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MORGAN COUNTY

January 2020

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## READY TO SERVE

*New Martinsville Mayor, Kenny Costin, Relishes the Future of Martinsville*



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AND CONQUERING ORTHO PAIN.**

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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](http://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](http://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://facebook.com/martinsvillenoonlions)

**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](http://www.MorgantownIndiana.com).

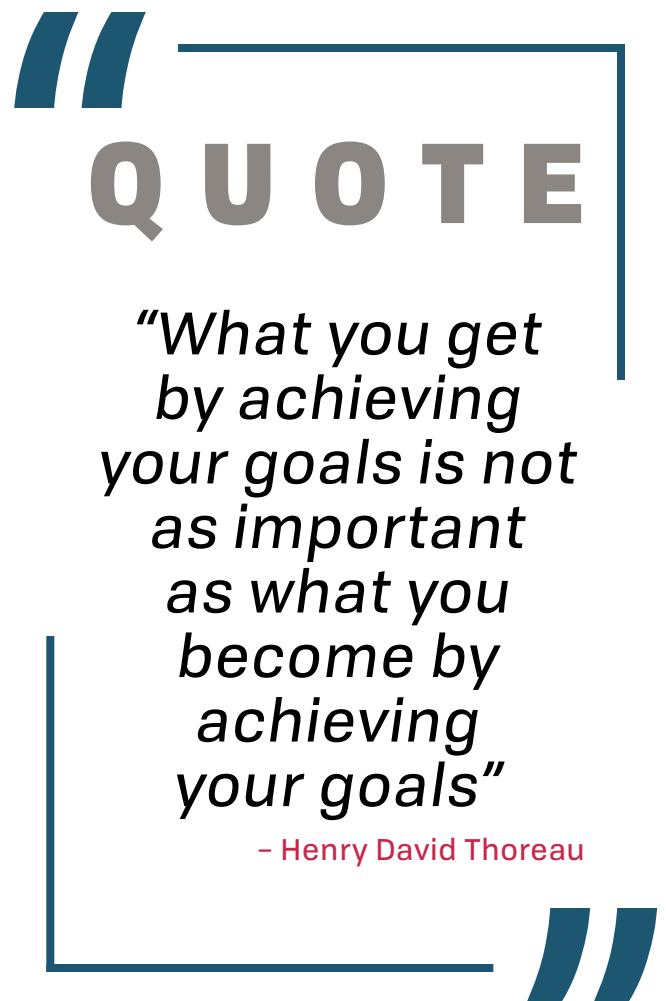
**Rediscover Martinsville:** An Indiana Main Street U.S.A. Association. For information: PO Box 1123, Martinsville, IN 46151. 765-343-6303 or e-mail: [rediscovermartinsville@gmail.com](mailto:rediscovermartinsville@gmail.com). Follow us on Facebook.

**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](http://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](mailto:mindy@mooresvillechamber.com), public welcome, do not need to be a Chamber member to attend.

**Join us for Coffee with the Martinsville Chamber.** An informal hour every 4th Tuesday of the Month from 8:00 - 9:00 am at The Main Connection 460 S. Main St. Martinsville. For more info: [martinsvillechamber.com](http://martinsvillechamber.com)



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# Poised for the future in Morgan County

Can you believe we are putting another decade in the rearview mirror? Do you remember the hoopla in 2000? It seems now the old saying that there is nothing new under the sun no longer applies to many areas of life. There are lots of new things under the sun. However, going into this new year and new decade I am reminded that more growth and change are on the horizon in Morgan County.

In Martinsville, January brings a new administration and furthering of the I-69 corridor with all the preparation that goes into that. Many in Martinsville, like new Mayor Kenny Costin, are looking forward. Costin wants to build on what former leaders have accomplished. He says it makes sense to continue practices and programs that have been good for the community. He and his administration are committed to making their best efforts to do what is right and beneficial for the city. It is exciting!

Part of the excitement is the growth and all the positive change that will come over the next decade. That does not mean abandoning the small-town environment that draws people to Morgan County. Bryan Collier returned home to build a life. Starting with a chance on an H&R Block franchise in Martinsville, he has since expanded to a total of three offices. He says he could manage three children, so why couldn't he manage three offices? Along with meeting the challenge, Collier has taken on other roles in the County. For decades he has served as a firefighter and a Morgan County Councilman. He sees the potential coming for his hometown is bright and he wants to be a part of optimizing it. You will see him run-



**JIM HESS**  
From the Publisher

ning for County Commissioner in 2020.

Just like Collier, Jamin Baxter returned home with his wife to raise a family. As a person, he is compelled to find solutions to community problems. Baxter also recognizes the growing positive momentum in the county and with his eye to the future, began to ponder ways to not just fix problems, but to create opportunity. Putting his talents and experience in public relations and radio to work, he is bringing something new to the area. This month he plans to premier a video podcast program to spread the word inside and outside the county about the good people and happenings here. He hopes it inspires residents to do business with each other and give leaders something to share with potential new businesses. Watch for details.

It is a new decade, opening a future of profound potential in Morgan County. With great optimism, we look forward to sharing the stories that develop and we wish everyone peace and prosperity in this new year and all the years to follow. Happy New Year!



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## 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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# Morgan County in front of the camera

## By Elaine Whitesides

Morgan County Business Leader

As a fourth grader at Tabernacle Christian School in Martinsville, Jamin Baxter played Stump the Chump with the WBCK radio hosts. The initial goal of winning a bottle of Coca Cola was replaced by getting to hang out at the station and occasionally read the weather report.

Later, at Indiana Wesleyan University in Marion, Baxter was active at the college radio station and he graduated in 2004 with a bachelor's degree in communications, with an emphasis in public relations.

By graduation, Baxter had a goal. "I wanted to be in front of the news cameras representing the airlines," Baxter said. "But when 9/11 happened, everything changed." He heard about an opening at Enterprise Rent-a-Car in Martinsville. He got the job and came back home.

## BACK HOME IN INDIANA

He married Katie and in 2007, took a chance as Director of Operations for a startup marketing body armor. The company grew, and so did Baxter's family. He needed insurance, which prompted a move into newspaper sales with the Herald Times in Bloomington (the company also owned the Reporter Times in Martinsville).

Someone who is goal driven must always have a new goal, a new challenge. Baxter sought something new. The opportunity appeared when K-Love Radio offered a public relations position at a new branch in Indianapolis. He was hired and put in charge of the Indianapolis station's promotions for two years. During that time, he also started a business development department.

His experience at K-Love prepared him for a job at Moody Radio. WMBI-FM broadcasts from Chicago and is owned and operated by the Moody Bible Institute. Originally the job was two part-time positions that he and a colleague from K-Love hoped to fill. However, as the interview process proceeded, he said, "they knew we had the experience and could do what they needed." Both were hired and Baxter became the National Director of Business Development.

Baxter's work for Moody Radio covers 33 stations across the nation. He said, "I travel a lot but with video conferencing, a phone and email you can work from anywhere." That makes it easy for Baxter to work and live in Martinsville, the town he loves.

"Every move was deliberate," Baxter said. "each was a step up in responsibility as well as financially. I was able to get experience in different areas that led up to my role at Moody Radio."

## EVERYONE IS IN PUBLIC RELATIONS

In Baxter's view, everyone is in public relations. "We are representing ourselves and our businesses," Baxter said. He says your brand goes everywhere you go; people are always watching.

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**jakesbs@msn.com**

## JAMIN BAXTER

Director of Business Development, Moody Radio Foundations, Ministry of Stability First Inside Morgan County – video podcast  
Martinsville, IN 46151

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**Email:** jamin.baxter@moody.edu

**Web:** www.moodyradio.org

**Facebook:** www.facebook.com/insidemorgancounty

The Baxter family now includes three children, Camden, 11; Mackenzie, 7; and Reid, 4. "I tell them to always understand that when they are out, they are representing the Baxter name." It is like being the public face of an organization. To Baxter, that means having to look and communicate in a professional manner. That is his approach to being in front of cameras and microphones, a challenge he enjoys meeting.

## NEW CHALLENGES

Growing up, it was instilled that if you see a need, you take action. "You don't wait for someone else to fix it," Baxter said. He saw a need with men struggling with addiction in the Morgan County Jail.

"People were making good decisions while they were in jail," Baxter said, "but when they got out, they started falling off and before long, they were back in jail." Baxter started an organization that has since joined under the Stability First umbrella as Foundations. Baxter joined the Stability First board of directors and continues the work of Foundations.

## A CONCEPT AND A FORMAT

Baxter said he sees many good things in Morgan County and wondered how he could use his talents and experience to perpetuate the growing momentum.

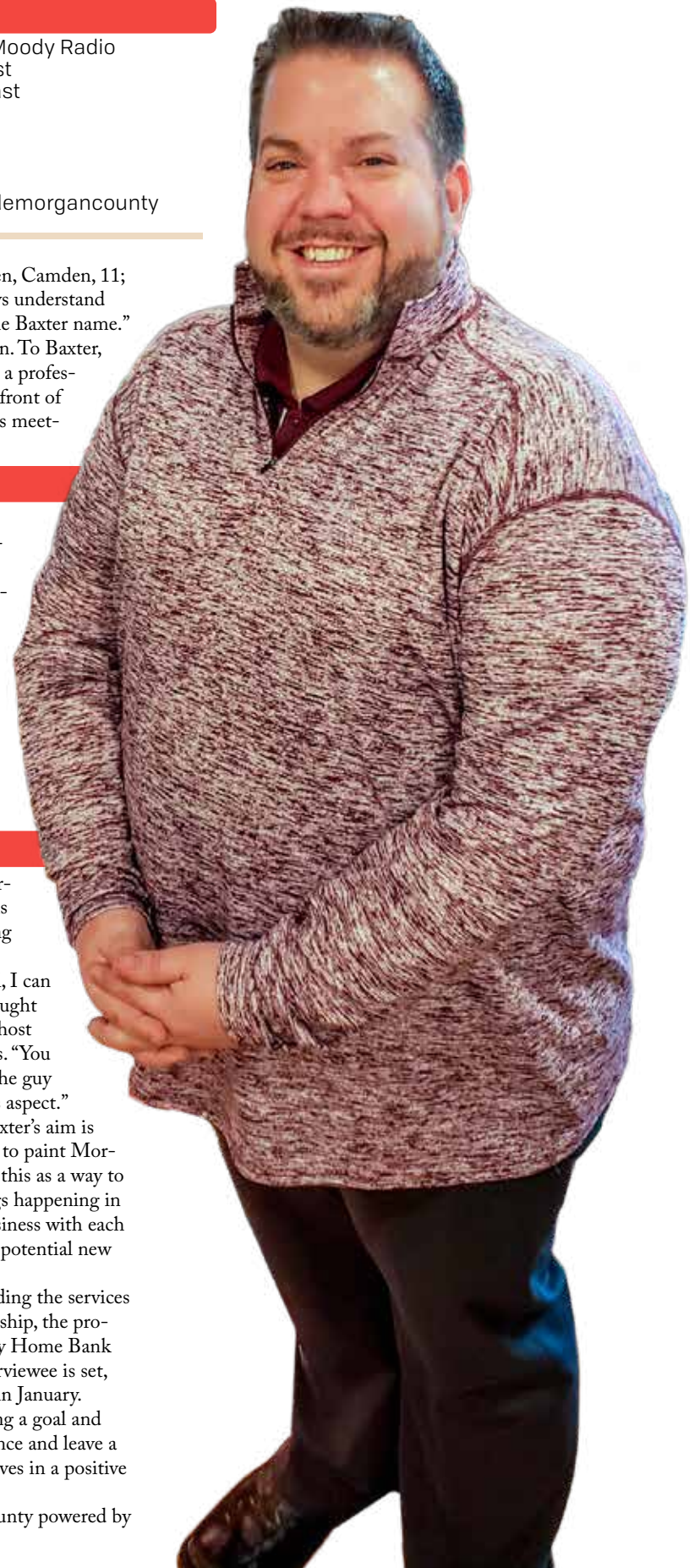
"I love podcasts," Baxter said. "When I travel, I can listen to them wherever I am." One program caught his attention. It was a video podcast where the host interviews some of the biggest and best athletes. "You get the inside story," he said, "You learn about the guy behind the talent. I loved the behind the scenes aspect."

Now, armed with a concept and a format, Baxter's aim is a video podcast about Morgan County. "I want to paint Morgan County in a good light," Baxter said. "I see this as a way to tell the great stories of people, places, and things happening in the county. I want to inspire residents to do business with each other and give leaders something to share with potential new businesses."

Home Bank is partnering with Baxter, providing the services of videographer, Luke Helm. With this partnership, the program title is Inside Morgan County powered by Home Bank and will be available on YouTube. The first interviewee is set, and the inaugural program is slated for release in January.

Baxter sees this challenge as more than setting a goal and achieving it. "It is my passion to make a difference and leave a mark," Baxter said. "I want to impact people's lives in a positive way."

Watch for and tune in to Inside Morgan County powered by Home Bank. Coming soon!





# WANTED: Morgan County residents giving back to our community

What's not to love about Morgan County? We look forward to Friday nights at high school football games, sledding down the big hill at Jimmy Nash City Park, attending our favorite charity's annual fundraiser, finding the best street view for the Fall Foliage Festival Parade, and watching our kids play sports, whether it's baseball, football or soccer. More importantly, when disaster strikes such as a flood or tornado, we see people in our county at their best as many of us go above and beyond to help others in need.

However, when the disaster clean-up is over or our favorite sports season has ended, we return to life as usual. It's human nature to react in the moment and then turn the focus back on us, but what if the things we loved no longer existed because no one, or very few, continued giving their time, talent and especially their treasure?

While helping others in times of urgent need is the right thing to do, we can't stop there if we want Morgan County to thrive and prosper today and in the future.

"I look at our responsibility as human beings in two ways. We are responsible for the individual which is ourselves. We choose what behaviors, values, and character will shape us as well as the work we do, our education, and the person we want to become," said Chris Page, Senior Pastor at Hoosier Harvest Church, Martinsville. "Then there is our corporate responsibility which is more important long-term, because it represents everything outside of ourselves. It's our responsibility to other people and our community. We use what we have to enhance the lives of everybody else."

According to Page, the Biblical principle of "you reap what you sow" can be applied to every aspect in our society including education, the economy, and relationships. "We see it on an individual level, but not in a community. Until I got involved in the social sector, I really had no idea about the need of our community. We are intensely focused on the personal and then it expands to our families. It's not a bad thing, but unless we're touched by an issue, we're not likely to do anything about it," said Ed Kominowski, President of the Community Foundation of Morgan County (CFMC).

The "reap what you sow" became an eye opener for Page when 15 years ago, someone asked him about his personal giving to the community. During the conversation, Page realized his giving efforts only went so far. "I thought because I loved Martinsville and Morgan County from a distance that it was good

## COMMUNITY FOUNDATION OF MORGAN COUNTY

enough because I was a busy person. That conversation made me change my priorities and the way I looked at things. I can make a lot of money and keep it to myself, but when I share it with my family, church, business and community, then all of those things are going to benefit. That's why we're here on earth. It's our purpose to invest in other people with everything we have," he added.

The belief that the majority of charitable giving comes from people who earn a lot of money is a myth, according to Kominowski. "Statistics show that people who are middle-income earners or 'making ends meet' give a higher percentage of their annual income to charity. Higher-income individuals tend to give a smaller percentage," he added.

Both Page and Kominowski agreed there's a need to have more honest conversations about financial giving. "We need to think of it collectively and not just individually. There are roughly 70,000 people in Morgan County, and if everyone gave just a \$1, we would have \$70,000 to go towards something like additional after school programs for at-risk kids or job training for those needing work," Kominowski said.

"I ask people in our church, do you love your church and most people say yes because they've made positive connections with others and they're learning new things," Page said. "Then I ask them so why don't we have a plan to support the community we love? We need a plan. We function by emotion, and if there's a sudden need, people come out in large masses to help. But, when the emergency is over, we go back to ourselves. We stop and we can't do that."

When individuals invest time and money in becoming the best of version of themselves and then use their skills and money to invest in the work of a church or another nonprofit, the combined effort is what builds and sustains a community.

Giving must be intentional for real change to happen and be sustainable long-term. That's why having a yearly plan is crucial. "My wife, Dana and I decided a long time ago that we were

going to be intentional givers. At that time, I was only making \$6.50 an hour and her hourly wage was \$7.50, so we didn't have a lot of money left over. However, we started and that's the key. We tested the 'reap what you sow' principle and it worked. We didn't miss the money, and we were still able to go out to eat from time to time," Page said. "I've always said that money comes to you if money can get through you. Ask a good giver if they're struggling and they will tell you they're not."

Page believes there's something inherent when we give intentionally, because it becomes a divine action by giving purpose to someone. "Why wouldn't we want to feel that purpose every month instead of once a year?" he added. "Everybody wins when we give corporately and intentionally."

"Before I started intentional giving, I took for granted how difficult it was to be not only a giver, but a gracious giver. I learned that I receive just as much in giving when I give to others," Kominowski added. "People think giving means it's going to set them back financially, but when you start, you then realize it's not true. If we were more intentional about our giving, even if 10% of us had a plan, we would be shocked at what could change in our community for the better."

In Morgan County, we have real issues such as students needing mental health services, manufacturing companies wanting employees, and better overall health outcomes for individuals. These crises require real solutions and there are organizations already working on them, but it's going to take everyone's involvement.

Everyone can do something to make a positive impact in the lives of others. Your intentional giving, regardless of size, counts because when it's combined with other generous givers, the total sum will have a lasting impact on the community we love.

Be an intentional giver and start your plan today. Give to CFMC who has real solutions to these real problems. Go to [www.cfmconline.org](http://www.cfmconline.org) to set up your monthly donation. You can also contact CFMC at [info@cfmconline.org](mailto:info@cfmconline.org) if you need more information.

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.



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## Winter's toll on tires

Winter can wreak havoc on many things, especially our vehicles. From snow and ice to extreme temperatures to road salt and potholes, this is definitely the season that's hardest on automobiles.

One condition that is a real nuisance during cold weather is the fluctuation in tire pressure. As the temperature drops, the air in the tires condense, therefore taking up less space and causing a drop in PSI (pounds per square inch). For example, a 20 degree drop in the temperature overnight will typically cause a loss of 2-4 pounds of pressure per tire. On a cold night, it's not uncommon to experience a substantial loss of pressure. That's why you may see your tire pressure monitoring system (TPMS) light illuminated on your dashboard when you start your vehicle in the morning. The TPMS is triggered when tires are at least 25 percent below the proper air pressure. While a significant drop in pressure could be the result of a leak from a puncture, it's more likely an indication of low tire pressure due to colder temperatures.

Regardless, it should not be ignored. Low tire pressure leads to dangerous driving conditions. Here are just a few of the risks caused by underinflated tires:

1. Greater wear and tear on your tires, putting them at higher risk for damage and the need for replacement sooner than expected.
2. Longer stopping time and greater chance for skidding on wet or icy pavement.
3. Poor fuel economy. According to the U.S. Department of Energy, you can expect about a 0.2 percent drop in gas mileage for every 1 PSI drop in the average pressure of all tires.

Checking and maintaining tire pressure is not difficult. It is, however, something that needs to be done regularly to maintain the safety and performance of your vehicle. The first thing you'll want to remember is to always



**JEFF  
HOBSON**  
Hobson's Hints

check the pressure when your vehicle hasn't been driven for a few hours and the tires have cooled down. Next, refer to the manufacturer's recommended tire pressure for your specific vehicle. This is typically found on the inside of the car door. Then you'll need a reliable tire pressure gauge that gives an accurate pressure reading. Finally, fill each tire with air until you've reached the recommended PSI. If the do-it-yourself method to checking and maintaining tire pressure isn't an option, you can always stop by your local dealership's service department or independent mechanic and have them do it for you.

Once your tires have been filled to the recommended PSI, your TPMS light should automatically go off. You may also find that your TPMS light goes off after you've driven your vehicle awhile or when the temperature rises throughout the day. This is due to the air in your tires warming and expanding. While it's normal, it's also temporary. Temperatures will drop again and so will your air pressure. That's why it's important to check the pressure regularly during the winter to ensure constant stability with proper PSI levels.

Jeff Hobson, owner of Hobson Chevrolet Buick GMC in Martinsville, has been in the automotive business since attending Bethel College in Mishawaka, Indiana. He and his family have been serving the Martinsville community since 2007.



# New year wellness

Rather than make a hopeful, yet somewhat daunting plan to radically change your lifestyle, use the New Year as a great opportunity to address it from a wellness standpoint. Make the resolution to take long term care of your body now, fighting the tendency to put off check-ups, yearly appointments and those nagging and seemingly minor health issues.

Your job, lifestyle and family history all play an important role in how you can approach the New Year. If you are an office worker who sits eight hours a day, perhaps you have that nagging shoulder pain. Don't wait until symptoms get worse causing you to miss work. Make a resolution to tackle the issue. Maybe the solution is as easy as exercises, stretches or breaks from your desk. It is a far better diagnosis than waiting down the road when more severe pain results in a worse scenario just because you ignored symptoms. Communicate with your employer in a constructive manner and most likely, concern will be well received. Make the resolution that the joint stiffness you are tolerating from an old sport injury is looked at by a provider so you have options before wear and tear leaves no choice but surgery. You certainly don't want that slightly sprained ankle to alter the way you walk for so long that you cause far more serious back issues. And that chronic cough for weeks that you attribute to that bug going around? Better to deal with it now then it developing into possible bronchitis, laying you up for several days. Like eating those extra servings and goodies over the holidays, we know better but we want to put off thinking about the consequences. It rarely works out well.

Follow the health clues of your family and relatives. If there is a history of cancer, whether it be breast, colon or prostate, ask and follow your physician's suggestions when and how often you should be checked. Recommenda-



**JASON KING**  
Wellness

tions can vary greatly depending on family history as well as standard guidelines. Your health provider knows the statistics, diagnosis and to make the best preventative and treatment plans. A phone call or on line scheduling is certainly much easier than committing to an aggressive multi hour daily workout. This new year, do not ignore symptoms like fatigue, depression, high blood pressure or memory loss. The root cause may not be what you expect. Would your first guess with any of the previous symptoms be a diagnosis of sleep apnea?

It is within your control this New Year to make the commitment for a healthier you. IU Health Morgan offers programs throughout the year from MADE (adult diet and exercise program partnered with the Barbara B Jordan Y) to smoking cessation classes. Visit our website and subscribe to our Facebook page to see all the options available in our community. That's a resolution set up for success.

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.

## -WORKFORCE DEVELOPMENT-

### Morgan County Labor Market Update — October 2019

Labor Force	Employed	Unemployed
36,304	35,345	959
Rate	Previous Month	Previous Year
2.6	2.5	3.2

Click the image above to download the full list of labor force estimates provided by the DWD

\*Not seasonally adjusted

October 2019 Unemployment Rate IN: 3.0%, US: 3.3%

Source: Indiana Department of Workforce Development



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# READY TO S

*New Martinsville Mayor, Kenny Costin, Relishes the Future*

**By Elaine Whitesides**

*Morgan County Business Leader*

For the last 25 years Kenny Costin says deep down, he has wanted to be Mayor of Martinsville. However, he says, timing is everything and now was the perfect time. "In retrospect," Costin said, "I was not ready to be mayor when I was 25-years-old. I needed more life experiences."

The time was right for his business. He and his wife, Debbie, have co-owned the Costin Funeral Chapel since 1985. Over the last several years, staff has been expanded to include his son-in-law, Austin Purkey, and his cousin Dawn Reagan-Vail both of whom are licensed funeral directors. Even though both his wife and mother previously told him they would quit if he ran, Costin said God has a plan for getting prepared and when the day came for him to announce his candidacy, they stood shoulder to shoulder with him in support.

"As business owners, my family and I have a vested interest for our city to maintain and grow," Costin said. "It's not just as a business owner, but as a resident, too. Our community needs to grow as well." The fact is that he wants to do his part to make sure his grandchildren have a vibrant community to come back to and live in.

People have asked Costin if he intends to be a full-time mayor and he emphatically says he does. "I will be a full-time mayor," Costin said, "but not sitting in the office. I plan to be out and about. I think we have a good team coming together. They can handle their departments and I can focus on those things I talked about during my campaign. I will not micro-manage."

Costin says he plans on working after hours in the funeral chapel. "That worked well when I was on the school board," he said. "The conversation I have with people there often revolves around issues and I have always been willing to listen."

There was not one big issue, no animosity, or axes to grind Costin says that made him decide to run. Part of what made Costin decide now was the right time, was the pleasure he gets in seeing what has been done over the last four years downtown. "Seeing Christmas trees and lights on in second floor apartments where people are now living is gratifying. I have just always had a desire to serve and wanted to do it."



**Kenny and Debbie Costin  
on election night**

## PREPARING THE WAY

Over the years Costin has satisfied his desire to serve by holding a variety of positions; on the school board, the City Planning Commission, and the City Redevelopment Committee. "I have made it a point to attend about 95 percent of all the city meetings this last year," he said. Those experiences, combined with the demands of running a successful and growing business, has given him insights that now guide his thinking and actions in how he approaches problems and decision-making.

Although each person has different responsibilities, he views every one of Martinsville's em-

ployees the same. "We all work for the citizens of Martinsville," Costin said. "We answer to the citizens."

It is that underlying belief that puts disagreements into perspective. "There are nine people elected to run the city, and we won't all get along all the time," Costin said, "but as of January 1, we are the ones leading our city. There are so many decisions to be made in the next four or five years that will affect the city for the next twenty years. We need to really focus on that. We all want to do what we believe is best for the community."

Business ownership has taught him to look at solutions to problems from all angles, which he will apply to decisions for the city. "If we do something wrong," Costin said, "that decision is mine, and I will own up to it. If something works out well, we all did it together." If mistakes are made, Costin says they just get corrected. "We backtrack and fix it."

## THE CAMPAIGN AND ELECTION

The mayor has a term of four years. Costin had had a campaign experience when he ran for school board but running for mayor is different. "Campaigns have always been positive," Costin said. "We all had different priorities, but the same goal: improving Martinsville."

He says that even if you think you are going to win, you never know what happens in the voting booth. "Winning was very emotional," Costin said. "It is humbling to think there are that many people who have that much confidence in me."

"Members of my family are nervous for me. I am 58 years old and going into something completely different from what I have done for

the last 35 years. They are concerned that I am doing everything to heart and wonder if I am going to deal with upset people when I have no one to lean over a situation." The support of his family strengthens Costin's confidence and conviction.

## STARTING FROM HERE NOT FROM SCRATCH

There are some practices already in place that Costin would like to continue, and others he would like to initiate.

First, he sees a new opportunity to make the transition of power more effective. "You always be on the outside looking in," Costin said, "but I reached out to Mayor Kohl about the opportunity to sit down with her. I asked what she has started and would like to continue and that keeps us moving forward." Costin says getting educated on the state of the city and initiatives means no time was wasted. "This may be the first time in Martinsville history that this has happened."

One practice initiated by Mayor Kohl that Costin is continuing is in the process of opening positions. "I think what she did is a great example. Like her, we put out notice of jobs available and asked interested parties to submit applications. Extensive interviews are conducted by experienced teams, such as former law enforcement and fire department personnel. "The number of years of experience represented at the interview provided insight and knowledge that I've never have thought about," Costin said. "The experience we had around the tables has been equaled."

Another practice Costin wants to continue is the live streaming of the city meetings. "It says it is a good way to reach constituents who are interested but unable to attend meetings."

**"There are a lot of good things going to happen before we get worse and people will get mad and frustrated in the future. We WILL get better. This is an opportunity to build a better beautiful county. We must be poised for the future regardless of the plans for housing, utilities, and education. We must**



# ERVE

## ure of Martinsville

### KENNY COSTIN

Mayor  
Martinsville City Hall  
59 South Jefferson  
Martinsville, IN 46151  
Phone: 765-342-2861



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This relates to Costin's goal of increasing communication to educate the public about what is happening, and the questions to be answered. This brings up a change being made right away. City and County meetings have always been slated for the same night, which means no one can attend both. The city council meetings have been changed to the second and fourth Monday of the month, opposite the county meetings. Costin feels it is important for him to attend both to build bridges between Martinsville and the county.

Costin wants to establish and increase education of officials and the public through public workshops and seeking out those with experience and knowledge of the issue. Getting all the information is important to making the best decisions. Costin says there is a need to provide the public with information and promote discussion.

### THE CHALLENGES FACING MARTINSVILLE

There are many issues to be addressed but, Costin says, everything has to be addressed all at the same time. Each is one cog on the wheel and each one is just as important as another. “There are a lot of good things going to happen because of I-69,” Costin said. “It will get worse and people will get mad and frustrated in the short term, but it WILL get better. This is an opportunity to build a better quality of life in this beautiful county. We must be poised for the future regarding infrastructure, plans for housing, utilities, and education. We must be ready to grow.”

At this time, here is Costin's take on some of the important issues for Martinsville to address:

- **WATER WELLS** – Martinsville is a Super-

fund site with contaminated water wells.

The EPA is going to pay for filters to make water potable, but the wells need to be replaced. One in particular is old and parts are not available for repairs. If one new well is drilled and put into operation it would provide more time to complete studies and allow the public to give input before a decision is made on the second well. Costin questions whether the best idea is to drill new wells adjacent to the old, contaminated wells. He wants more information and discussion about potential locations.

- **CRIME AND DRUGS** – Changing the meetings and fostering cooperation between towns and the county are one step to fighting crime and the drug problem, perhaps through a county-wide drug force.
- **ECONOMIC DEVELOPMENT** – Between 120 – 150 acres of property needs to be identified to locate light industry. Then the town can pursue several new businesses that would create 40-50 jobs each as opposed to one large business that would hire 200-300 people. That way if a company leaves, it will not be devastating to the local economy.
- **HOUSING AND AMENITIES** – With new jobs will come the need for new housing including homes for first-time buyers. As the population grows, new residents will have children in the schools, shop, and eat here, too. Other amenities like bike and walking trails will make the area more attractive. He says it is a win-win situation.

Costin looks forward to getting settled and start serving in his new capacity as Martinsville's mayor. He looks forward to new ideas and conversations from residents. “Martinsville is a great little city and there are good things happening here,” Costin said. “It will take cooperation and we won't all get what we want every time and it's not going to happen overnight. But I know we are all committed to do what is best for our city.”

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t be ready to grow.”

# It's all personal

## By Elaine Whitesides

Morgan County Business Leader

Besides the first three years of his life and a stint at Hanover College, Bryan Collier has lived in Morgan County his entire life. He grew up in Martinsville and graduated from Martinsville High School in 1988. He met his wife, Audrey in college and graduated in 1992 with a bachelor's degree in economics and minors in business and history.

"I was always fascinated with banking," Collier said, "and as a kid I loved going into the local bank and seeing the big vault." He participated in an unpaid internship with the Madison Bank & Trust and felt he had found a place to begin his career. However, banking institutions were being bought and sold and merging. By the time his internship ended, he was helping adults who had been bank employees for more than 25 years write resumes. Collier saw people lose their jobs. His dreams of banking were over.

However, a new door opened, from right inside the bank. A co-worker had an account at an Edward Jones office. "He told me he thought I would do well in the investment world, and he led me to the Edward Jones office." It took Collier a year to obtain all the required licenses and certifications. By 1993 he had married Audrey, they moved to Mooresville, and he began work at a new Edward Jones office. Audrey got a job teaching in the Mooresville schools.

One of the programs at Edward Jones required him to knock on doors. "I knocked on every door from Town Park to Pebbles Plaza," Collier said. He secured a few clients, but he met everyone in town.

## BUILDING A CAREER AND BUSINESS

In the evenings, Collier moonlighted at the local H & R Block office. The owner of the franchise owned two branches, the one in Mooresville and another in Martinsville. When she decided to sell the Martinsville office, she approached Collier about buying it from her. They drew up a purchase agreement and in 1995, Collier took over as owner of the Martinsville office. Not too long after, the couple moved to his hometown, Martinsville.

H & R Block is not just a tax preparation firm. "I felt like I could help people," Collier said. "They present financial and tax problems and I enjoy finding solutions to those problems." While the tax season requires almost round-the-clock hours, H & R Block is open all year long to help with any kind of financial problem or question from debt management to taxes or starting a business.

As an enrolled agent with a master's degree in accounting, Collier is able to advise new business owners on how to set up a business, or help operating businesses manage their finances, including bookkeeping.

His family grew to include his oldest daughter, Bryanna, who

## BRYAN COLLIER

H & R Block Franchisee  
465 S. Main St.  
Martinsville, IN 46151  
**Phone:** 765-342-8120  
**Email:** bcollier@hrblock.com  
**Web:** www.hrblock.com

is a senior at Purdue, and

his son, Jonathan, who is currently studying accounting at Wabash College, and his youngest daughter Molly Grace, a junior at Martinsville High School.

While his family was growing, so was his business. He took advantage of the opportunity to purchase a Nashville, Ind. office and to open an office in New Whiteland, Ind. "I figured I had three children and managed that," Collier said, "so why not have three H & R Block offices?"

## AT HOME IN THE COMMUNITY

In addition to his role as a local business owner, Collier is also a full-time fireman for Martinsville. He volunteered in both Mooresville and in Martinsville. About fifteen years ago, he went full-time.

As part of the first class at the Morgan County Leadership Academy, he was challenged to get out and help in the community. "I can do numbers, work with budgets and finances," Collier said. "It was a good fit with the needs of the County. He ran for office, was elected and has been re-elected in every race since. For the last two-plus decades, Collier has served as a Morgan County Councilman. He is now running for a County Commissioner's seat in the May 2020 election.

"Martinsville and the County are changing. I believe we are at a very critical point in the history of Morgan County," Collier said, "and I want to use my years of experience and knowledge of finances to help the county navigate the transition and new stage."

## PARALLEL BELIEFS

Collier's beliefs motivate him in both his community service and his business. First, he believes that people should always try to pull others up instead of knocking them down. He believes that if one has to benefit from the suffering of another, then the whole is not better. Second, he believes it is important to seek knowledge and learn at least one new thing every day.

"People are not numbers, it is personal," Collier said. "I am my business. No one knows who Henry or Richard Block are, they know Bryan Collier."

He says that he has concluded over the years that he is a lousy salesman. "But," he says, "I am good at helping people. It is important to me to know people and be a part of the Martinsville and Morgan County community. You can bridge the gaps when you get to know people.

"These are exciting times for Martinsville and Morgan County overall," Collier said. "We are the last county to develop and it is coming. New opportunity is going to manifest here, and we must capitalize on it because it is the opportunity of a lifetime. I want to be a part of the decisions to determine which direction we take at this crossroads."



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# A 2020 vision for the (your?) future of investing

A new year. A new decade. Same old results from actively managed mutual funds. Check that. Not the same results. Unfortunately for actively managed mutual fund investors, and for those still believing in and buying more of them, poorer results may lie ahead. Why? Because alpha continues to disappear. What is alpha? And what's relevant about it disappearing? Both are great questions.

From Investopedia:

*"Alpha" (the Greek letter α) is a term used in investing to describe a strategy's [or investment's] ability to beat the market, or it's "edge." Alpha is thus also often referred to as "excess return" or "abnormal rate of return"... Alpha is used in finance as a measure of performance, indicating when a strategy, trader, or portfolio manager has managed to beat the market return over some period."*

Ok, so now you know what alpha is, what's relevant about it disappearing? Because fund managers get paid (by you) to generate alpha... and more and more and more of them simply aren't creating alpha.

For the past decade, 86% of actively managed large cap mutual funds have not beaten their benchmarks. They have produced no alpha. You would have been better off buying a non-managed, no-load, low internal expense,



**JEFF  
BINKLEY**  
Finance

large cap index fund or ETF. And if we look at a longer track record, alpha further disappeared. Over the last 15 years, 92% of actively managed funds failed to beat the S&P 500.

Alpha disappeared, but the price people paid in pursuit of alpha did not. It is true that the last couple of decades have seen a dramatic drop in the average mutual fund expense ratio; from .99% in 1997 to .55% in 2018 (Data is from the National Association of Plan Advisors). But it also remains true that less informed investors are still paying mutual fund companies for perceived performance that just isn't there. This is also the reason more informed investors are getting rid of their high cost mutual funds and buying more and more ETF's. Some of these ETF's having expense

ratios of .03%. And who keeps that extra .50% a year in expense saving? You do.

## WHAT'S YOUR 2020 VISION FOR INVESTING?

Will your 2020 vision for investing be sitting down with your advisor, having a frank discussion about the costs of investing and how it impacts your total return? Maybe your 2020 vision will see you finally fully embracing no-load index mutual funds and ultra-low expense

ratio ETFs instead of costly non-performing, but well-marketed, badly managed mutual funds. And if your advisor's vision doesn't include no-load index funds or ultra-low cost ETFs, maybe it's time to see a new advisor.

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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Loan programs with the Small Business Administration may bring greater optionality than conventional financing and can offer great potential for starting or expanding your business.

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Financing options are available for purchasing, constructing, or expanding your business, as well as debt refinancing, equipment acquisitions, leasehold improvements, and working capital.

**Wade Phelps, Manager of SBA Lending at Home Bank, has over 30 years of experience in loans with the Small Business Administration.**

**Call Wade today!**

# Do I need my own app?

There are over 3 million apps in Apple's App Store and over 2 ½ million in the Google Play Store. In contrast, there are over 1.5 BILLION websites in the world. That's one app for every 2,000 websites, but the number is growing exponentially. Whether you're looking for a game, a communication tool, or a proprietary app for use within your business, "there's an app for that" is probably a true statement.

For most of us, none of those apps belong to us. There's no app out there branded with my business, my logo, and my team's process that brings value to our clients in a way they can't get elsewhere. Sure, I can direct them to use apps provided by our vendors to interact with us, but I want an app that's "mine." What does that look like?

Our business has been building apps for almost a decade now, and for 9 of those 10 years we've focused on big budget, custom-made, time-intensive apps that did something no other app could do. Our clients had something unique they wanted to offer to their users, and we crafted that into an app. These value-adding apps proved to be excellent investments for our clients, and this allowed our team and theirs to invest significant resources into them.

But what if I want an app - me, Mr. Small Business Owner, who doesn't have hundreds of thousands of dollars and years to invest? Am I out of luck?

We recently helped the Parks Foundation of Hendricks County bring a new app to life. They came to us looking for an app on a small budget. We almost turned them away, but both teams decided to take a chance on a new small-scale app platform that allowed them to take key portions of their website and integrate those within the framework of an app we could publish in the Apple and Google stores. For a fraction of the time and cost investment of a big app, the Foundation has an app that meets their needs and serves their visitors well.

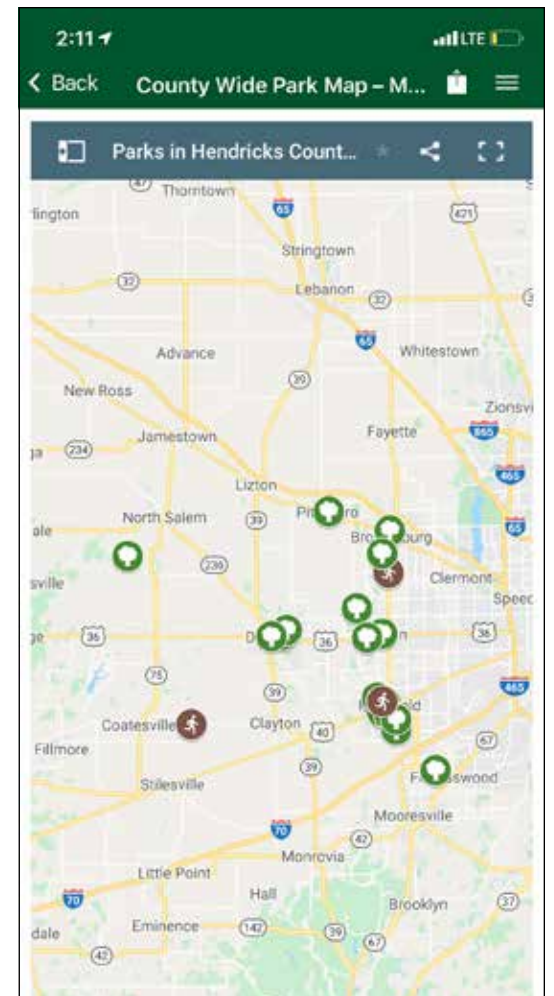


**CHET CROMER**  
Technology

Apps like this aren't for everyone. You don't need an app if you're hoping it just acts as a billboard for your business. Apps aren't as ubiquitous as websites. If you feel your business truly needs an app, consider it from the point of view of your customers, clients, and visitors. What will they use it for? Will they come back to it repeatedly? Or will they just ask Google the next time they need your phone number and eventually delete your app forever?

Mobile apps provide a new medium to reach our customers. To be a useful and sound investment, they must also provide value TO those customers. Whether it's an interactive map of parks, a calendar of events to what's happening this weekend, or a convenient way to contribute to the community, consider carefully the value of what you're providing before you venture too far.

Chet Cromer is the president of C2IT Consulting, Inc., a Plainfield-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](mailto:chetcromer@c2itconsulting.net) or (317) 721-2248.



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# Bookkeepers can save you money, especially at tax time

Operating your own business means handling an ever-increasing number of tasks, but putting off managing your finances has serious consequences. As tax season is here, what may have started as a small pile of paperwork can turn into a mess of unbalanced ledgers.

Many small business owners feel confident with payroll and bookkeeping software and can't afford to hire a bookkeeper. However, the reality is a different picture.

Here are a few reasons why hiring a bookkeeper may be the best choice for your business.

## MAKES MANAGING YOUR PROFIT MARGIN POSSIBLE

Small businesses often work with extremely small profit margins. A professional bookkeeper can keep track of these margins while offering suggestions on how to leverage them into larger returns on operating expenses.

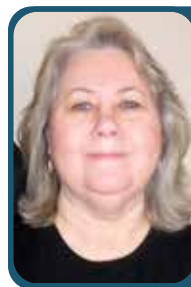
A bookkeeper can also manage your monthly transactions, reconcile bank statements, handle payroll, take care of government remittances and ensure that bills are paid on time, freeing you up to concentrate on growing your business.

## LETS YOU TAKE A LOAD OFF

The first few years are often the most difficult, and often means juggling multiple tasks at once, which can translate into neglecting administration, a task that bookkeepers can help with.

## ALLEVIATES THE STRESS OF TAXES

The collective panic of business owners that comes during tax season is no laughing matter. We would all like to avoid it, but you know what they say about death and taxes. Contracting with a bookkeeper, even on a temporary basis, means accurate and timely reporting of your expenses, write-offs, salaries and budgets.



**JENNIFER WALKER**

## IT'S ONLY TEMPORARY

The majority of small business owners can get away with outsourcing their bookkeeping operations, which allows you to save money. Unless your business employs over 30 employees or your revenues exceed \$1 million annually, it's unlikely you will have enough work to employ a full-time bookkeeper. Calling in the help of a bookkeeper for tax season can be a beneficial and temporary solution to this.

## PEACE OF MIND

Beyond the tangible benefits to your business, bookkeepers can also provide you with peace of mind.

Many CPAs and accounts will receive countless end of fiscal year phone calls from frantic small business owners. One the benefits of hiring an external bookkeeper is flexible scheduling and rates that will allow you to pay for only what you need.

While employing a bookkeeper may be a big decision for a small business owner, it may be worth it, as it could save you time, money and reduce some of the stress of running your small business.

Andrew & Jennifer Walker, Walker Bookkeeping, LLC, collectively have more than 29 years' experience in bookkeeping, helping small businesses and nonprofit organizations in Morgan and surrounding counties. They can be reached at (317) 306-1282 or email: walkerbkkeepingllc@gmail.com.



# Should you go TANKLESS?

Converting your water heater to a tankless model is a valuable upgrade for any home. These units last longer, offer endless

hot water and can reduce utility bills.

While a traditional tank water heater heats water continuously, tankless water heaters heat only as much water as needed, when it is needed. By heating water on demand, tankless units can reduce energy use compared to traditional water heater tanks.

Since tankless water heaters use less energy, they can lower your utility bills. ENERGY STAR® estimates that the average household can save hundreds of dollars every year by converting to a tankless unit. These water heaters can conserve almost 27 to 50 percent more energy than traditional tank models and simultaneously service every high-demand point in your home, such as the bathroom, kitchen and laundry room. No more waiting for the water to warm af-



**Jod Woods**



ter the family have taken their long showers.

On average, tankless water heaters last five to 10 years longer than tank water heaters. With proper maintenance, a tankless water heater can offer up to 20 years of lasting use.

Contact us at 317-831-5279 to determine if going tankless is right for you.

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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## Kendrick Foundation to award \$56,196 to Youth First, Inc.

Kendrick Foundation has committed \$56,196 to Youth First, Inc. to strengthen the social and emotional well-being of students in Morgan County.

Youth First partners with school districts to embed social workers in school buildings, where they become specialized mentors for students and prevention coaches for parents and teachers. Youth First Social Workers build caring relationships, foster readiness for positive change, and boost resiliency along with other valuable life skills.

Research shows these protective factors are the keys to preventing addiction, suicide, violence, and similar outcomes for young people. The organization's positive outcomes are driving growth, with more schools seeking Youth First's help to address the growing social and emotional needs of students.

Youth First President & CEO Parri O. Black stated, "Our children are growing up in a complex and challenging world that puts them at greater risk for substance use, suicide, violence and harmful behaviors. The invest-

ment of the Kendrick Foundation is critical to achieving Youth First's mission. Working together, we can protect and heal the hearts of more young people and their families in Morgan County."

A check presentation will take place on Friday, December 6, at 11:30 am at Bell Intermediate Academy at 1459 E. Columbus Street, Martinsville, IN. The media is invited to attend.

About Youth First, Inc.: Youth First's mission is to strengthen youth and families through evidence-based programs that prevent substance abuse, promote healthy behaviors, and maximize student success. Youth First partners with 81 schools across 10 counties to provide 59 Master's level social workers who assess needs, develop and implement prevention plans, and connect students and their families to community resources. Over 39,000 youth and families per year have access to Youth First's school social work and afterschool programs involving parents and caregivers. For more information about Youth First, please visit youthfirstinc.org or call 812-421-8336.

## Community Foundation of Morgan County announces Lilly Endowment Community Scholarship finalists

The Community Foundation of Morgan County is honored to announce the finalists for the 2020 Lilly Endowment Community Scholarship (LECS). CFMC received 56 applications this year from Morgan County students. Eight applicants have been chosen as 2020 Morgan County Lilly Endowment Community Scholarship Finalists.

The finalists are:

Andrea Cottongim, Greenwood Christian Academy

- Wyatt Harvey, Monrovia High School
- Rylee Kivett, Monrovia High School
- Mason Littell, Martinsville High School
- Hannah Raney, Martinsville High School
- Gracie Smith, Mooresville High School
- Jersey Tannehill, Martinsville High School
- Seth Wertz, Monrovia High School

CFMC President Ed Kominowski stated, "Every year we are so pleased to be able to share the generosity of the Lilly Endowment's Scholarship program with Morgan County. Through the Lilly Scholarship, two well-deserving students receive a four-year, full-tuition scholarship to any Indiana college or university of their choice. This scholarship not only transforms the life of each student but also their family by making dreams possible. It's a highly competitive process and the finalists are amazing and talented young people. It's such a pleasure for us to spend time with them and see the leaders of tomorrow right here in our community."

About the Lilly Endowment Community Scholarship Program

The Morgan County Lilly Endowment Community Scholarship Program offers two scholarships to high school seniors who are Morgan County residents. Each scholar will

receive full tuition for four years to the Indiana college of their choice and a \$900 yearly stipend for required books and equipment.

The criteria for the Morgan County Lilly Endowment Community Scholarship Program is weighted and based on academic performance, school/community activities and/or work experience, an essay, references, and a personal interview.

Independent Colleges of Indiana (ICI), which administers the scholarship program statewide, will select final recipients by the end of December. ICI is a non-profit corporation that represents 30 regionally accredited degree-granting, non-profit, private colleges and universities in the state.

The scholarships are the result of a statewide Lilly Endowment initiative to 1) help raise the level of educational attainment in Indiana; 2) increase awareness of the beneficial roles Indiana community foundations can play in their communities; and 3) encourage and support the efforts of current and past Lilly Endowment Community Scholars to engage with each other and with Indiana business, governmental, educational, nonprofit and civic leaders to improve the quality of life in Indiana generally and in local communities throughout the state.

More information on the Community Foundation of Morgan County is available online at [cfmconline.org](http://cfmconline.org) or by calling the foundation at (765) 813-0003 and asking for Christine Arnold, Finance and Stewardship Manager.

The mission of the CFMC 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 grant making. If you are interested in learning more about CFMC's current planning efforts, please visit [cfmconline.org](http://cfmconline.org)

*"Never ever give up on what you really want to do. The person with big dreams is more powerful than one with all the facts."*

— Albert Einstein

# Why take a vacation as a business owner

As a business owner, taking a vacation is highly recommended. Not only will you get to rest, but you'll also experience other benefits you might not have expected.

If you haven't taken a break since starting your business, then you should read this post carefully. Here are some crucial benefits of taking a vacation as a business owner.



**WILL GOTT**  
Business Travel

### YOU'LL HAVE TO SET UP SYSTEMS AND TEST THEM

If you haven't set up systems for your business, preparing for a vacation is the great time to start.

You would want everything to run smoothly, so this necessitates you to evaluate your processes, discard unnecessary tasks, and identify which tasks can be automated, delegated, or consolidated to save time and manpower. Going on vacation also puts your systems to the test because you will see how effective or ineffective your processes are, especially without constant supervision.

### YOU'LL SHOW MORE CONFIDENCE IN AND MORE APPRECIATION FOR YOUR EMPLOYEES

If you have team members or employees, taking a vacation is an excellent opportunity to show more confidence in them and show more appreciation for them. Unless you spend time off micromanaging them from anywhere you are, they can use this time to let their talents, skills and abilities shine, and show you how much value they can contribute to the growth of your business.

### YOU'LL GET TO REST PRODUCTIVELY

Your day-to-day activities can take a toll on your relationships and your physical, mental, and emotional well-being. This can happen,

especially if you work for too long or too hard, and you don't take frequent rest periods. Taking a scheduled vacation compels you to stop and stay away from the things that could trigger your stress or anxiety. When done intentionally, you will come back from your break wholly refreshed, energized, and even excited to get back to work.

### YOU'LL BECOME A BETTER LEADER

By taking a vacation, you're also setting an excellent example for your team. As their leader, it's essential to show them how to prioritize areas of their lives that are separate from work or business such as their health, hobbies, relationships, etc. As they follow your lead, they can also return from vacations with newfound energy and excitement to get back to work.

### CONCLUSION

As a business owner, taking a vacation brings more than just getting a much-needed break from your day-to-day activities. Your vacation can be a good opportunity to set up systems, establish a foundation to scale your business, and become a better leader.

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](mailto:wgott@cruiseone.com), or call (317) 451-4232 or via [www.magnifiedvacations.com](http://www.magnifiedvacations.com)

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## Nice-Pak Products to significantly expand Mooresville footprint, add 90 new jobs

Nice-Pak Products, an innovator and manufacturer of wet wipes for consumers, health care, foodservice and other commercial markets, announced plans today to expand its Indiana operations, creating up to 90 new jobs.

"Indiana's economy continues to build momentum as we see companies like Nice-Pak Products significantly expanding their presence in our state," said Indiana Secretary of Commerce Jim Schellinger. "It's a privilege to be home to innovative job creators like Nice-Pak, and we look forward to supporting them as they continue providing job opportunities to Hoosiers in central Indiana."

To support increased product demand, the Orangeburg, New York-based company is investing significantly over the next few years to grow its Indiana presence, expanding at the intersection of Indiana State Road 67 & Merriam Road in Mooresville on acreage purchased in 2018 by the Mooresville Redevelopment Commission. The company, which already operates an administrative and production facility at 1 Nice Park Road in Mooresville, will construct and equip a new 760,000-square-foot production and warehousing facility at the new site, growing its Morgan County footprint significantly. Construction is slated to begin in late 2020.

"We are grateful to the town of Mooresville and our team for the support and guidance to reach this decision," said Robert Julius, chairman and CEO of Nice-Pak. "We are proud to be staying in Mooresville."

Nice-Pak Products employs approximately 2,500 associates in the U.S., United Kingdom and Germany, including 413 associates at its Mooresville operation. The company is currently hiring for several positions at its existing Mooresville location. Interest applicants may apply on the [website](http://www.nicepak.com), where future hiring opportunities will also be made available.

Founded in 1957, Nice-Pak Products has pioneered innovative wet wipes to meet a broad range of cleaning, sanitizing and disinfecting needs. To support the creation of its products, the company established an R&D Innovation Center in 2013 in New Jersey, which develops products for consumer, health care and other commercial markets. Together with customers, suppliers and consumers, Nice-Pak Products works every day to achieve a shared vision: to have a positive impact on the worldwide sustainability movement to help people live cleaner, healthier lives for generations to come.

"We're delighted Nice-Pak Products has made Mooresville their home for the past 45 years, with this decision securing their future in our community for decades to come," said Tom Warthen, president of the Mooresville Town Council. "Retaining these jobs, the creation of new jobs and the additional capital investment is a win for our community."

The Indiana Economic Development Corporation offered Nice-Pak Products up to \$900,000 in conditional tax credits based on the company's job creation plans. These tax credits are performance-based, meaning the company is eligible to claim incentives once Hoosiers are hired. The town of Mooresville will consider additional incentives at the request of the Morgan County Economic Development Corporation.

About Nice-Pak Products

As a fourth-generation, family-owned business, Nice-Pak Products has pioneered wet wipes for over 60 years, helping families to Stay Healthy and Well One Wipe at a Time. Headquartered in Orangeburg, New York, Nice-Pak Products has manufacturing facilities in Indiana and Arkansas, as well as the United Kingdom and Germany. For more information about Nice-Pak Products, visit [www.nicepak.com](http://www.nicepak.com).

**"Growth is never by mere chance; it is the result of forces working together"**

– James Cash Penney, Founder of JCPenney



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### Are You Facing Any Of These Challenges

- You have a dream for your business that is larger than it's current position?
- Your business is not providing the income, personal growth, and balance that you had hoped?
- You don't have a solid plan to accomplish your goals?
- 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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