

WHERE MORGAN COUNTY BUSINESS COMES FIRST

BUSINESS LEADER

MORGAN COUNTY

August 2019



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Phil and Alex Fred

KEEPING THE GRASS GREEN

Ownership of Outdoor Solutions, Inc. is changing, but quality standards remain the same

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Thanks to Lilly Endowment's Giving Indiana Funds for Tomorrow (GIFT) initiative, CFMC has been awarded the opportunity to support real solutions for real problems. Matching funds are available from now until December 31, 2020 or until the matching dollars are matched.

Quality is everyone's responsibility

Quality is one of those things that everyone will tell you is important. But we all know there are products you have purchased or services you have contracted that have resulted in your being disappointed in the quality you received.

While that is true sometimes, the truly successful businesses make quality one of their core values. And the high standards that define quality for them are embedded in their employee's minds and the procedures and processes of daily operations.

High quality is never an accident.

Phil Fred built one business on quality work that helped him develop a significant customer list. With that he then began a new business, Outdoor Solutions, Inc., one still based on quality service, that is thriving and being passed on to Alex, his son, the next generation. Because excellence and quality service are part of the business ethos, high standards also are part of Alex's plan for the future.

Customers are the primary focus for Armando Torrijos, owner of Blueberry Hill Pancake House in Mooresville. He trains and rallies his employees to always provide quality food served by friendly staff in a clean and welcoming restaurant. He promotes the same idea expressed by

W. Edwards Deming when he said, "Quality is everyone's responsibility." Part of creating a quality experience for customers is everyone doing their best to achieve their common goal of satisfied and happy customers.

Both of these business owners have created successful and thriving enterprises in Morgan County.

Susan Lowe has just recently opened The Se-



JIM HESS
From the Publisher

nior Retreat Adult Day Services in Martinsville. The business of providing a safe environment and stimulating activities for seniors, some with dementia, revolves around quality. First, ensuring quality care that comes with experience and learning, evidenced by Lowe earning a Residential Care Administrator license and establishing procedures and policies at the retreat. Second, improving the quality of life for seniors resulting from supplying the environment with activities and conversations. Last, giving caregivers respite and the peace of mind knowing their loved one is well cared for, happy, and safe definitely improves the quality of their lives.

When you take the time to look at successful business people, it becomes evident that Aristotle's words, "Quality is not an act, it is a habit" are true. High standards and commitment to excellence in every product, every service, every job, is evident in many small businesses in Morgan County. It's a pleasure to share their stories with you in the Morgan County Business Leader. As always, if you know of a business and owner whose story should be shared, I would love to hear from you.

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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Quality is everyone's responsibility.....	3
Oh, yes you do have a window like this.....	4
Leading by example.....	5
What is "Indoor Comfort"?.....	5
New resource for caregivers and employers.....	6
Encouraging better employee health.....	7
Keeping the grass green.....	9
Get a thrill at Blueberry Hill.....	10
Who shut off the internet?.....	11
Handling conflict in family-owned business.....	12
Paving on S.R. 37 & 39 in Morgan County.....	12
Preventing youth vaping.....	13
Kelly Nash joins Citizens Bank.....	12
Is there an option other than Mutual Funds?.....	14
Home Bank names Isom Director of Community Relations.....	15
Networking opportunities.....	15

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Oh, yes you do have a window like this

This article combines a couple of learnings: Maps, Belief Window and Reality, to help us all perform better by realizing how we think and what we think affects performance as much as learning a particular skill. I call this “the spirit of performance.”

Wait... I just realized that you and I most likely see the world differently and we should. Whether the difference is drastic or slight matters not because it is because we are different that is important. How you and I see the world is our reality and that perspective is what makes us do what we do. Alfred Korzybski first revealed and wrote about this in the nineteen thirties and he coined the phrase “The Map is Not The Territory.” My “map” is not your “map.”

As part of how this map affects us is we all have a window or a set of lenses that we look through to perceive what becomes our own world reality. This window is called your Belief Window. This concept was originated in the early 1980s and it's a very helpful concept in diagnosing destructive or non-resourceful behavior in business and in life.

A man named Robert F. Bennett wrote a book titled, *Gaining Control*, which takes the Belief Window principle and puts it right in the middle of a model called the Franklin Reality Model. The name Franklin does come



**JACK
KLEMEYER**
Business Coach

from Ben through Hyrum Smith, the founder of the Franklin Planner Company and former CEO of Franklin Covey when the two merged.

The model says everything we do, every behavior, is to satisfy one or more of four basic human needs:

- to live (survival),
- to have value (to feel important or to be accepted),
- to love and be loved and
- variety.

You can think of these four basic human needs as the “why” we do things. The Franklin Reality Model says we have a belief from which we create our own rules that make sure the belief fits / works. These beliefs cause us to take some type of action or behave in a way that we think will produce our desired result. The feedback from that result must satisfy one of our basic human needs (listed above) over

time. If it doesn't, we most likely will create another rule or alter our current rule to make sure the belief we had that drove the behavior is an anomaly, not the norm.

Hyrum developed a set of seven Natural Laws for the Reality Model:

- If the results of your behavior do not meet your needs, there is an incorrect belief on your Belief Window.
- Results take time to measure
- Growth is the process of changing beliefs on your Belief Window.
- Addiction and addictive behavior is the result of deep unmet needs.
- If your self-worth is dependent on anything external, you are in big trouble. A great quote from the President of the John Maxwell Team, Paul Martinelli, says “If someone else can make you sad, mad or glad... you've been had!”
- When the results of your behavior meet your needs over time, you experience inner peace.
- The mind naturally seeks harmony when presented with two opposing beliefs.

From my years of coaching high performing clients, I've come to believe that there are only three things that hold anyone back and they are:

- Limiting Beliefs – The Map, The Reality Model and Belief Window fit here.
- Low Expectations – Here is where you impose your beliefs on your team.
- Ineffective Strategy – This is how you go about executing.

In working with people and organizations, I have come to notice that the reason they don't achieve the success they desire almost always, ultimately boils down to a Limiting Belief. Many times you can't discern if you have a resourceful belief or a limiting belief on your own, you need someone to help gain perspective from a different point of view. This perspective must come from a non-agenda driven perspective.

With that said, I think you can see how important a person's Belief Window is to their success. How does the world look through your window?

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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Leading by example

Todd Huff, the host of Todd Huff Show on Freedom 95.9 FM, grew up in Monrovia for a large part of his childhood and saw how many kids had real problems requiring real solutions. Unlike some of the kids he knew, Todd grew up with a stay-at-home mom and a dad who was actively involved in his son's life.

In a recent Podcast Impact interview, Todd talked with Community Foundation of Morgan County (CFMC) President Ed Komynowski about the importance of people helping people.

Huff is a man of strong faith in God. He believes we're all created in God's image and have it in our DNA to achieve great things, regardless of who we are or what we do.

It's the human component, said Huff, that's the missing piece in solving some of Morgan County's issues like poverty, homelessness and mental health. "The human component is what connects you to others, not money or resources. When you're helping someone in need, you're like the bridge that helps them leave their circumstance," he added.

When Todd became Executive Director of the Boys & Girls Club of Morgan County in 2006 he had more visibility to the different levels of need in his community and realized throwing money and resources at a problem were not effective solutions.

"It makes you realize the only thing that's going to change or have an impact is when people and resources come together," Huff said. "It's about empowering people to get involved, to do what they're best at, and to help others in need to see things differently from how they were raised."

A club program, "The Shuffle," was for teenagers from all socioeconomic backgrounds. Staff and volunteers worked one-on-one with kids who didn't have the advantages of a stable family or a good education. Todd recalled a time when two brothers both won an iPod Shuffle. Two months later they asked Todd when the iPod would be available again. When he asked about their iPods, one of the brothers said, "We had to sell them to bail our mom out of jail."

"It kind of hits you right between the eyes to realize the desperate need those brothers had and it was happening in a suburban middle-class community like Mooresville," Huff said. "After The Shuffle started, the police reported their number of calls involving teens dropped which made us think how spending time with



Todd Huff

those kids had an impact."

Getting involved in people's lives isn't always easy and there's no guarantee for success. However, said Huff, the true measure of success is when more people, using their unique abilities, are working together to encourage and empower those in crisis to change their circumstances.

"My pastor said the holiest thing we can do is to choose, and he's right. Everybody can't do everything, but everyone can do something. Take the first step and then another one and before you know it, when you turn around, you're going to see that you traveled a great distance and probably impacted many lives along the way," added Huff.

CFMC understands that as a business owner you might feel the call to help but don't have the time. We offer sponsorships where you're able to help combat the real problems in Morgan County through CFMC. To learn more, contact us at info@cfmconline.org.

CFMC's mission is to connect donors and their charitable giving with our evolving community needs in order to enhance the quality of life for current and future generations through impact grantmaking. The vision of CFMC is to be the philanthropic leader and a catalyst in order to maximize available resources in our community.

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.

What is "Indoor Comfort"?

We are often asked questions such as, "What effects indoor comfort?" or "Why is it not comfortable in my home or office?"



Jod Woods

There is so much more to "indoor comfort" than just the temperature that the thermostat is set to maintain. Actually, the temperature is the least important factor in addressing total indoor comfort. Total indoor comfort is achieved when humidity, air quality, and temperature are properly addressed.

During the summer, the central air conditioning system is utilized to control humidity as well as cool the air in our homes and offices. We are seeking approximately 50% indoor relative humidity. If the rate is higher than this, the space will feel "warm" or "muggy". To attempt to compensate for this, the temperature setting is forced lower. This adjustment causes the cooling system to run more and consume more energy. A higher temperature setting is comfortable when the humidity levels are at, or below, our desired levels.

"Air quality" factors humidity into the equa-



tion. Air borne particles such as pollen, pet dander, mold, mildew, smoke, odors, dust, and bacteria are being constantly circulated through our homes and offices. These particles are only controlled by a high-quality air cleaner such as the Trane "Clean Effects" air cleaning system. Regardless of marketing claims, a disposable filter cannot provide the proper level of filtration to properly clean the air in your environment. When these particles are properly addressed, the results are less dust, reduced allergy symptoms, and fresh smelling air that is easy to breathe. Please feel free to contact us to discuss your environment at 317-831-5279.

Please let me know if there are any topics that you would enjoy being discussed. I can be reached at 317-831-5279 or JodWoods@EconomyHVAC.com.

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New resource for caregivers and employers

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Susan Lowe, Owner/Executive Director

609 S. Lincoln St.

Martinsville, IN 46151

Phone: 317-999-8145

Email: ASeniorRetreat@gmail.com

Web: www.ASeniorRetreat.com

Facebook: www.facebook.com/ASeniorRetreat/

Hours:

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Saturday 9 a.m. to 1 p.m. (prescheduled)

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Evenings 6 - 8 p.m. (prescheduled)

By Elaine Whitesides

Morgan County Business Leader

Nearly thirty years ago, Susan Lowe entered the senior living industry. The Camby resident began her career in the business office of a nursing facility. She was later introduced to marketing and leasing for skilled nursing and assisted living communities. She was even part of the preleasing team when Miller's Merry Manor opened in Mooresville.

During her time managing a home healthcare franchise and being involved in marketing for senior living and care organizations for Morgan County, the owner challenged her to find another revenue stream. She began researching adult day programs. She discovered that Morgan County was not alone, only about twenty counties in the entire state had any kind of senior adult day program.

She prepared a business plan that was presented to the corporate franchise company and was told such a program did not fit into their business model. She accepted the decision, but the spark had been ignited for Lowe. She began dreaming of opening an adult day services facility. But instead of rushing forth, Lowe took another job.

She took on the remodel of a 119-unit assisted living with memory care facility. "It allowed me to realize I could run a very large building at budget," Lowe said, "and have happy residents and staff." At the same time, Lowe decided to pursue licensing as a Residential Care Administrator (RCA) through the State of Indiana.

Because of her experience in the industry, Lowe often received calls from people asking for advice when they became caregivers for elderly family members, most often their parents. "It begins with picking up prescriptions, taking mom or dad to the doctor, and grocery shopping," Lowe said. "Then, after re-



Susan Lowe

turning with groceries, they put them away, clean out the refrigerator and pantry shelves of expired or spoiled food." She says it progresses to laundry, vacuuming, maybe finding a scorched towel, and continues to expand from there. When it gets to the point where mom or dad cannot manage to live alone that, help is needed.

Often, Lowe says, adult children decide to quit their jobs and take on the caregiving role full-time. This is usually at the expense of their employers, immediate family, and results in the caregiver being so stretched that their health and well-being suffers.

The spark finds its place

With her RCA license in hand, confidence from having run a large facility, and her experience in the industry, she began looking for space to open The Senior Retreat in Morgan County.

"Initially, I was looking for a small house in Mooresville where I could serve 10 to 12 seniors per day," Lowe said. When she could not find a property, she expanded her search to look at every commercial space that was available in Morgan County.

One of those was the empty Abundant Life Church in Martinsville. "I sat in the sanctuary of the church," Lowe said, "and saw the potential. The building was more than 8,700 sq. ft. and was already handicapped accessible, the neighborhood location was perfect, and price was right.

The 35 pews and the altar were re-homed. Some walls were removed, and the entrances and exits were modified to provide security. What

had been the sanctuary was turned into comfortable and welcoming zones like a coffee shop, a dining area, a game area, and a cozy sitting, or napping area, very much like a home.

Lowe hired six program engagement assistants. "I use the same healthcare background checks as a licensed facility," Lowe said. "because it is the process and procedure I know and believe is a best practice for the industry."

Immediately, Lowe began connecting with people and programs that would be good partners, such as Morgan County Connect for transportation services, Alzheimer's Resource Services at IU Bloomington, and other home healthcare agencies. She held an Open House on June 4 and opened the facility on June 12. "The response across the industry and business spectrum," Lowe said, "has been overwhelmingly positive."

Services for friends

Lowe sees all the seniors that come to The Senior Retreat as friends, and that is what they are called. Caregivers have a safe place and people to care for their loved one all day, five days a week on a long-term basis. Friends with dementia are in a secure and engaging environment with activities. Lunch and snacks are served. Friends can also receive home healthcare services such as physical therapy and occupational therapy at the Senior Retreat, too.

There are many ways in which the resource can be used. One of the first senior was able to go home sooner from a rehab center because she could spend the day at the retreat where she had help during her recovery. Other times, it might be the caregiver that is out of commission with a surgery or illness. Another senior spends time at the Senior Retreat while his caregiver attends classes and volunteers.

Lowe's dream of an adult day service was not just a supervision solution, there would be other benefits for seniors, caregivers and their families. Isolation, depression, and lack of motivation are prevalent in seniors. Because friends are engaged in conversation and activities, families report significant changes at home. Some friends are taking their medications, eating, and sleeping better. Some have improved their balance and memory recall. In general, many friends, and their caregivers, find overall health improvements including less stress.

Opportunities for local businesses, too

Six rooms were set aside and are ready to lease to small business owners or other professionals. The basement has a kitchen and is available to businesses, groups, and organizations as an event or meeting center that can hold up to a 75 people.

In addition to those business opportunities, Lowe says that employers could find that an adult day service has other benefits for them and their employees. Employees are distracted and productivity suffers when they are fielding calls from elderly parents throughout the day. In addition, absenteeism can be a problem. Lowe says many caregivers are stretched so thin that they don't sleep or eat well and come to work tired, which also affects their work.

"Now there is a resource that didn't exist previously to help employers retain employees and maintain productivity on the job," Lowe said. With friends at The Senior Retreat, employees/caregivers have peace of mind, fewer distractions, and can focus on their job.

"The Senior Retreat Adult Day Services benefits everyone," Lowe said. "It helps inspire seniors in a stimulating environment and gives caretakers a much-needed respite as well as the opportunity to work and not worry.

"What intrigues me the most," Lowe said, "is that I can control what happens here; the different kinds of programs to meet client needs. We can do what is right for the family caregiver and the friend. I feel that is what will steer our success."



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Encouraging better employee health

While your employees are at work, they are communicating, socializing and interacting with co-workers and managers as well as customers. After all, the time spent around these groups is equivalent and often more than time around families and friends. But even as they interact with others, they often avoid personal details that may be interpreted as either embarrassing or vulnerable. It is in this category that health issues often reside. The result of silence is that no one realizes there could be an issue.

The biggest employee health concerns that are not openly discussed in the workplace include stress and mental health, alcohol or substance abuse, weight, personal sickness or disease, and sleep deprivation. Any one of these can dramatically affect the performance and effectiveness of the employee, from absenteeism and underperforming to health care costs and turnover. As an employer, it is understandable to feel removed as you cannot possibly be around all employees, all the time, but you can directly and indirectly support better employee health. Efforts into creating an environment for employee wellness is an investment in your most valuable asset.

Focus on general prevention. Incentive programs that help reduce health insurance costs, pay dividends in multiple ways. For example, many companies arrange on-site flu vaccinations. Consider having a provider come to the workplace to speak about health issues. Employees begin to realize they are not alone and that their employer is invested in their health. Many companies, like IU Health, offer employees incentive programs that simultaneously promote healthier habits and life style changes while financially reducing health care costs to the employee and ultimately, to the company.



JASON KING
Wellness

mately, to the company.

Develop a smoke free workplace and encourage employees to join a smoking cessation program. Here locally, IU Health Morgan offers a free "Quit It" program to the public that includes free nicotine replacement supplies. Encourage more exercise, such as entering employees in runs and charity events or by creating and/or funding an employee sports team. Partner with a local gym or YMCA and offer membership incentives. Investment yields results.

Encourage positive communication in the workplace. Conduct employee polls and surveys to gain valuable feedback for suggestions and gauging morale. Encourage regular breaks during the day that helps employees to unwind and refocus, leading to better productivity and reduced stress. Aim for goals that create a sense of belonging, this will establish trust and give you valuable input. Doing so, allows a culture of giving and receiving

feedback, which leads to a healthier work environment.

There are countless ways to engage health and wellness into your business. We all know the simplest of actions drinking more water, eating healthier, and exercising more - contribute to a person's wellbeing at home. The efforts you make, and the energy you provide to your employees, will make a big difference in how employees perform at work.?

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.

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AT WORK

KEEPING THE GRASS GREEN

Ownership of Outdoor Solutions, Inc. is changing, but quality standards remain the same.

By Elaine Whitesides

Morgan County Business Leader

Being self-employed was just part of the make-up of Phil Fred's developing persona growing up on a dairy farm in Fulton County, Ind. It wasn't a stretch to believe that he graduated from Purdue with a degree in agriculture. But after graduating he didn't go back to the self-employed life on a farm. He took a job working for an agricultural fertilizer and chemical company and moved to Ohio. Initially he was assistant plant manager and later transitioned into sales. But he missed Indiana and watched for an opportunity to move back home.

That chance came in 1978. After building a home in the rural outskirts of Mooresville, he and his wife of one year, Barb, settled into life in Morgan County. He liked the area because, he said, "In five minutes you can be in deep country." He also saw an opportunity and when he befriended a competitive sales representative, they created a partnership and started a lawn-care business in Mooresville. "That was good," Phil said. "I learned a lot about agronomics and business operations." The partnership lasted about five years and then the pair went their separate ways. Phil went back to sales for another company until too much time on the road began to chafe. "I was travelling and had a one-year-old son at home," Phil said, "I decided that if I didn't try to start a business then, I probably would never have another chance."

Starting from scratch

Barb came from a family of self-employed people, so she was on board and jumped in to manage the administrative and customer service side of the new lawn-care business while Phil was providing services to a growing clientele. "There was a favorable business climate in Mooresville," Phil said. "Most of the lawn-care businesses wanted to go to the northside of Indy which meant there wasn't a lot of competition here." After the decision, the inevitable doubt bubbled up and he says he wondered what he was thinking leaving a good job and attempting to start a business from scratch. But through word of mouth and a small direct mailing, the business gained momentum.

At the time, the computer industry was dawning. Starting with a Commodore 64, a



data base, and a rolodex, Barb combined her skills for organization and administration with her ability to master DOS and integrate technology into the business. She was knowledgeable about the lawn-care industry and the services the company provided and used that to talk with new clients and provide professional customer service to existing customers. With her in the office and Phil in the field with many employees, the business grew.

Their family grew, too. The couple had two sons, Alex and Chris, who grew up in Mooresville, attending Plainfield schools.

After several years, in 2003, Phil and Barb had the opportunity to sell the business, which they did. At that point, Phil had contractual restrictions preventing him from starting another lawn-care service in the area, but he was not ready to stop working. "I kept the business going in different areas from Greencastle to Terre

Haute," Phil said. "The second version of the company, now known as Outdoor Solutions, Inc. offers fewer, more specialized services and has expanded into pond care. We went from zero customers to more than one thousand.

"I saw pond services as a way to continue the business," Phil said. "I thought it would be fun and let me try something new in a related field. I would be able to do that without competing and it would give me an opportunity to not deplete my savings."

In 2009, just as the economy was struggling, they began ramping up and both sons, Alex and Chris, joined the business. Alex had been working in construction as a trim carpenter and when building slowed, his job was in jeopardy. "I saw this as an opportunity to work side-by-side with my dad and learn the business."

Services offered

On the lawn-care side, Outdoor Solutions,

Outdoor Solutions, Inc.

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Alex Fred, Operations Manager
2500 Hancel Pkwy.
Mooresville, IN 46158
Phone: 317-834-2962
Email: info@outdoorsolutionsinc.us
Web: www.goweedfree.com

Inc provides lawn fertilization, weed and insect control through a variety of packages and services. Lawn-care services include a five-treatment package for the year as well as analysis and a customized plan for specific lawn problems.

Insect control is offered as well through services such as foundation sprays, surface insect control, and perimeter treatments that act as a barrier to repel exterior nuisance insects.

Ponds from backyard ponds to larger ponds in rural settings are treated to control algae, submerged weeds, and both invasive exotic and natives that can take over. Ponds are treated dependent on the style of pond and the owner's vision.

Over the years since graduating from Purdue, Phil has maintained an on-going relationship with the university. He provides clients and potential clients with expert information from Purdue as well as several other turf departments in universities in the Midwest. "In that way the Freds feel they can educate their customers and provide additional value. "We feel it is more helpful for someone to read a few paragraphs," Alex said. It also lets people know they are knowledgeable, professional, and stay on top of current information. "People know we aren't telling them just what they want to hear."

Underlying the entire operation is a basic philosophy. "We have a passion to always do good quality work, so we retain recurring customers," Alex said. "We know if we do a good job, people come back year after year. It grows. We understand the growth patterns that come with word of mouth referrals and can plan accordingly." It is the passion for quality work that has resulted in a long roster of long-term customers at Outdoor Solutions.

Continued on Page 14

Get a thrill at Blueberry Hill

Blueberry Hill Pancake House

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Hours: Monday – Sunday 6 a.m. to 9 p.m.

By Elaine Whitesides

Morgan County Business Leader

Talk to Armando Torrijos, the owner of Blueberry Hill Pancake House in Mooresville, and it is evident that just like the Fats Domino song, he's found his thrill. "I always wanted my own restaurant and I have it," Torrijos said. "I enjoy what I do and am happy."

For 30 years, Torrijos has been in the food industry. He started as a dishwasher but that only lasted five days before he asked for another job. He started bussing tables and during the slow times hanging around in the kitchen watching the cooks and chefs. It wasn't long before they were teaching him how to cook. "I saw that I liked the kitchen," Torrijos said. "I liked cooking food for customers."

He stayed at the same popular restaurant on the eastside of Indianapolis for eleven years as his dream of owning his own restaurant grew. In the meantime, he was learning how to cook a wide variety of traditional American dishes for breakfast, lunch, and dinner.

In 2003 he opened a restaurant in Columbus. "It was fast food," Torrijos said. "Fast food was not my type of food and it wasn't what I wanted to do. I wanted a different atmosphere." The commute from Indianapolis to Columbus was long, too. He knew he needed a change, so he began to develop a plan for what it was he wanted in a restaurant.

By 2005, he sold the eatery in Columbus and had a plan. He wanted to serve pancakes. He wanted a family restaurant. He heard Fats



Armando Torrijos

Domino's song Blueberry Hill and thought it did not sound right with "family restaurant" but it sounded good as Blueberry Hill Pancake House.

He opened Blueberry Hill Pancake House from the ground up on Washington on the eastside of Indianapolis in 2005. Offering good-sized portions from a large menu, breakfast all day, endless cups of coffee, and well-cooked food, served by polite and smiling servers, the popularity of the restaurant grew. By 2012 he was ready to open a second location leaving his brother to manage the Washington Street restaurant.

"Opening a second location was a good experience," Torrijos said. "It is a big commitment, but I had people to help me and my brother had already been working for me.

"You can't just open a restaurant anywhere. I was looking in Morgan County, so I spent time in restaurants here to learn what the people were like." When he found the Mooresville location, he already had a good feeling for the community. "The people here are really nice," he said. "It is quiet. I moved here myself because I liked the town. I feel comfortable and happy to be here. It is home."

When it was decided that Blueberry Hill was coming to Mooresville, he renovated the interior of the building, purchased what he needed to cook and serve, and began hiring. "The hardest part is finding the right people to work," Torrijos said. "It's important to find people with a good personality, a good work ethic and who are polite and kind. I have the best people here."

Blueberry Hill employs about 30 people, some part-time, some full-time. Several are still from his first hires and others multiple years at the restaurant.

If you read the reviews online, you will find many patrons mention the atmosphere and the servers. That is not by accident. From the first day of work, Torrijos emphasizes that Blueberry Hill is the sum of everyone and everything;

dishwashers, bussers, servers, cooks, food, and customers. "You have to put your trust in other people," Torrijos said, "I tell them everyone here has an interest in serving customers the best food in the friendliest way. Without the customers we all suffer. That is how we make a living."

Life isn't always rosy, he says, but he explains to his employees that customers have no idea what is going on in their lives. They have to always put their best face forward, be happy, and smile. That is how he ensures that customers feel welcome and are happy to dine there.

He also says he has the best customers, too. "I have been in different places and I haven't found another place like here. We have customers who come in all the time and they know me by name, and I enjoy talking with them."

Blueberry Hill is open seven days a week from 6 A.M. to 9 P.M. Long hours and Torrijos is usually there. "I enjoy being here," he says. "I just go home to sleep. To me, this is home for everyone who works here and comes to eat. That is what I want it to be."

Torrijos says there are three things that will make a restaurant successful: It must be clean and welcoming, the food quality must be excellent, and the staff all need to be friendly and good at their jobs. "Even on our worst day, you have to have the best day with your customers," he said.

For success, he says, it takes the efforts of everyone. "I expect everyone to work together," he said. "It is not individual. If I am busy, someone else will take care of things like cleaning a table or running the register." Torrijos also defines success as doing much better today than you did yesterday and learning from your mistakes. "You can't go from step one to step fifteen. You have to take it day-by-day and step-by-step. As time goes by you learn and that is succeeding."

On the rare occasion that Torrijos is not at Blueberry Hill, chances are good he, like every small business owner, is still thinking about the restaurant. In fact, his friends and family complain that all he thinks about is Blueberry Hill. "I don't care. My concern is that Blueberry is doing well, that the employees and customers are happy, and we are successful."

Good judgment is what he uses in running the operation. Over the last thirteen years, Torrijos has refined the menu, developed a philosophy of how to interact with customers. "They say if it's not broken, you don't have to fix it," Torrijos said. "There are always things we can change like menu items, things we can do to improve or be better."

For Torrijos every decision comes back to the same thing. "Everything we do here we try to do the right way, the best way," he said. "All my employees from dishwashers to servers to managers, we want to thank every single customer for being here with us. We do our best to make them happy and feel welcome and we always will."



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Who shut off the internet?

We have a routine at home when tablets start running slowly or the TV glitches out. Someone inevitably hollers out, "Can someone restart the Internet?" This is the sign for someone (normally dad) to crawl under the stairs, fumble around with all the electronics, and reset the surge protector that powers our modem, router, and WiFi system. Within a couple minutes, all systems are go and we're back on the grid.

You'd think the same problem would not be as prevalent in a small business setting as it is in a home, but it often is. I've had to switch from writing my column in Google Docs to Microsoft Word because our Internet at the office won't stay up today. We've restarted all our systems, opened a ticket with our provider, and now our team sits here in virtual darkness waiting for the green lights to start blinking again.

When the electricity is out, everyone in the area is affected, and there's often a single company responsible for correcting the outage. When the Internet goes down, it's hard to say who (or what) is at fault, and since there are multiple providers in most communities, outages often go unnoticed because it's seemingly only affecting "my" service.

Internet outages can be more costly than power outages as well. What looks like a momentary hiccup turns into recurring glitches, slow speeds, lost productivity, and lost sales. If you're a business like mine that depends on the Internet for resources and business, it can wreak havoc to productivity to the point that you turn away customers or send your team home for the day.

What can be done to minimize the impact of Internet outages in the world of small business? Below are three simple steps you can take to prepare you and your business for the inevitable.

Be Prepared

If the Internet's up and down, what will you do? Who will you call? It doesn't take much time to build a quick reference sheet to have ready



CHET CROMER
Technology

when you need it may help you quickly reach out and get help. You may also find that some of your neighbors use the same service, and a quick call to their office to confirm "it's not just me" helps put the problem in perspective.

Have a Backup Plan

The best way to plan for an outage is to do just that... plan. This can be as comprehensive as an Internet service package that has redundancy built in by the provider to a cellular hotspot everyone can use when the Internet's down. It doesn't take lots of time or extra money, but the plan will be it when the network's down.

Be Flexible

Outages like these will happen. Backup plans won't always work, or they'll be inconvenient. When the Internet's down and productivity at the office is shot, perhaps it's time to send the team to the local coffee shop or their own homes to work for the day. Or maybe, just maybe, we can afford to take a couple hours away from our screens to focus on other priorities that often get lost in the day-to-day grind.

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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Handling conflict in family-owned business

If you're in business, conflict is inevitable. If it's a family business, conflict is more difficult to manage.

Family business comes with a deeper, more complex ecosystem of relationships that raises the stakes in conflict situations. Family members depend on one another financially and the business is linked to the quality of the family's relationships.

Family and business are distinct organizations, each with their own culture and dynamics. Still, a family business can be strengthened by conflict if you manage it effectively. The first step is recognizing these 7 delusions:

1. We just need to communicate better. – There's simply more to it than this.
2. We'll be alright because we care about each other. – Sounds nice but how do you
3. operationalize caring?
4. We don't have conflict. – May be a head-in-the-sand approach
5. Uncle John, Dad, Junior... [insert family member's name] is the cause of this problem!
6. There's no hope for us; our issues go back to childhood (or the generation(s) before us).
7. We can't worry about getting along; we've got to focus on profitability.
8. We'll be alright as long as we keep family separate from business.

The way your family handles conflict says a lot about your company. Here are strategies for dealing with conflict in a family-run business...

Reframe conflict.

A lot of us grew up being taught that conflict is BAAAAAD. But no conflict, aka conflict avoidance, is just as unhealthy. Your business can actually be strengthened by conflict if you manage it right. Embrace conflict and teach the people around you to embrace it.

Use a structured process.

- **Describe and define the problem.** For example, "We disagree about whether or not it was OK for Bill to make a decision without consulting the rest of us."
- **Explain your position.** Each side should have a chance to explain how they feel and why they feel that way. This is the time to gather information and listen, not to engage or argue. Ask clarifying questions, dig deeper, make sure you fully understand the others' perspective.
- **Establish a common objective.** In almost every conflict, the parties can bring it back to some Common Objective. Turn this into a 1- sentence statement.
- **Brainstorm solutions.** Come up with as many solutions



ROGER ENGELAU
Business Coach

as possible. Write them all on the board so everyone can ponder them. Don't critique them as they come out! Include seemingly crazy solutions as they often lead to realistic versions that wouldn't have otherwise been considered. Then, work together to come up with combinations.

- **Rank the solutions and choose the best one.** Together, look for solutions that can be combined then rank them High, Medium, or Low according to how well they meet the Common Objective.

Be calm, patient, and respectful.

Even in the middle of high-stakes conflict, it's important to keep your head and speak courteously. Some families develop a high tolerance for discourtesy over the years that they may not be aware of. Take a break if necessary—come back to it in a few hours. Respectful communication is honest AND it's also kind. Keep the focus on issues vs people or personalities.

Establish groundrules.

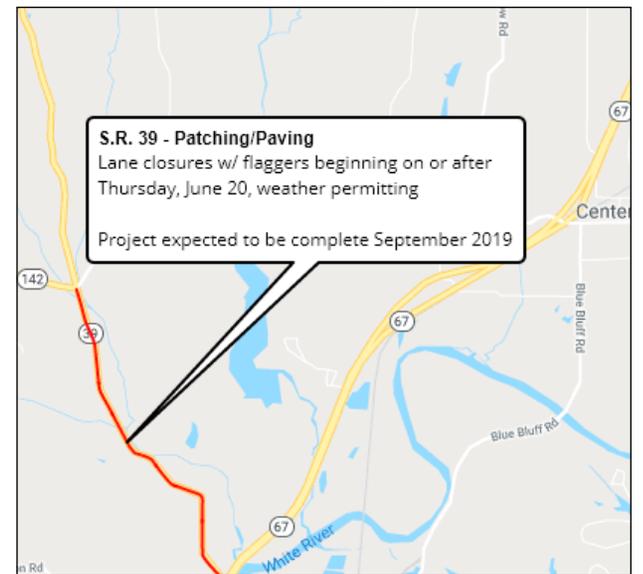
Examples:

- Return one another's calls and texts within 4 hours.
- Keep all comments in the room and never outside the meeting
- Decisions need not be unanimous but must be 100% committed to
- Make sure everyone is heard from on an issue
- Don't interrupt one another

Don't be afraid to step over the line occasionally—it builds confidence that the team can survive conflict. Just manage conflict so that it's actually beneficial to the business.

Certified Business Coach, Owner of Inspire Results Business Coaching, and graduate of the U.S. Military Academy at West Point, Roger Engelau applies his business expertise to help business owners improve their business, income, and lifestyle. To schedule an exploratory discussion, go here <http://bit.ly/timewithRoger>, call 317-908-5809, or email Roger@InspireResults.com.

Even in the middle of high-stakes conflict, it's important to keep your head and speak courteously.



Paving on S.R. 37 & 39 in Morgan County

Asphalt patching will begin on S.R. 37 in Morgan County from S.R. 144 to S.R. 44, weather permitting. Lane closures will be in effect along the route as work progresses. Work will take place during daytime hours. The project completion date is August 31, 2019.

E&B Paving Inc. will begin patching and paving a two-mile section of S.R. 39 in Morgan County. Work will take place from S.R. 67, north of Shelton Road, to S.R. 142 at Robb Hill Road.

Crews will begin with full and partial-depth patching and then move to paving. Rumble stripes will be placed along the route, as well as new pavement markings and reflectors.

Work will be completed during daytime hours with lane closures and flaggers to direct traffic. Motorists are urged to please use caution and watch for crews and equipment in and around the work zone.

The project is expected to be complete by September 28, 2019.

Note: Repaving of the S.R. 39 bridge just south of the S.R. 39/142 junction will take place following a separate bridge replacement project scheduled to begin in July.

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Preventing youth vaping

Recent news headlines read:

"Vaping by high school students worries parents. What they're vaping should worry them more" – Indianapolis Star

"Schools and Parents fight a JUUL e-cigarette epidemic" – The Wall Street Journal

"JUULing is the new teen vaping fad taking over school bathrooms" – Milwaukee Journal Sentinel

"Vaping now an epidemic among US high schoolers" – CNN

Schools in Morgan County and across the nation are facing a big challenge with this problem. And it's not just nicotine they're vaping. Anything in liquid form can be vaped, including THC. The e-cigarette devices, especially Juul brand, are as small as a USB drive and cost less than \$20.

This will very likely lead to a bigger impact in terms of intensifying the current opioid epidemic for decades to come. Youth who start using substances, including nicotine, become lifelong addicts. The adolescent brain is not yet fully developed and are highly susceptible to addiction – not just as a youth, but for a lifetime.

Juul is extremely popular with youth. In 2018, e-cigarette use among Morgan County eighth grade students rose by 30% from 2017 survey data. Across the US, youth use is upwards of 78% and more than 3.6 million middle and high school students used e-cigarettes – an alarming increase of 1.5 million students in one year.

According to the Campaign for Tobacco Free Kids, several factors have contributed to Juul's rising popularity with teens:

Juul e-cigarettes are sleek, high tech and easy to hide. They look like USB flash drives and can be charged in the USB port of a computer. A Juul is also small enough to fit in a closed hand.

Juul comes in flavors that appeal to youth, including mango, fruit, creme, mint, and cucumber. Research shows that flavors play a key role in youth use of tobacco products, including



JENNIFER WALKER

e-cigarettes.

Juul appears to deliver nicotine more effectively and at higher doses than other e-cigarettes, increasing users' risk of addiction. The manufacturer has claimed that each Juul "pod" (cartridge of nicotine liquid) contains as much nicotine as a pack of cigarettes. Research has found that many young Juul users don't know the product always contains nicotine, and many teens call use of the product "juuling," indicating they may not realize it is an e-cigarette or tobacco product.

Ready Set Quit Tobacco will begin a youth vaping prevention project in Fall 2019. The project seeks to decrease the number of Morgan County youth who use all forms of nicotine, including vaping and offer cessation help for youth who wish to quit. The project will include a peer education program that will train high school youth to present to other students in their high school and middle school(s). This training will educate and empower high school youth who will educate middle school youth and encourages youth to resist substances such as nicotine and other drugs.

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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- You don't have a solid plan to accomplish your goals?
- Your business is not providing the income, personal growth, and balance that you had hoped?
- Is your management team in need of training for leadership or growth?
- Do you need a keynote speaker?

If you are not successfully running your business or organization – but rather being run "BY" it, we need to have a conversation.

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Kelly Nash joins Citizens Bank

Citizens Bank Indiana is pleased to announce that Kelly Nash has joined the bank in the newly created role of Retail and Marketing Coordinator. Kelly is a resident of Martinsville and a graduate of Ball State University with a degree in Public Relations and Marketing. She is coming to the role as the Retail and Marketing Coordinator at Citizens Bank with post collegiate ex-



perience as the Communications Coordinator at Sycamore Services and the Communications Intern at Mooresville Schools. Both roles involved responsibilities and skills in internal & external communications, community relations, website design and social media as well as building relationships within the community.

Changing ownership

Now, Chris has left to start his own lawn care business and, while Phil will continue the pond care side of the business, Alex is preparing to take over ownership of the lawn care division of Outdoor Solutions, Inc.

They have already begun to transition leadership and ownership is slated to change in the next year. Phil said, "I had tunnel vision (in the beginning) and figured I would be doing lawns forever. I didn't see it becoming a legacy."

For Alex, taking over means something more. "Being that people saw his (Phil's) name on the past company and wanted him to come back," Alex said, "I feel that it is expected that I continue to service the customers."

"I was about his age when I started the business," Phil said. "We have customers that have gone through three houses, started with no kids, had kids, and are now back to no kids at home, and we have consistently been doing work for them through the years."

"It's not something we take for granted. Quality is more important than a huge company. In the old company, the sky was the limit in my mind. But quality work was always the basis for the work we did and hired more people to meet our standards. Alex is taking over and will grow it to the size and offer the services that he is comfortable providing. I think it is awesome he is taking over. I know he will succeed to the degree he wants to."

Alex understands the efficiencies created by limiting the geographical service area and services to fertilizing and treating lawns and pest control. Lawns and weeds grow every year and therefore, maintaining quality is their priority. "Our business is weather related," Alex said. "The tighter we can get, the more efficient we can be to make better judgments and keep the promises we make."

Being weather related, in Indiana, means the business is sea-



sonal. "We are out in the field ten months out of the year, so we need to pack it in as tight as possible and get as much done in that time frame."

The off-season

The off season is not time simply for vacation. In those short months, new hires are interviewed, financials are analyzed, and projections made for the next year, purchasing is done. The staff participates in continuing education because all technicians are certified and registered by the State of Indiana in several categories including pest control and turf treatments.

Alex says one of the most important jobs in the off season is the repair or replacement of equipment, tools, and trucks. "I want

my employees to work with quality equipment," Alex said. "The most frustrating thing is working with equipment that is not up to par or subject to breakdown and frustrated employees leave."

Alex says that as he takes over, it is important to him that employees are happy, equipment is working well, and he sees his role in making sure that the mechanics of the business are well oiled, and things are working smoothly. There are lots of moving parts from trucks and machinery to inventory, records, and customer service to run the business. He feels confident that he can handle the mixture by making decisions when needed, but then also implementing them and planning for the future.

Looking forward

Alex is married to Julie, an attorney with her own practice, and they have two children, Ethan, 4 and Elise, 1. He anticipates that she will become more involved and hands-on with the business as ownership changes.

Both father and son say that the business will stay in Morgan County. Phil said, "The area is very accepting of small business and the acceptance and support of the community is tremendous." Both agree that relationships with local businesses have meant they can call companies and get parts or repairs quickly.

"Morgan County is an excellent place to have a business," Phil said. "We are established with both existing clientele and positive business relationships."

For all his life Phil Fred has been tied to the agriculture of Indiana. "He has been farming small plots instead of hundreds of acres in one spot," Alex said. "Now there are hundreds of acres spread out across Morgan, Hendricks, and Putnam counties."

Phil said he pursued an agriculture degree in college because, "Farming is what I knew. it's what I felt comfortable with, and who knows when you are 18-years-old."

For the Fred family, it turned out to be the right decision. Who knew, indeed.

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Is there an option other than Mutual Funds?

So it happened again this week. What happened? Dramatic validation yet again why I build portfolios the way I do and what you and your advisor should consider when you build or update your own.

I was having an introductory meeting with a prospective new client couple and we were going over their holdings. The gentleman asked, "What do you think about 'so & so' mutual funds?" I told him that I no longer recommend very many mutual funds to my clients but when I used to, "so & so" was a good company. "Why don't you recommend mutual funds anymore?" "Because people should be buying Exchange Traded Funds (ETF's) instead," I answered. "Why?" he asked. "I focus on lowering my client's cost of investing and mutual funds are expensive," I answered.

I then went on to show him this example. (Note: I use the expression "so and so" mutual fund so as not to get in trouble with "so & so" mutual fund company, but it is an actual mutual fund which has a focus on using dividend paying companies in its holdings.) So & so mutual fund and the dividend appreciation ETF I use in all of my portfolios have the same objective, Growth and Income with a focus on investing in companies that have a history of increasing their dividends year after year. Much of each of the funds holdings are exactly the same. And yet over the last 10 years, on a \$50k investment, the ETF return was more than \$14,000.00 higher than so & so fund. Why?

Expense ratio. Mutual funds are expensive.

The ETF is 90% cheaper to own than the mutual fund and outperforms it. Why would anyone buy the mutual fund instead of the ETF? I don't know.



JEFF BINKLEY
Finance

The so & so dividend focused mutual fund has an expense ratio of .88%. That means the first .88% the investment returns doesn't go to the investor, it goes to the fund company. The ETF expense ratio is 0.06%. The ETF is 90% cheaper to own than the mutual fund and outperforms it. Why would anyone buy the mutual fund instead of the ETF? I don't know. But I think it has to do with the expression I heard a long time ago when I first started using ETF's in my portfolios:

"ETF's are bought. Mutual funds are sold."

Next time you're in a review with your advisor, press them on whether or not there is an ETF alternative to the mutual fund you are considering buying. It's a simple concept, why pay Wall Street more money than you have to?

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.

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](https://www.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@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.

Home Bank names Isom Director of Community Relations

Terry Isom has been named Director of Community Relations at Home Bank.



the campaign committee for five consecutive years. In years past, Terry was involved closely

Previously serving in the human resources department, Terry's community involvement served as a natural fit for the position. During this time, Terry served on the Morgan County Board for United Way of Central Indiana where he chaired



with the Greater Martinsville Chamber of Commerce, serving in several positions including Chamber President.

Terry graduated college from Indiana University in Bloomington. Terry and his wife Debra raised two daughters in Martinsville both going through the MSD of Martinsville school system and both continuing on to advanced degrees in college.

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