportunity and accepted their offer. He officially began July 1, 2018.

"The student body has embraced my two children with open arms," Freeman said. "People are very open and accepting of new people moving into the school community."

Getting to work

He says the school board is very proud of what is happening here and receptive and supportive of his efforts. Together they are asking what can we do to continue to get better? He has set his sights on how to help the district move to the next level and take all the good things to better and best.

Conversation reveals that Freeman sees the board, administrators, and teachers in the schools as part of a district-wide team working in conjunction with parents and students.

"If we truly believe, as many school vision statements say, that all children can be successful," Freeman said, "we have to ask how students learn and incorporate that into teaching strategies." He said he believes that allowing teachers to do what they do best; start where a child is and bring them forward; demonstrates continued improvement through the years. "From there we can keep going back to the basics and tweak them for continued improvement. My philosophy as a superintendent is to make the teaching job as easy as possible to allow students to achieve everything they can."

Continued on Page 14



IT maintenance — It's like doing laundry

Everyone loves that first day with a new computer or software. Everything is neat and tidy. It runs smoothly and F-A-S-T.

Then we get to work.

Time passes.

We pull in new apps and spend time surfing from site to site. We save documents and images, links, and our desktops get cluttered and messy. Our bookmarks get cluttered and disorganized. Things start slowing down.

Apps and sites get updated and we upload some of them — when it's convenient. All of a sudden, things on our computers and networks don't work quite right. An integration jams up our system or process. Maybe a connection is broken, printers don't link or print properly. In worse case scenarios, something crashes.

It's annoying and aggravating — and slows us, and our business, down. We start thinking what a pain in the neck technology really is — not the wondrous world we anticipated — and were promised.

IT maintenance is a real thing — consider it a necessary aspect of your business

Think of basic IT maintenance like housekeeping — or doing laundry. Just like your home or vehicle needs basic care and maintenance, so does the technology in your system. There's nothing worse than not having clean underwear or clothes to wear. And, like doing the laundry, some basic IT maintenance will keep your systems running better, such as:

- Archiving old material
- Deleting redundant files
- Eliminating files that are superseded, out of date, or no longer pertinent

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- Defragmenting hard drives
- Cleaning up desktops, bookmarks, unneeded links and apps
- This kind of IT maintenance should be handled by each user on a regular basis. It frees up space and makes your computers run faster by eliminating so many programs and hoops to hop through.

Computer program and app updates

Updates are not issued just for security purposes, although that is a significant part of updates. No, updates are issued for many reasons, including keeping the program or software current to work with new technology and other systems. Technology changes and what was once compatible may no longer be compatible. This not only makes some things better; it also can create hiccups.

When updates come out, the alerts often provide an option to “install update later” which, if it's an option taken too often, can open up your system to security risks, and to operational risks.

For instance, a good example is when WordPress issues an update. Many small businesses have built their websites on a WordPress platform. The benefit to users that WordPress has become the go-to platform is in the number of other services and apps available to integrate into your website ballooning. Therein lies the blessing — and the shortcoming. When WordPress issues an update, not every other app, plugin or software integration will continue to operate properly — the connection may be incompatible.

When updated systems and software, you have to be prepared to not just find the problems but fix them. And that's where the task gets hairy — and it pays to have an experienced IT professional at the ready.

We aren't even talking about the security issues. No, we are talking about your ecommerce platform going haywire, or other automated processes seizing up. For many business owners, it is a customer call that alerts them that a problem exists. And then they are battling a raging wildfire instead of a managing a controlled burn.

When it's time to update and maintain a system, make sure you have someone who knows what to do, what to look for, how to adjust misalignments and prevent the wildfire — which, in small business, can mean loss of sales, customers, or opportunities. It costs time and money — more than a regular maintenance service call would have taken.

Keeping your systems running optimally is what everyone wants — you, your IT people, and even your customers. If that is a priority for you, make sure you have a plan in place.

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Lisa Arnold

Arnold appointed President of Home Bank

Lisa Arnold has been named President and Chief Operating Officer of Home Bank. At the annual meeting, the Board of Directors appointed Arnold to her new role which includes a seat on the Board of Directors. Arnold joined the bank in 1985 and most recently served as Executive Vice President and Chief Operating Officer.

In addition to various affiliations in the local community, she is a member of the Alumni Council of Franklin College, former president of the Future Leadership Division of the Indiana Bankers Association, and a past member of the IBA Board of Directors. Arnold earned a bachelor's degree from Franklin College and an MBA from Indiana Wesleyan University. She is also a graduate of the ABA Stonier Graduate School of Banking (University of Pennsylvania) and the ABA National Commercial Lending School (Southern Methodist University).

Dan Moore will remain with the bank as Chief Executive Officer.

Home Bank SB was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support. Home Bank serves South Central Indiana with offices in Morgan, Hendricks and Johnson Counties.

COMMUNITY FOUNDATION OF MORGAN COUNTY

Leading by example

Elementary school age children are learning the basics of reading, writing and math. By the time they reach fourth grade they're expected to be able to read to learn. For many students, however, they're struggling to put one or two words together in a sentence either due to a learning disability or often, they didn't have people in their lives, prior to kindergarten, to teach them this critical skill required for success as adults.

Bruce Calloway, Government and Community Relations Manager for Duke Energy Foundation, understands the importance of reading to learn. He began his career at Duke Energy as a Lineman and said, "When you're working with electricity, you need to know how to read. Your life depends on it." Bruce was a Lineman for about 22 years before he went back to college and finished his degree. Afterwards, he transitioned into safety work at Duke before taking on his current role, one he has had for the last six years.

"The Duke Energy Foundation has been able to help communities in the 69 counties we serve fund programs to address issues such as literacy, poverty, health, addiction, and more," said Calloway. "Sometimes we think it's just our community that has problems, but I would argue if one community has an issue, other areas are facing the same thing. For example, there's no community immune to food insecurity or homelessness."

To help Martinsville kindergarten students learn and love to read, Duke Energy Foundation awarded over \$22,000 in grant funding

to the Metropolitan School District of Martinsville last year for the "Real Men Read" Program.



Calloway

"Real Men Read" combines literacy and mentoring as men volunteer to read once a month, for a total of five months, to students needing extra help. Not only do the students have a positive male role model to interact with, they also get to take a book home to start a personal library. Bruce is one of the "Real Men Read" mentors.

In addition to "Real Men Read", Duke Energy Foundation has granted funds to a summer reading boot camp in Martinsville to address those months when elementary kids are not in school.

"I'm fortunate to have my job. It's been a long road and I really appreciate where I'm at now," Calloway said. "The most rewarding part of my work is to have opportunities to support the communities we serve through sponsorships, grants, and service (volunteer) projects."

Everyone can help our students, schools and teachers by donating to the Metropolitan School District (MSD) of Martinsville Education Foundation through the Community Foundation of Morgan County (CFMC). Donate at www.cfmconline.org or call us at (765) 813-0003.

CFMC can connect you and your giving with organizations making an impact. Contact CFMC at (765) 813-0003 for details and visit our website at www.cfmconline.org.



Choosing the Proper Air Filter

We are often asked, "What type of air filter should I use?". To answer this question, we need to gather some information.

1. Does anyone in your home or office suffer from breathing issues such as asthma or airborne allergies?
2. Are there pets in the home that create unwanted odors?
3. Do you need to reduce household dust and protect furnace from dirt?

Replacement air filters range from inexpensive, fiberglass options that collect approximately 5% of the dirt that passes through them to more costly,

densely-pleated filters that restrict air flow and potentially damage the furnace. A great option to answer all of the listed questions is the Trane Clean Effects whole-house air filtration system. This permanent (no disposable filters) air cleaning system removes up to 99.98% of airborne particles with no air flow restriction issues. We are happy to discuss the options and accomplish your desire to keep a healthy home or office.

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Five sure fire ways to fail

Recently I was listening to talk radio on the way to an appointment with a potential new client. The radio host said we don't search out ways to fail we already know how to do that. We do search out ways to succeed because that's what we want to do. Especially in America, there are examples everywhere that we can see, both big and small, of people succeeding. That's so true. We have it pretty good in America even though many complain and have that all too common disease, "yea but..."

Here are five sure fire ways to fail. I know all too well about these five.

Failing to Plan

I've read it was Benjamin Franklin who first said "failing to plan is planning to fail." I know this to be true both through observation and sadly, through personal experience. Just this week, Cathy (my wife) and I had planned a get-away and because I didn't check to make sure the plans were solid and all affected parties were clear, I had to cancel at the last minute. I was (ok... am still) pissed off about it. I am sorry Cath!

Not asking for what you want or need

Too many times I've seen where a client or even myself was a professional visitor and didn't ask for the sale or what the possibilities were of working together only to see the competition step in and get the sale or (maybe politically incorrect to say these days) the girl. One thing is for sure, if you don't ask the answer is always no.

Taking to long to act

This one is similar to the one above except it's more about making a decision and then taking action. Napoleon Hill said in his seminal book, Think and Grow Rich, "Well done is well said." Procrastination is a killer and translates into giving up on the most important person in your life... You! According to Hill, one of the most common reasons people fail is because of procrastination. He says that it is important to avoid procrastination and take immediate action. Most people will wait and refuse to do things immediately, which causes them to lose motivation and eventually, fail in their venture.

In the chapter 8 - Desire, Hill also says that if you are easily influenced by others and take a long time to make a decision because you need to listen to advice from others, you will rarely succeed. This is because it means that you do not have a strong burning desire for what you want. You must use your own brain, thoughts, body, and soul to make your decisions and stand by them.

**Giving up on your dreams,
your plan or your course of action**
When I offer my Think and Grow Rich Jour-



**JACK
KLEMEYER**
Business Coach

ney the first assignment is to read the chapter (Chapter 9) on Persistence fourteen days in a row. If you miss a day, you get to start the count all over again. Fourteen days in a row!

Persistence is an extremely important factor that will determine your success and riches in life. Hill says that it is an important habit or practice you need to develop to build faith and succeed in your endeavors. There are a couple of examples given by Hill to show their will and determination in handling difficult moments. One is none other than Thomas Edison, the famous inventor who invented light-bulb. It's said of Edison, he tried (failed) to make the light bulb 10,000 times before he succeeded.

Choosing not to embark on continuous learning

What you were good at doing yesterday most probably can be done better when you learn new ways of doing, new beliefs and gain more feedback. With a growth mindset you believe you can continue to learn and grow. With a fixed mindset you believe you're as good as you're going to get. What got you where you are now will get you to where you want to go... and that's absolutely not true. What got you here, rarely will get you to where you want to go.

How do I know about these five? Being completely transparent, I've been a student of them and still struggle with some of them from time to time. Writing this is as much for me as it is for you. Hold me accountable to removing these five sure fire ways to fail from my life as you endeavor to remove them from your life too.

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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Our youngest citizens at great risk

We can appreciate mothers who have quit smoking and should certainly encourage all women, including pregnant women, to quit smoking for themselves and their loved ones. Most pregnant women make a strong effort to quit smoking when they discover they are pregnant. Motivation is extremely high and for a very good reason.

Smoking puts newborns in great jeopardy. Health risks to infants born to mothers who smoke during pregnancy includes increased risk of low birth weight babies, miscarriage, premature birth, ectopic pregnancy and Sudden Infant Death Syndrome. Many of these risks lead to infant mortality, a huge problem in Indiana.

Smoking among pregnant women across the state is 13.5 percent. In Morgan County, the rate of smoking while pregnant is 23.7 percent, higher than all surrounding counties:

- Brown County: 17.5 %
- Hendricks County: 7.4%
- Johnson County: 12.5%
- Marion County: 10.5%
- Monroe County: 15.4%
- Owen County: 23.3%

This does not bode well for our youngest citizens here in Morgan County.

Also, contrary to popular belief, vaping is not safer than smoking. Evidence continues to grow that vaping is as harmful



JENNIFER WALKER

as smoking and for a pregnant woman, there is even more concern. An article from Virginia Commonwealth University about a study they conducted suggests vaping among pregnant women could lead to birth defects such as cleft lip and cleft palate.

A few months ago, I wrote about our Smoke Free Pregnancies Project, funded by the Kendrick Foundation. In order to assist expectant parents in quitting smoking and vaping, Ready Set Quit Tobacco has launched a new text messaging campaign. To signup, participants can text "quit4baby" to 773-770-4377, or visit our website to sign up at readytoquit.org/text. This will start responses with motivational messages and resources to help them quit. Participants can opt out at any time, if they desire. Some messages read, "Congrats on making the decision to live

smoke free for you and your baby. We are here to help you on your journey to quit" or "The secret to having a healthy baby is a healthy pregnancy. If you want to quit tobacco Quit Now Indiana will teach you for free."

If you know someone who would benefit from receiving supportive messages and encouragement to quit smoking, tell them about the text messaging campaign.

As always, we are here to help folks quit using tobacco in all forms, including vaping.

For more information, please visit our website at www.readytoquit.org or email Jennifer Walker at jennifer@readytoquit.org. If you're ready to quit, call 1-800-QUIT NOW (800-784-8669). It's FREE! 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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Evidence continues to grow that vaping is as harmful as smoking and for a pregnant woman, there is even more concern.

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One of the first tasks they are undertaking is reviewing the curriculum to be sure it matches the state and federal standards. "Once we discover the standard," Freeman said, "we want to be certain what we are really doing is hitting the target. We review what we are teaching and how we are teaching."

We use data-driven instruction based on formative assessments," Freeman said. The questions of whether or not students are achieving standards and how instruction is being modified rise for discussion. "It is not a gotcha-game," Freeman said. "If it's not happening, we have to address what we do to improve learning. We must ask why it didn't work and what can we do next?" In this way they are questioning what the data means and how to change instruction to improve learning.

The new three Rs

From his experience in the education field, Freeman has identified a new set of three Rs that he says are critically important for today's schools: relevance, responsibility, and reward excellence (reinforce doing well).

Freeman believes that when children see the relevance and take on their own responsibility for their learning, the academics come along. "Reinforcement of the positive feeds forward," Freeman said. "We need to encourage the good things to let children discover their knowledge and bloom."

"As superintendent, you inherit what you

inherit," Freeman said. "but what I have discovered here is wonderful." The three Rs fit in nicely within all aspects of schools, and especially at Monrovia-Gregg. The district strives to provide programming beyond what might otherwise be unheard of in a small district like theirs.



Academic programming includes a STEM teacher at the elementary school and another coming on board next year in the middle school. Advanced Placement (AP) courses are available. Athletic programs are competitive. The Fine Arts program has received the honor of being named a National Music School.

"Our high school is seriously considering what we can do to prepare students to face the future after high school," Freeman said. Eighth

grade and freshman students take a basic course about careers where they explore how to select a career and what it entails. They meet with counselors and take career and interest inventories to help identify their interests, skills, and talents. The schools bring in guest speakers to talk to students about different careers to help students identify what they might find interesting and focus on learning more about what they would need to do to undertake that career.

The district partners with Area 31 Career Center. Juniors and seniors are bused to Ben Davis where they can receive career-specific education and experiences. "We are partnering with several other school corporation to fund the program so we can provide those opportunities to students," Freeman said.

A new career pathways program is being added. "Four career pathways will be offered: agriculture, business, home economic/family consumer science, and broadcasting. We have had to show that qualified staff is in place to teach classes from beginning to end. Our classes are developed in coordination with universities, so students get dual credits."

"People on the outside looking in are impressed," Freeman said. "Children and parents want to attend our schools." This is proven by the more than 230 students from outside the community added to the rolls last year alone.

How business is heard and can help

In response to what they are hearing from employers, the schools are planning a pro-

gram modeled after the Ron Clark Academy in Georgia and the Essential 55. "We want to make a concerted effort to prepare students for the workplace," Freeman said. "Our instruction will begin in middle school and alongside academics, we will include leadership and soft skills such as speaking, maintaining eye contact, communication, timeliness, attendance, and taking responsibility in a job."

Freeman says that area businesses can work with the schools as guest speakers or by allowing students to shadow or visit workplaces. They are also open to other suggestions from the business community. Not only does a partnership with businesses provide the student with real life experience and the opportunity to see working relationships and strong work ethic in the world, Freeman says business owners can tap into the caliber of students being produced in Monrovia.

He repeats that there is a lot of collaboration, a lot of dialog with staff, parents, students, the school board, business people and others in the community that helps them keep all the great things already in place and determine what else can be done.

"I love what I do and take the best of all my worlds; my education and experience, leadership, my own business, and the eyes of a parent in this district that wants the best for my own child; to keep me focused on the fact that we are here to provide the best for children and we have to make all our decisions with that in mind."

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Manic or mainstream?



JEFF BINKLEY
Finance

Now that the Mueller report is out and Congress can finally get back to focusing on legislation rather than investigations... (If you believe they will I have some oceanfront property in Eminence to sell you) let's discuss a less controversial topic: the probabilities of marijuana legalization and its economic prospects, specifically in the Midwest.

The November 2018 election brought full marijuana legalization in Michigan, Missouri allowing medical cannabis and Democrats picking up four governorships in the Midwest. Gretchen Whitmer in Michigan, J. B. Pritzker in Illinois, Tim Walz in Minnesota and Tony Evers in Wisconsin. This political move left implies the stage seems to be setting up for a Midwestern marijuana revolution. Even in our own staid Indiana with its aggressive embrace of industrial hemp production to include growing, harvesting and processing low THC CBD oil producing hemp is highly indicative of a lessening of the stigma of marijuana products for industrial, medicinal and even recreational use.

Ten states have now legalized cannabis for adults and 33 allow medical use. The question I've been pondering is: What will be the ultimate turning point to make publicly traded cannabis companies a truly viable addition to add to an investment portfolio? The answer: Show me the money. Actually, show me the capability of the money to legally move across state lines.

Currently the possession, distribution or sale of marijuana remains illegal under federal law, which means any contact with money that can be traced back to legal state marijuana operations could be considered money laundering and expose a bank to significant legal, operational and regulatory risk. Banks with very few exceptions have shied away from doing business with cannabis companies. Thus many of those companies are exclusively cash and carry businesses exposed to significant risk of theft and extortion.

The question I've been pondering is: What will be the ultimate turning point to make publicly traded cannabis companies a truly viable addition to add to an investment portfolio?

Governor Holcomb honors businesses for longevity, service to Hoosier workforce

MAYFIELD INSURANCE, INC.

Governor Eric J. Holcomb honored 65 Indiana companies and organizations during an event at the Indiana Statehouse, presenting each with the Governor's Century or Half Century Business Award in recognition of each company's longevity and service to its employees, community and the state.

"Today we honor businesses that have helped lay a foundation for economic success in Indiana, maintaining operations for more than 50 to 100 years and creating long-term career opportunities for Hoosiers," Gov. Holcomb said. "Through a strong dedication to their employees, their businesses and their communities, these companies exemplify the pioneering spirit and perseverance that will push our state forward for years to come."

The Governor's Century and Half Century Business Awards honor Hoosier businesses that have remained in operation for a minimum of 100 or 50 consecutive years and have



Governor Holcomb; Dean and Peggy Mayfield, IEDC President Elaine Bedel

demonstrated a commitment to community service. More than 1,500 Indiana companies have been recognized during the award's 28-year history.

Honored for the Half Century Award was Mayfield Insurance:

Mayfield Insurance, founded by Herschel Coleman in 1921 and now owned by Dean Mayfield, is an independent insurance agency located in Mooresville devoted to selling and servicing all lines of personal and business insurance coverage.

That is potentially about to change and change in a very, very big way. On March 26th, a congressional committee voted to approve legislation aimed at increasing marijuana businesses' access to banks. House Rules Committee Chairman James McGovern (D-MA) said in a radio interview on March 25th that he expects the chamber to vote on legislation to end federal marijuana prohibition within a matter of "weeks." "We will guide it to the House floor for a vote, which I think it will pass with an overwhelming vote—Democrats and I think a lot of Republicans as well," he said. "If we have a strong bipartisan vote that will increase the pressure on the Senate to do something."

Should that legislation be passed by the House and Senate and signed into law, investing in cannabis would no longer be manic but mainstream and could become as acceptable as trading pork bellies.

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


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