



INSPIRED BY DRIVEWAY DUNKS.
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# **Networking opportunities**

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

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

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

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

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

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.

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

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.

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



# QUOTE

"It had long since come to my attention that people with accomplishments rarely sat back and let things happen to them. They went out and happened to things".

Leonardo da Vinci







ROMANS 12:10-11



# Passion and creativity at work

Creativity is exhibited in many different ways. It is not limited to drawing and paint, or art at all. While creative outcomes may vary, one thing that is closely linked to every creative act is passion. The two go hand in hand because when there is a drive to create, the determination to achieve something in particular is strong and persistent. As you achieve results or a happy accident occurs, it inspires another idea and perpetuates a cycle of creative energy that is fueled by passion. Consider the truth in what George Hegel said, "Nothing great in the world has ever been accomplished without passion."

Often people, including business owners, say they do not have a creative bone in their body. I suggest that is not true. The stories we have for you this month have in common that all the business owners wanted to CREATE something. Business owners do not want a job, they want to do those things about which they are passionate. That is key in the recipe for a successful business.

Jon Speer developed a passion for the medical device industry and the impact it had on quality of life for people all over the world. Then he had an idea of a platform tool to support medical device inventors, designers, and manufacturers. People like him use technology and ideas to create something new for the world's benefit.

Photographers, like Mike Washington, feed their creativity through learning how to use tools and techniques to capture images that speak volumes. Like Speer, Washington gets an idea in his mind and is driven to bring that vi-



JIM HESS From the Publisher

sion to life.

Bakers of pastries, like Lisa Norris and Jamie Wethington, create sweet treats that delight not only the palate but also the eye. Because they are passionate about pastries, they create beautiful and tasty treats inside Nosh Dessert Parlour in Mooresville.

Creativity along with passion drives businesses all across Morgan County. One owner creates great ideas for a marketing campaign. Another creates beautifully designed lawns and gardens. Restauranteurs create delicious food, builders create homes, and venues create environments to make dream weddings, anniversaries, and even business gatherings come true. Accountants and banks create a feeling of confidence and security in many entrepreneurs. Without question, small business owners are always in the process of creating one thing or another. Much of what they create with such passion is for the benefit of the community. In some way it contributes to making Morgan County a great place to live, work, and play.

#### "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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# Built on a passion for photos

#### By Elaine Whitesides

Morgan County Business Leader

At what point does an interest become a passion? For years as a youth growing up in Indianapolis, Mike Washington had an interest in photography. He took lots of point and shoot photographs but after marrying Annie, it happened. "I was traveling for work and my wife gave me a DSLR camera," Washington said.

A Purdue graduate with a degree in electrical engineering, Washington approaches problems systematically. His problem at the time was that he wanted to learn more about what all the buttons on the camera did. He started reading and watching videos. "Some things don't click until you have an experience or a mentor," Washington said. "I wanted to take better, more artistic pictures so I took classes with Indy Photo Coach." With a more guided and hands-on approach, through self-paced training, he said, "I learned tips and techniques so I could use the tool to accomplish what I see in my mind."

He found RAW Artists, an organization of artists and began to do fashion shoots. "I won Photographer of the Year in my second year with them," Washington said. Then Indy Photo Coach asked him to come and teach classes. As word of mouth spread, friends and family began requesting that he shoot events, families, and weddings.

## TURNING A PAYING HOBBY INTO A BUSINESS

By 2011, Washington had another problem. He was making money and had to find a way to claim it for tax purposes. He had been sharing studio space with another photographer. First in the Stutz Building, then in Broad Ripple. "Although she didn't realize it," Washington said, "she was my mentor. I saw how to do what I needed to do for a business by watching her." The solutions to his tax problem was to set up a business, which he called MWPImages.

While the business grew, so did his family in Camby. Gabe (now 7 years old) was born and then Eli (now 5) was born two years later. They have recently moved to Mooresville. The quality of his work continued to grow as well.



MWPImages 3½ East Main St. Mooresville, IN 46158 **Phone:** 317-683-0940

Email: mike@mwpimages.com

Facebook: www.facebook.com/MWPImages

Sessions by appointment

"What I found was that I wanted to learn the technical aspect up front so I can shoot without thinking about it." Washington said. "It lets me focus on the artistic side." He continued to experiment and analyze techniques. "I wanted to be the best that I could be."

Another aspect of his engineering education was developing time management skills. After starting the business, he realized how much behind the scenes work was involved. "I had to do it all, so I had to use my time wisely," he said. "I had to make time for the business side of it, too."

When he moved into the studio space in Mooresville in 2016, he says it transformed

his line of business. He was on his own and with more overhead he needed to figure out how he was going to meet expenses. "I started out shooting fashion models," Washington said. "I began to shoot senior portraits, more weddings, headshots, and corporate events like tradeshows, golf outings, and luncheons. The corporate work provided clients digital material/media to use in marketing or communications with customers and clients."

With his systematic approach applied, he determined he was going to focus on relationship-building rather than building a brand. His first step was joining the Greater Mooresville Chamber of Commerce. "That spring-boarded everything I was doing," Washington said. "I put myself out there and networked and got involved. They asked me to take some photos at events and I did."

There are always surprises, Washington says. Usually for him the surprises are in finances and gear. Like when the state changed his tax reporting requirement from annual to quarterly and then to monthly. Or a camera or lights breakdown and have to be replaced. Or a new piece of equipment is needed. "I'm just the dude who wants to push the button on the camera," Washington said. "It's hard to be confident about something you don't know anything about, like business problems. I try things and then face the facts of whether I can do it or not. It's never a failure if you try, it's a learning lesson." On the other hand, when Washington succeeds in his attempts at anything, he says he always wants more.

# A NEW BUSINESS IS SPAWNED

His number one line of business now is corporate and professional head shots. He started out thinking like an engineer. Washington said, "I wanted a separate landing page because I don't want people looking for head shots to be wading through everything on my website. I wanted it to be very straight forward and to the point." He also wanted to capitalize on SEO and focus on the Indianapolis area, so he named the new line HeadshotsIndy.com.

He acquired a CRM platform so leads go into a system that immediately provides general information to the client and then he just needs to contact them for questions, clarification, and to schedule a session. The engineer in him is pleased with the automated processes he has put in place. It is very organized.

#### A LOT IS DIFFERENT, BUT THE CORE IS STILL THE SAME

Washington says photography has become his passion. "I am driven to create high quality, custom images," Washington said. The art of photography is what he is passionate about. "I was in marching band and a musician at church, music was the focus of my creativity." He says his drive for high quality is because of his standards. "I like my work to be a certain way, so I invest time and effort in those things that are most important."

Washington sees problems as challenges to be solved. And problems, whether they are business related or a challenge in creating a particular photographic image, are all addressed in the same manner. "When I approach a problem, I know there is more than one way to solve multiple problems. Some solutions require thinking outside the box. A solution could be simple or an elaborate design." Washington said. "Solving problems is a critical thinking exercise and I look at photography and business in the same way." For Washington, that is a systematic logical approach with a keen and passionate eye on the artistry of it all.

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# When leaders don't or aren't leading

There is an old British television show, now found on YouTube, called Time Team where a group of eclectic archeologists go to historic sites, mostly in England, and dig to find what the area truly looked like back centuries ago. It's a fascinating show.

What does that have to do with leaders not leading? The short answer is, ultimately the same extinction that happened to the communities that Time Team investigates. Speaker and Author, John Maxwell says, "everything rises and falls on leadership" and that is the impact leadership has on an organization.

Here are just a few of the tell-tale clues that a leader isn't leading. Why they're not leading is an entirely different story and we'll discuss that another time.

When a leader isn't or won't lead the people begin to drift. When there is no leader directing the team, running a department, leading an organization or heading a family then the following results are inevitable.

#### PRODUCTION IS REDUCED

Good leaders are creative and find ways to help others in their charge to become productive. A good leader sees the different people differently and treats them appropriately. If the same incentive, challenge, encouragement worked for every person in every situation then you might not need leaders. It takes a leader to figure out what's needed and to implement that solution.

#### **CONFLICTS ARE EXTENDED**

One of a leaders most vital roles is to resolve conflict. Without that clear leader, conflict lasts longer and always inflicts more damage. Leaders must always be ready to do what is necessary to do what it takes to help people resolve their conflicts.

#### **MORALE BECOMES LOW**

You could define morale as faith in the leader. When the leader doesn't show the people lose faith and morale plummets. Napoleon said "Leaders are dealers in hope."



#### **DECISIONS ARE DELAYED**

Typically a good leader makes the decision in a timely way or at least they help, they encourage others to make a decision. Maxwell says, "Not all good decision makers are leaders but all good leaders are decision makers.

#### **AGENDAS ARE MULTIPLIED**

When the leader isn't clear or present, then the people begin to pursue their own agendas. Teams need leadership to provide a unifying force. That unifying force creates a kind of synergy where the sum of the parts is greater than the whole.

# SUCCESS BECOMES DIFFICULT

Leadership comes into play even when you don't want it to. An organization will not, cannot function the same without strong leaders in each and every department throughout the organization.

When you think about what a good leader is, you might come up with this list of attributes: A good listener, enthusiasm, passion, shows appreciation, a visionary, role model, trusting, integrity, organized, knowledgeable, credibility, persuasive, charisma, team building, clarity of purpose, problem solver, attitude of service, leads by example, patience, willing to act without complete knowledge, understands followers, consistent, empowers other people, and adapts to change.

These are the attributes that come up again and again when people are asked: "When you think of a leader, what are the characteristics of an ideal leader?"

Notice what the list contains. All of these characteristics relate to the human side of leadership. That's interesting because I often hear people minimize this side of leadership with terms like "soft" or "touchy feely." Actually, applying these characteristics requires more strength than not. You can't get production until you get relationship.

Notice what the list excludes. Absent from this list are characteristics such as stern, mean, serious, short tempered, vindictive, tough, angry, harsh, punitive, controlling, violent, or ruthless. And that's interesting because many popular representations of leadership emphasize at least one of these "hard" characteristics. In fact, these characteristics are the refuge of those who lack the strength (or the skills) to apply the human side of leadership. Many who exhibit these traits are relying solely on their title or position and that is the lowest level of leadership. Actually it's not leadership at all.

How about you? How would you rate yourself as a leader compared to the list of positive characteristics? If you were to survey the people who report to you, how would they describe your leadership? What is it like to sit across the desk from you? Would your people list characteristics from the "soft" list or from the "hard" list? In what ways could you become more effective by improving upon any of the "soft" characteristics? And how about the other leaders in your organization? Do they truly maximize human potential?

People want leaders who treat them with genuine compassion, courtesy, and respect. They want leaders who help them become more successful. They want leaders who inspire them with a vision for a better world and show them how to go there. And that's why John Maxwell says: "Everything rises and falls on leadership." You shouldn't become extinct, you should thrive and to do that you should up your leadership game.

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.

# Visit the IU Health Morgan Walk In

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# Do you have a big heart?

February is American Heart Month. People who have close connections with their family, coworkers and community are much more likely to be healthier and live longer. Of course, the best way to attack heart issues is to prevent one from ever happening.

#### **QUIT SMOKING**

Whether it is you that needs to kick the smoking habit or your partner, smoking is the number one way to reduce your risk of heart disease. You can also seek out others who are trying to quit. People are much more likely to quit when a spouse or friend does. IU Health Morgan offers free cessation classes to help quit smoking and vaping.

#### **MOVE MORE**

Simply put, but exercise is effective even if you marginally increase activity. Workout in a gym, take a free fitness class like MADE, offered by the Barbara B Jordan YMCA and IU Health Morgan, even run around and play with the kids. Ask a coworker to regularly walk with you. The first, most important step is getting off the couch and moving.

#### **SHED A FEW POUNDS**

Even a small weight loss of 5-10 percent helps your health. According to Men's Health, a 10-year study found that overweight people had heart attacks over 8 years earlier than normal-weight victims.

#### **IMPROVE SLEEP**

Sleeping 7-8 hours a night helps to improve heart health. Taking steps to de-stress by taking a walk, reading or taking a bath will help you sleep. If you have problems snoring, sleep apnea could greatly affect your risk. Consider having an overnight or at home sleep study.

#### **MANAGE STRESS**

Reducing stress overall helps your heart health. Once again, physical activity is an easy stress reliever. Talk about problems to a trusted friend or a qualified mental health provider.



JASON KING Wellness

If you find yourself a bit of a hot head, create a 10-second buffer before reacting to a stressful situation. Men who respond with anger are three times more likely to have heart disease and five times more at risk for a heart attack before age 55.

#### **EAT HEART HEALTHY**

Lower high blood pressure and improve blood cholesterol numbers. From eating fish, to cutting back on red meats and sodium, there are many ways to improve your diet. People tend to eat like their family and friends so ask others to join in to eat healthier.

Take the opportunity in February to assess your heart health. Make an appointment with your provider to find out where you stand. IU Health Morgan offers a comprehensive list of services including cardio stress tests, vascular ultrasound, echocardiography, nuclear cardiac testing, mobile cardiac telemetry and sleep studies. Learn more at 812.676.4144. For more information on the latest IU Health Morgan free cessation and exercise classes (MADE), visit our Facebook page.

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.



# THIS ISN'T A GROUP PROJECT THIS IS UNITING OUR YOUTH

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# Never walk by a mistake

For most of us, accountability only happens once frustration boils over! It's not thoughtful and planned; rather, it's reactionary and out of control.

The 1st female 4-star general, Gen. Ann Dunwoody, said the most important lesson she learned was from her first platoon sergeant, who said "never walk by a mistake." If you do, you just set a new lower standard.

Gen. Dunwoody saw a soldier in uniform walking down the street with his hands in his pockets—a big no-no in the military. She had the choice to walk by the soldier without addressing this seemingly small mistake. If she let it slide, however, she would be setting a new lower standard. Instead, she approached the soldier and in a caring way pointed out the importance of accuracy and attention to detail. In other words, she held him accountable.

Roger often refers to a valuable lessons he learned while a cadet at the US Military Academy at West Point—"a leader is responsible for everything that happens or fails to happen." Talk about accountability! But to maximize your leadership skill, you must embrace that level of accountability. And to maximize the potential of your business, every leader must embrace that level of accountability.

Accountability is holding yourself account-



ROGER ENGELAU Business Coach

able AND holding your people accountable.

# THE IMPORTANCE OF ACCOUNTABILITY

When you can't rely on your people, you end up doing the work. Then you're a micro-manager (and no one wants to be that)! You get sucked in to doing the work and it keeps you from getting enough altitude to lead effectively. Or maybe you experience this—when someone in your company violates a promise or commitment to a standard, some small business leaders use it as an excuse not to delegate.

Accountability is about setting standards. It's about living up to the brand that you're trying to present. Accountability is about getting stuff done and moving things forward.

How do you practically create a culture of accountability in your small business?

# GO TO CURIOSITY BEFORE YOU GO TO ANGER

First and foremost, please, please, in that moment when you identify a violation, go to curiosity before you go to anger.

This means you must avoid the Fundamental Attribution Error! Instead of attributing situational reasons to a person's behavior, we tend to attribute personal reasons, like "he never listens!" or "she's a bad employee!" or "he's lazy!" Then we take it as a personal, even intentional affront, righteous indignation and anger boil up, and we attack. The truth is, it's rarely a personal reason and almost always situational. You can always attribute the failure to one of two things: the person's willingness or the person's ability. Since most employees want to do a good job, the failure usually has to do with ability. It usually comes back to a lack of the right communication, a lack of training, a lack of role clarity, a lack of the right materials or resources, or environmental factors like work layout or temperature.

Crucial Accountability is a great "how to" book to help you make accountability a foundation of your culture, and in a way that uplifts instead of degrades.

For a good accountability tool, you could

use Inspire Results' 90-Day Action Plan (on Inspire's website). With it, you list the 5 or so most important goals for the next 90 days, then list actions required to accomplish each, along with who's responsible and by when. Then you meet with people regularly and you both have a copy of the 90-Day Action Plan to guide your discussion.

# VIEW ACCOUNTABILITY AS A POSITIVE

Don't look at accountability as a negative. Accountability allows you to be fully alive and fully engaged. When you're in flow, you're maximizing your creativity and innovation. And when you accomplish the goal, you feel euphoric!

Embrace accountability and ensure every leader in your organization is embracing accountability.

Award-Winning Business Coach and Owner of Inspire Results Business Coaching, U.S. Military Academy at West Point graduate, Roger Engelau and his team of business coaches apply their 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.

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# QUALITY OF

# How Jon Speer's determination and passion built a successful business

#### **By Elaine Whitesides**

Morgan County Business Leader

In John Lennon's song, Beautiful Boy, there is a line that says, "Life is what happens to you while you're busy making other plans." Morgantown native Jon Speer was making plans when he went to Rose Hulman Institute of Technology. He graduated in 1998 with a degree in chemical engineering. But life threw a curveball. He found no job for the career path he intended in chemical engineering. Several of his friends had offers from Cook Industries in Bloomington and they encouraged him to apply there.

He applied and was hired as a product development engineer. "It was not my intended field," Speer said, "but it was fascinating. I would literally get a drawing sketched on a cocktail napkin and be asked if I could design it." In the beginning, the job was just that, a job.

#### THE SPARK OF PASSION GETS LIT

Then, about a year and a half into the job he was asked a question. He was developing a new product that would be used during surgery for cardiac patients. He was asked if he would be interested in being present the first time the new product would be used. "I was going to be present at the first use of a product I had designed and tested," Speer said. "Being present was exciting and then it became terrifying. I had the sudden realization that the human on the operating table having the procedure is a real, live human person and the product I developed would impact that person for the rest of their life."

That was the moment the lightbulb went off for Speer and he began a passionate pursuit of the medical device industry. "I realized that the things I do as a product developer could have a great impact on the quality of human life. That idea became my North Star."

He continued at Cook, soaking in all the learning he could over the next five years. He became a system engineer, documenting appropriate processes and procedures including on-going compliance and testing to ensure product and patient safety.

"I enjoyed the thrill of starting something from scratch and seeing it come to fruition," Speer said, "but I did not like the career growth opportunities at Cook. I knew I needed a change from a professional career standpoint."

#### **GREENLIGHT GURU**

Jon Speer, Founder & QA/RA 525 South Meridian St., Ste. 3A-1 Indianapolis, IN 46225

**Phone**: 317-960-4280

Email: jon.speer@greenlightguru

He went to a startup contract development firm. The firm worked with medical device developers. His role was similar. Speer was building and documenting systems and consistent methodology to reduce risk to inventors and support their submission of designs to the U.S. Food and Drug Administration (FDA). He followed the U.S. quality system regulations as defined by the Center for Devices and Radiological Health (CDRH) branch of the FDA.

The position gave him a comprehensive understanding of regulatory and compliance requirements. "Something clicked and I got why the regulations were there," Speer said. He said there are stakeholders, patients, doctors, clinicians, whoever interacts with the product and in order to protect their safety, there are different processes and procedures to follow. Documentation is the means to communicate what the product is and that it has met the requirements making it safe for use.

"My thinking started to blossom, and I understood the concept of getting an idea, taking it through design, development and manufacturing into post market," Speer said. "I saw the total product life cycle."

# SPEER REACHES AN IMPORTANT MILESTONE

In 2006, the company was having financial difficulties and Speer was laid off. He was married and had two young children, Zac and Morgan. He also had the responsibility of providing for his family and paying all the monthly bills. "I was in mini-crisis mode," Speer said. "I had nothing to fall back on and there had been no severance package. I had to have work." He started networking and joined a medical device consulting firm. They embedded him into medical device companies to address compliance issues.

The initial driving force was the necessity of a job and it aligned with my experience and skill set. After a while he started to ask himself an important question. "What if I did this on my own and worked with

start-up medical device companies?" At the time he says there was a lot of activity in the bio-med industry in Indianapolis.

He began moonlighting with startups to build out their systems and to consciously build a nest egg. He left the firm when his work on the side, which he considered more interesting than his fulltime job, could support the family.

He started his own consulting business, CREO Quality, about 2007. "It was a tough time financially with the recession, but I didn't see it in my practice because of all the energy in the medical device industry."

Speer worked in CREO Quality exclusively through 2013. He identified a pattern that confused and concerned him. "The compliance we had to work within were handled with a checklist mentality," Speer said. "People didn't understand the value of the compliance regulations." He says all the paperwork and documentation required were considered busy work.

At the same time, regulations were getting more stringent and expectations grew more and more complicated. Many developers felt they had a prototype and could not understand why they could not just begin manufacturing and put the device out on the market. "There is a huge misunderstanding about the importance medical regulations play." He saw a problem that he wanted to solve.

#### A TOOL TO SOLVE THE PROBLEM

He began developing a tool that would make device development easier while simultaneously satisfying the regulations. "I had spreadsheets and they connected the dots for medical professionals. It made sense to them."

Speer shared the idea he had to make device development and compliance easier with Brooke Deram of Tomato Fish Marketing, his marketing firm. She mentioned that her husband had a software development background and he could probably build what Speer had in mind. "I think David Deram initially responded to be nice," Speer said.

Speer was accepted as an exhibitor for the 2011 Innovation Showcase and he took his system tool idea to share. Deram happened to be there and noticed people congregating around one exhibit in particular. He followed the crowd and discovered it was Speer with the idea they had disc

Apparently Deram made amount of interest Speer havation Showcase because a received a call from Deram to do this," Speer said. "exp ing on to something new, hadevelopers, and thought he

#### **GROWING GRE**

They partnered to build sioned. His path to get to the but he had persisted because viding compliance guardraif facturers. He knew they spoof time filling out forms and The tool would simplify the call professional time back professional time back.

The tool is an SAS platform continue to invest resource uct, the core mission remains to inform development and there are other industries the sues, strategically, Greenlig tools only to medical devict true to the single source of ally goes back to the mission life that makes us ask how customers get to the next such that product life cycle.

Greenlight Guru began home. Eventually, a downto was chosen because it is cer Speer in Morgan County a County. "We knew we wou being downtown made sen tech scene there."

Speer says when they starthey were extremely intentic compromise on what the cubusiness. "We knew as we be ed to bring in people who wready to dive into the missic hungry learners. Now, we have pany that pull their weight day. We surround ourselves fit for the culture and get the

The company has hundred the globe, Speer says, and the with each of them. "I get to them," Speer said. "When cess, we personalize it. We

Greenlight Guru curren

# HUMAN LIFE

es a mental note about the ad generated at the Innocouple years later, Speer ."He asked if I was ready laining that he was movad a couple of software could raise the funding."

# ENLIGHT GURU the tool Speer had envi-

his point had been long,

se he saw the value of prols for designers and manuent an inordinate amount d managing compliance. e process, giving the medireviously lost. orm and although they s to build onto the prodns the same and continues l product strategy. While nat tackle compliance isht Guru provides their e industry. "We remain truth," Speer said. "It ren of improving quality of we are going to help our tage on the continuum of

operations in Speer's own Indianapolis location ntrally located between nd Deram in Boone ld need more capacity and se because of the growing

ted the company in 2013,

onal and not willing to lture needed to be in the uilt the business, we wantwere driven, aligned and on," Speer said. "We wanted ave employees at this comand contribute every single with people that are a good e work done."

hey are intimately involved be live vicariously through our customer achieves sucknow we had a part in it." tly employs about 60 peo-

ple and has expanded into larger spaces in The Union building in Indianapolis. "The growth has been fun and interesting," Speer said. "I have gained a ton of new skills." He puts an emphasis on being the best leader he can be to grow and develop his team into leaders within the company. "I love seeing potential in people and helping them grow beyond what they thought was possible."

Speer said he thinks they passed his vision for the company a couple of years ago. In thinking about what comes next, he said, "Our growth is so amazing. It can be a temptation to pull me away from what I am passionate about. I still focus on improving the quality of life in the profession and therefore, also the end user, the patients, the human beings in society."

Success is not something Speer thinks about. "Sometimes I still feel it's like a dream," he said. "Instead I ask myself if I am having fun with what we are doing and is what we're doing making a difference?"

"I am a fail fast kind of thinker," Speer said. Asking what was learned and how it can be used to make for a better service or product makes learning everyday possible, which keeps him, and the company, evolving. He enjoys that every day brings a new challenge. Some are anticipated and some are surprises, but all bring opportunity to learn and tweak.

# THE POWER OF SIMPLE MARTINSVILLE ROOTS

In retrospect, Speer sees how his unintended path not only became his career but sparked his passion for it as well. "I know I will always be in the medical device industry, involved in developing products for the good of humanity and impacting quality of life for people."

He says that whatever you are going to do, work hard at it. Passion is important. "If the passion isn't there," Speer said, "it reflects in your work ethic."

Work ethic is essential to Speer. "My mom worked in a small-town bank. My dad worked in an automotive factory. We were a rural family and work ethic was instilled in me very early on. We had chores and no allowance. It was part of contributing to the family."

Speer says he did not appreciate life in Martinsville when he was coming out of school, adding, "Martinsville was the last place I thought I would call home." In his late twenties that appreciation of family values and a friendly community grew, and he knew it was the place that would provide his children stability and a relaxed lifestyle. "Now I love seeing the progress and promise in downtown Martinsville and being surrounded by family and friends."



# A passion for pastries inspires new shop

#### **By Elaine Whitesides**

Morgan County Business Leader

Looks can be deceiving. When you walk into Nosh Dessert Parlour and meet co-owners, Lisa Norris and Jamie Wethington, you might be fooled. The pair look much younger than their actual years and experience. All you have to do is see and taste the fare they offer to realize the truth. These ladies can bake and decorate, and their passion for doing so comes through loud and clear.

Both women are lifelong Morgan County residents. Lisa is married to Shane and has a daughter, Evelyn, who is three years old. Jamie is married to Travis.

Martinsville born, Norris met Wethington at the Chef's Academy in Harrison College in Indianapolis, where they became fast friends. Wethington explained it started at the lunch table. She saw Lisa sitting alone and asked if she could join her. "I chose her," Wethington said, "and that was that."

Growing up, Norris thought she wanted to be an architect. "I really liked the idea of designing and the creativity it would take to design buildings and structures," Norris said. She went to Ball State and soon discovered architecture was not what she expected. "I could have continued in the program," Norris said, "but it didn't feel right."

With an attitude that she just needed to go on and uncover what she was going to do, Norris researched local schools for food and found only three in Indiana. She was considering a career in pastry arts.

Wethington also came to the Chef's Academy in a circuitous manner. Her desire to have something to focus her creativity on led her to the program. Initially she was at the college to inquire about the Interior Design program. "But there was a screen scrolling about the Chef's Academy. It caught my eye and after getting information and a tour, I signed up." Wethington had been to Paris and saw pastry shops around every corner. The windows displayed lots of pretty and dainty pastries. She returned home with lots of pictures of pastries.

Over the next ten years, they practiced their skills and learned about the industry. Wethington worked at decorating cakes for a busy Indianapolis cake shop. Norris wanted a lot of different experiences. She took a number of different roles from baker to decorator in a variety of situations from high end hotels to senior communities. She also reunited with Wethington in the cake shop for a few years. By the time her daughter was born, she had built a broad resume.

#### **A VISION OF THE FUTURE**

"I have always wanted to do something," Wethington said, "but it is scary to do it all by yourself." She shared the idea with Norris, and it took root. With Norris alongside her, the fear was overcome by the passion for pastries they share.





"Last year we started planning and buying things," Wethington said. Wethington's father owns a local excavating company and he encouraged them, offered help, and a place to store their large purchases. They attended auctions and even though they did not have a location, they acquired most of the equipment they would need, including display cases, ovens, and refrigerators.

Downtown Mooresville was their target. They scouted spaces and even tried to purchase a shop that was being sold. Eventually, things fell into place when a contractor worked with them to incorporate their needs into a remodel at their current location.

# OPENING THE DOORS TO A NEW BUSINESS

The doors of Nosh Dessert Parlour opened and business began to flow. "We have been busy since that first week," Norris said. The shop is set up to take custom orders and for walk-in retail Monday through Saturday and tastings are scheduled by appointment.

"We wanted to bring something a little fancier because that is missing in this market," Wethington said. "We also wanted to have things people would expect to find like cookies, tarts, mousse domes, and cupcakes."

They visited downtown businesses with a treat in hand and an introduction early on and have been warmly welcomed. "Being a small town," Wethington said, "it is important to make connections and support each other's businesses."

The two work together on most decisions, although they also divvy up some responsibilities to play into each other's strengths. Social media is where they announce menus and share pictures

of their products. They encourage customers to share pictures of themselves in the shop or with their desserts at home. "We get tagged a lot," Norris said.

The most difficult task, they agreed, has been getting the business established. Understanding tax requirements and getting the state and federal ID numbers, bookkeeping, even naming the business. Being new, they man the shop, do all the baking and decorating, purchasing, marketing, and everything else between the two of them. "We work a lot of hours," Norris said.

"It feels different (than working for others)," Wethington said. "We may be working longer hours, but it is easier when those hours are for yourself. Two of us makes it easier."

Their delight and passion for pastries is evident in both the unique flavor combinations and the exquisitely decorated sweets. They have brought a distinctive and tasty treat to Mooresville.

#### **NOSH DESSERT PARLOUR**

Lisa Norris, Co-owner Jamie Wethington, Co-owner 20 S. Indiana St.

Mooresville, IN 46158 **Phone:** 317-483-3166

Email: noshdesserts@yahoo.com Facebook: www.facebook.com/ NoshDessertParlour

Hours:

Wednesday – Friday 10 a.m. to 6 p.m. Saturday 8 a.m. to 3 p.m. Closed Sunday, Monday and Tuesday

# What do you look for in a bookkeeper?

Good bookkeepers possess technical skills who can manage your accounts, record financial transactions, reconcile bank and credit card statements, manage accounts payable and receivable, and analyze your books for mistakes. There are many people with technical and software skills such as Excel Master, Quick-Books Pro and numerous other software programs.

Consider the bookkeeper's character. Skills can be taught; behavior, not so much. Have you ever worked with someone who has a good demeanor, possess good character, be consistent and someone you can rely on? They're a dream and can help make your working life much more pleasant.

Here are some suggestions of behaviors to look for in hiring your new bookkeeper:

Good Communication – The biggest challenge in bookkeeping is getting the information from the person who approved a transaction to the person who properly records it. A good bookkeeper is also a part-time detective. They should be asking questions such as, "Where's this bill? Why wasn't this expense signed off by the department manager and should it be applied to a billable job?" If you have a bookkeeper who's uncomfortable with reaching out to the rest of your team to track down questions, they may overlook an entry that should be flagged and questioned.

Problem Solving — Even more than a number cruncher, book-keepers and accountants are problem solvers. Why didn't those numbers reconcile? What account should this expense fall under?" Rather than skipping or glossing over a problem, an excellent bookkeeper will analyze the options, gather information and search for solutions to fix it.



#### JENNIFER WALKER

Attention to Detail – If your bookkeeper lets things fall through the cracks and doesn't follow up on every single line item, then he/she is going to let you down. Bookkeepers have to be hawks – they have to obsess over every single financial line item. They should fuss about being able to account for everything correctly.

## ASK FOR A REFERRAL FROM A TRUSTED SOURCE

The best way to find a good bookkeeper is to ask for a referral from someone you trust. Always.

# HIRE SOMEONE WHO UNDERSTANDS YOUR BUSINESS

The right bookkeeper should know your business inside and out – including how you operate, who you bill, and what your main expenses are.

# CHOOSE A TRUSTWORTHY AND CREDIBLE BOOKKEEPER

A great bookkeeper will demonstrate credibility and honesty. Hiring someone you trust will give you peace of mind from the start.

# LOOK FOR PROFESSIONAL BOOKKEEPERS

Hire the one who is organized, meticulous, and can foresee certain aspects of your business that require immediate attention, and he should be able to keep your books and transactions clean.

#### **CHOOSE A LOCAL PROVIDER**

Working with a bookkeeper whom you can meet in person whenever necessary is best. This is the reason why it's important to choose a local bookkeeper.

#### **HIRE A CONTRACTOR**

The best way to get top talent for a fraction of the cost is to hire a contractor vs an employee. A contractor bookkeeper can fluctuate their level of service to the needs and budget of your 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: walkerbookkeepingllc@gmail.com.



# Tell me what I want, what I really, really want

I sat down with the owner of a business a few weeks ago that had reached out to us about modernizing a software application he'd created almost 10 years ago. The system has been showing wear and tear for several years, and it was time to freshen it up. Once modernized, he also wanted to take the system to the public. He wants to whitelabel it, sell it to other businesses like his, and grow it to be a go-to resource for businesses in his industry.

We're excited. We're deep into the discovery phase of listening, asking clarifying questions, and starting to wrap our heads around the concept of this system and the opportunities this project brings. And then, only an hour into the relationship, here comes the question... "How much do you think that will cost?"

If you are in the world of service like we are, you get these early requests for estimates all the time. If you give any answer at all at this point, you know it's just spitballing. If you hold back, though, clients may jump immediately to the concern of writing a blank check.

# HOW DOES ONE FIND BALANCE AND BRING VALUE EARLY IN THE WORLD OF CONSULTATIVE SALES?

We just hired a new Business Development Specialist. He starts in just over a week, and we're all excited about the new opportunities he will help bring to the table. As I sat with Ryan over lunch this week, he asked me several questions about finding good opportunities, weeding out the bad prospects, and



identifying the value we bring to the client and ourselves. The challenge in our line of work is that we often can't tell right away. You don't want to drop a 5 or 6 figure price tag on a project too early in the process, but you also don't want to give away several hours of high-level discovery work for free, only to find out the client wants something for a fraction of the true cost.

We try to steer our clients to solutions that are their own. The value proposition needs to come from them, in their own words.

When the client says out loud, "this will save my team of 30 at least half an hour a day, every day," they've started to place measurable value on the project. When they recognize that without your help, their business' future may be jeopardized, they're much more likely to take the investment seriously than consider it a low priority expense they can do without.

The discovery portion of the sales game we play is one of my favorite parts. It's an overlooked area of service that is of tremendous value but all too easy to give away. As we carefully consider new work and prospects, I encourage my team to NOT tell clients what they want to hear, but rather to carefully listen, question, and repeat back the words of those we serve to ensure that we are bringing VALUE, not just deliverables.

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 or (317) 721-2248.

"Patience and perseverance have a magical effect before which difficulties disappear and obstacles vanish"

John Quincy Adams



# Irrational exuberance part 2, 3, 4 ...

The price-earnings ratio, also known as P/E, is the ratio of a company's per share price to the company's earnings per share. The ratio is used for valuing companies and to find out whether they are overvalued or undervalued. I think P/E is really an indication of the stock buying public's expectation level. The higher the P/E for a company or an index like the S&P 500, the more expectation people have built, or bought into that company or index.

A stock market expression I heard a long, long time ago is, "Trees don't grow to the sky." Neither does the stock market. The question I'm currently wrestling with is whether or not earnings will continue to improve and justify this current level. The current P/E for the S&P 500 is 24.87 which while not being a record ratio for the index; it is near the higher end of recorded P/E's. It's also 27% higher than it was a year ago, when investment gurus were worried that the market was becoming overvalued. Yes, you heard that right, a year ago investment professionals were expressing discomfort that the market had become overvalued. And now, a year later, that indicator of overvalue has increased 27% from that worrisome level

Trees don't grow to the sky, but with bright sunshine, warm weather and an appropriate amount of water and nutrients, they continue to grow. The USMCA was just signed into law, the Chinese trade deal



JEFF BINKLEY Finance

is progressing, interest rates remain in check, and low unemployment, high consumer confidence and a robust housing market remain. This market has a good bit of sunshine, warmth, water and nutrients so it likely can continue to grow.

Are expectations, as measured by current P/E ratios, still high? Yes. Will expectations continue to be justified? That has yet to be determined. What's the prudent investor to do? Keep an eye on revenues and earnings. Should revenues begin to slip, earnings will likely follow. If the P is high when the E begins to decline, well, the P has only one direction to go and it ain't toward the sky.

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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#### The future of Morgan County relies on you!

As a business owner you have given your time, talent, and treasure to building a successful company in Morgan County. Your business is providing goods and services to loyal customers who appreciate your dedication to the industry you serve. Yet what happens when loyal customers and future consumers no longer have the means to pay for what you provide to the community?

The socio-economics that surround our community is what leads to productive members of society, and it is time we all invest in the future of Morgan County. Today a large percentage of the individuals in our community are one crisis away from a mental breakdown, homelessness, addiction, or even worse. The Community Foundation of Morgan County (CFMC) and other nonprofit organizations are working hard to find programs that change the dynamic of our socio-economic issues and give the community real solutions to the real problems we face. Yet changing the future for those in our community can't be done by one person or one organization, it takes effort and dedication from all our local businesses and residents.

Where do you want your company to be in 10, 20, or even 50 years? Will the legacy of your organization you worked so hard to build be passed down to a family member or will you sell to someone with a passion like yours for your industry? We all must have a succession plan for when the day comes that we are ready



to retire or take a step back from running the day to day operations of our organization, but how do you plan for making sure customers will continue to provide the revenue to keep your business sustainable? If we begin to address the root causes that keep a person in our community from being a customer and contributing back to our economy, we can assure that revenue will continue to thrive!

CFMC challenges you to invest in the future of Morgan County, not only for our society, but to also help your company thrive for another 10, 20, or 50 years.

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.

#### **How Long Should a Water Heater Last?**

A water heater is potentially the most ignored appliance in our homes. We prepare to take a shower, and assume we will have



warm water. Did you know that the average water heater should be replaced within ten years? A water softener will only add a couple years to a water heater's life expectancy. Why should you consider replacement prior to failure? Water leaking from a

ruptured heater tank is the most common failure. This type of leak may create severe water damage if not caught early. In addition to damage from a leak, old water heaters consume much more energy and produce less hot water





than a new heater. May I recommend that you replace that water heater before you end up with no hot water, high energy bills or water damage? Please call Alicia today at 317-831-5279 to schedule the replacement of your old water heater. You will save money and gain peace of mind with a new high-efficiency Bradford-White water heater.

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@EconomyHVACP.com.

## Construction investment in Martinsville totals \$186 million

The Indiana Department of Transportation has awarded Walsh Construction Company II LLC a \$164.8 million contract to transform six miles of State Road 37 into Interstate 69. Walsh's proposal was the lowest price among four responsive bids and \$7.8 million below estimate.

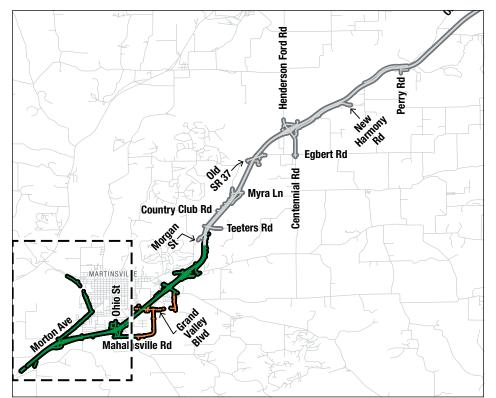
This is the second major contract award for I-69 Finish Line, representing a state and federal construction investment in Martinsville totaling more than \$186 million to date.

S.R. 37 will be completely closed in Martinsville in 2021 to safely advance construction between SR 39/Morton Avenue and Morgan Street. Work will begin this year to prepare alternate routes for additional traffic including the detour route, which will follow S.R. 39, S.R. 67 and S.R. 144.

Construction Contracts 1 and 2 mapWhen this construction contract is substantially completed in late 2021, Martinsville traffic will only be able to enter or exit at four interchanges: S.R. 39, Ohio Street/Mahalasville Road, S.R. 252/Hospital Drive and S.R. 44/Reuben Drive. Roundabouts will control traffic where:

- S.R. 39, Rogers Road and an extension of Southview Drive meet the I-69 entrance and exit ramps.
- S.R. 252/Hospital Drive meets the I-69 ramps and Cramertown Loop.

A map of I-69 Finish Line construction



contracts 1 and 2 is at: https://i69finishline.com/wp-content/uploads/2019/10/Contracts-1-and-2.pdf

Concrete retaining wall and noise barrier panels in Martinsville will include brick patterns. About 1.4 linear miles of noise barrier, ranging in height from 6 to 22 feet, will be installed along the northwest side of I-69 between S.R. 39 and South Street.

#### **NEAR TERM LANE CLOSURES**

S.R. 37 may temporarily be reduced to one lane in either direction when crews are installing overhang forms and reinforcing steel on the Grand Valley Boulevard bridge over the highway. This is for the safety of motorists and

the bridge crews in preparation to pour new concrete decking and railings.

Traffic should stay alert and avoid distractions in the work zone, which has a 45 mph speed limit.

#### **CLEARING THE WAY**

Motorists may see increased activity this winter and spring north of Martinsville in Morgan County. Contractors will be clearing the land to make room for utilities to move service lines. Drivers should continue to stay alert and slow down for crews working along S.R. 37 and for flaggers on local roads near the highway.

## MARTINSVILLE BUSINESS ACCESS

S.R. 37 traffic accessing the Martinsville Walmart and nearby Grand Valley Shoppes should exit at S.R. 252 or Mahalasville Road. From the north, an improved Cramertown Loop connects the businesses with S.R. 252 just east of S.R. 37. From the south, a new road (Artesian Avenue) connects the businesses with Mahalasville Road at a stop sign near South Elementary

#### **ABOUT I-69 FINISH LINE**

I-69 Finish Line is the sixth and final section of the Interstate 69 connection between Evansville and Indianapolis. The project will upgrade the existing S.R. 37 to interstate standards between Martinsville and Indianapolis.

Governor Eric Holcomb's Next Level Connections program fully funded the \$1.5 billion project and accelerated construction by three years. I-69 Finish Line is expected to open to traffic in late 2024, improving safety and reducing travel time.

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# Dransfield joins Home Bank as Business Development Officer

CEO Dan Moore is pleased to announce that Karen Dransfield has joined the team at Home Bank as Business Development Officer.

A graduate of Martinsville High School, Dransfield's banking career has spanned over 40 years and began in 1978 with the Indiana Bank & Trust Company. She most recently served as the Branch Manager for Key Bank.

Dransfield is a member of the Martinsville Rotary Club and also a director for the Greater Martinsville Chamber of Commerce where she currently serves as secretary and chairs the Resource Development Committee. Her community involvement in the past has included the American Red Cross, Networking Business Women of Morgan County, and Junior Achievement. Dransfield is

also a graduate of the Morgan County Leadership Academy.

She is the proud mother of two daughters (both Martinsville residents) and four grandchildren.

Dransfield is looking forward to building relationships with business and consumer clients at Home Bank.

Home Bank SB was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private own-

ership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support. Home Bank serves South Central Indiana with offices in Morgan, Hendricks and Johnson Counties.

### Community Foundation of Morgan County annouces Lilly Endowment Community Scholarship

The Community Foundation of Morgan County (CFMC) is pleased to announce the winners for the 2020 Lilly Endowment Community Scholarship (LEC-SP). Both winners will receive a four-year, full tuition scholarship to the Indiana college or university of their choice, along with

an annual \$900 stipend for books and required equipment.

CFMC is honored to share that the LECSP 2020 winners are:

- Andrea Cottongim, Greenwood Christian Academy
- Mason Littell, Martinsville High School CFMC President Ed Kominowski shares,

"We are so pleased to be able to announce this year's Lilly Scholarship recipients. Every year, CFMC is honored to be able to award two local students with this amazing, life-changing scholarship thanks to the generosity of the Lilly Endowment. The competition to receive one of these awards is highly competitive and we are proud of all of our finalists. Both Andrea and Mason are excellent reflections of Morgan County and this scholarship is a recognition of their hard work, dedication and service to others. We are thrilled to see where their paths will go from here."

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.

# COMMUNITY FOUNDATION OF MORGAN COUNTY

Independent Colleges of Indiana (ICI) administers the scholarship program statewide. ICI is a non-profit corporation that represents 30 regionally accredited degreegranting, 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.

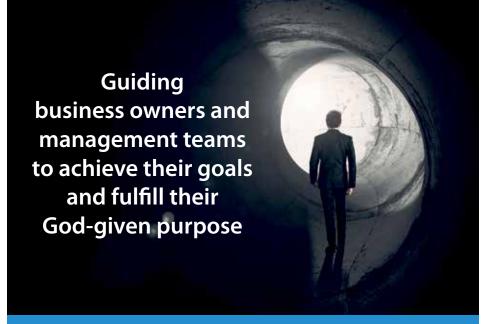
Including the 23rd cohort, 4,769 full-tuition scholars have been awarded and over \$405 million in scholarship tuition has been provided through the LECSP since the program's inception in 1998.

More information on the Community Foundation of Morgan County is available online at 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









#### **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.

LegacyBusinessConsultants.net



World-class heart care that's right in your backyard. At Franciscan Health, we're inspired by care that goes beyond procedures and prescriptions. We're inspired by you. To discover more about what inspires us, shoot over to FranciscanHealth.org/HeartCare.



