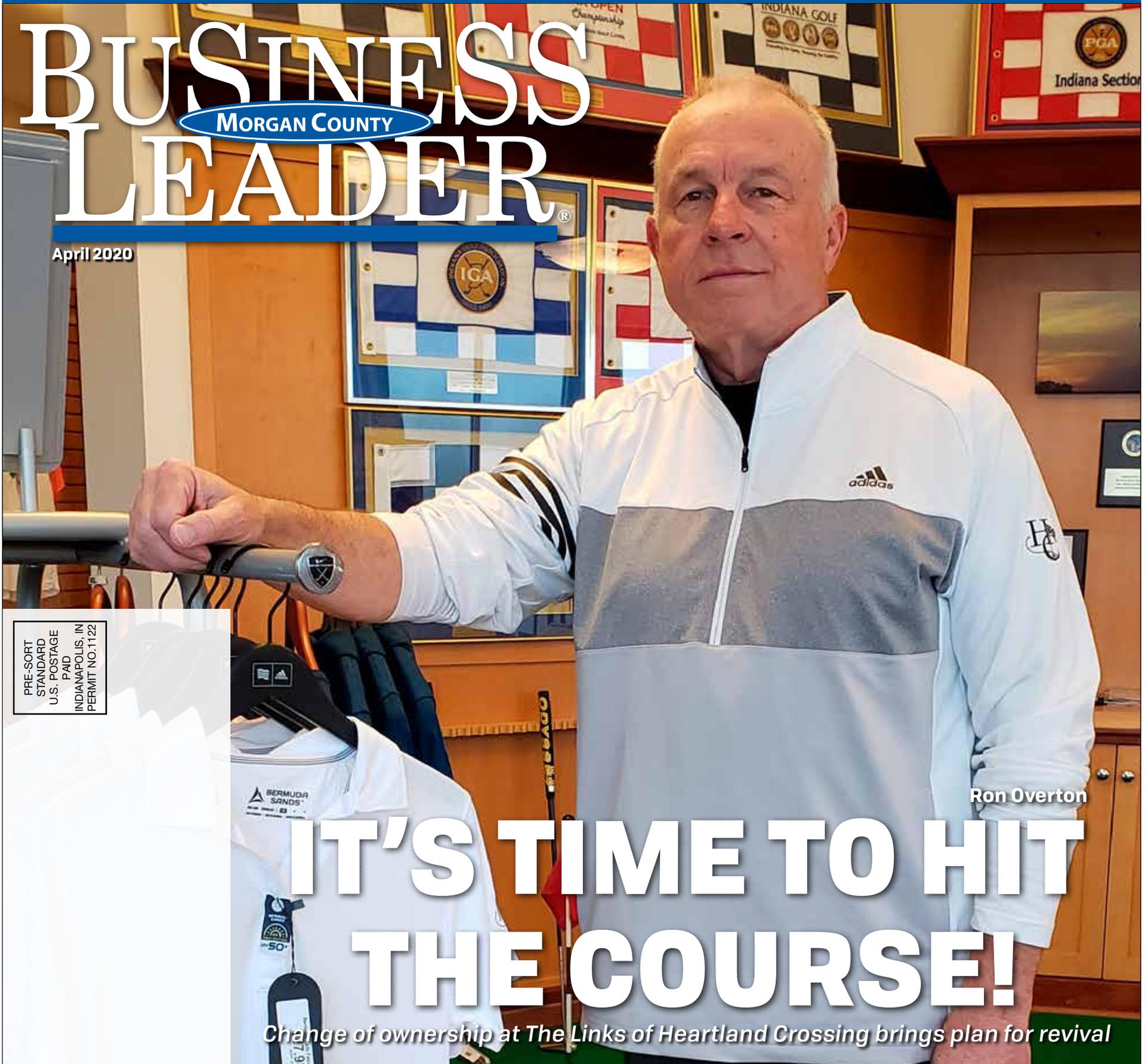


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MORGAN COUNTY

April 2020



Ron Overton

IT'S TIME TO HIT THE COURSE!

Change of ownership at The Links of Heartland Crossing brings plan for revival

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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



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How will we respond to this adversity?

"A leader is the one who knows the way, goes the way, and shows the way."

– John Maxwell

With the economy screeching to a halt, I am a bit uneasy. As a business owner, I wonder when it will pass and what our businesses will look like when we come out on the other end. I am concerned for the health and security of my community. I am concerned for my customers, and for the workers in all professions in our county and across the country. I understand how the health and economic uncertainty can be overwhelming and paralyzing because it is both personal and professional. The question I ask myself as I lay awake at 3 o'clock in the morning turning over data in my head and trying to solve an unsolvable problem is this: How will I respond?

This morning I read that this is my opportunity to demonstrate that faith in God allows me to exchange fear for hope, exchange panic for peace, and to show those who look to me that there can be calm in the midst of a crisis. Yes, it is possible even in the midst of a global pandemic. I know with confidence where my hope comes from. I know I must live and lead as one who has hope.

I know there are millions around the world with the same concerns. I know many are experiencing tremendous hardships and even death. My prayer is that in the throes of such adversity many will find the peace and hope I have in my heart.

It is clear that we must be the Leaders during this crisis. Leaders show up with hope and



JIM HESS
From the Publisher

people look to leaders, not so much when we are in a smooth sailing mode, as when the storm is upon us. When they are rocked by the wind and waves of both fear and uncertainty, this is the time when we can give faith, hope, and vision to those who look to us for Leadership.

As business owners, we all know that during challenging times, mindset and attitude are critical elements needed to overcome adversity. Let us set ourselves up for success, identifying how we can grow ourselves as leaders so we can help others do the same.

We know that change is the only constant and these times will change as the days pass. As leaders we can exhibit an outlook and mindset focused on the opportunities and inevitable adjustments that will help us, and others, through those long, dark days.

As a community, there has always been strong support for each other. Let's all join together in our efforts to be part of the solution as we move forward in the days to come. For in doing so, good days will come.

Free Coronavirus Screening

Indiana University Health Virtual Clinic offers free Coronavirus screening

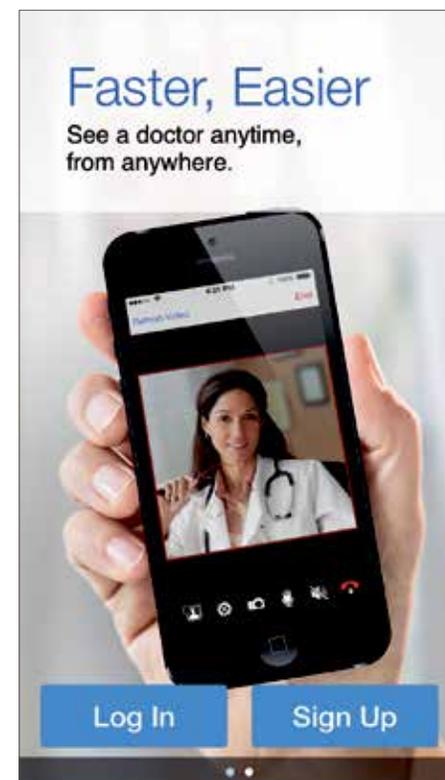
IU Health has launched a virtual clinic to offer individuals in Indiana regardless of age free Coronavirus (COVID-19) screenings using the IU Health Virtual Visit app <https://iuhealth.org/find-medical-services/virtual-visits>.

Staffed 24/7 with IU Health physicians, advance practice providers and registered nurses, the clinic will screen patients from home, potentially eliminating the need to visit physician offices, urgent cares or emergency departments.

The team will recommend and facilitate appropriate pathways for care, and provide direct access and communication with local hospitals as medically appropriate.

How can you access the hub?

1. Download the free IU Health Virtual Visits app (Google Play or iTunes) or enroll on your computer (<https://iuhealthvideovisit.org/landing.htm>).
2. Enroll by creating a free login and completing your personal profile.
3. Connect with the virtual hub, select "Coronavirus Screen" and find the appropriate pathway for care.



Indiana University Health

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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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The Morgan County Business Leader is published monthly and direct-mailed to Morgan County businesses free of charge. Subscribe at morgancountybusinessleader.com

At home on Main Street

By Elaine Whitesides

Morgan County Business Leader

A decade ago, Angela Tucker would never have believed she would be running a business or owning a building on Main Street in Mooresville. At that time, she said, "I was working as an accountant for a newspaper; in a closet with no windows." It was not a bad job, for someone who wanted to be an accountant. "I wanted to do something in the medical field that helped people," Tucker said.

With that in mind, she started school part-time taking nursing classes. She learned she did not want to be a nurse. She started a radiology tech program. That was not the answer, either. She was 29 years old, working the accounting job, and back at square one in her search for a meaningful career.

Tucker credits her husband, Andrew, with inspiring her to find her ideal career.

The Academy of Reflexology and Massage had a program that met on Fridays, Saturdays, and Sundays, which fit her schedule. At the orientation, she sat in on a class. "And a spark lit," Tucker said. "I felt it was like an instant sign that this is what God said I needed to do." For the next 14 months, Tucker took classes, completing 500 hours of hands-on experience, graduating with a certificate in reflexology with massage, and passing the state test for a license. She was eager to get to work and had started networking and applying for positions before she graduated.

She sees reflexology and massage as therapeutic and was looking for a position that would meld it with the medical field. She found a position that did that. "It was a great start to my massage career," Tucker said. "I didn't want to leave it behind." She had no choice when the business closed. She was at another crossroad.

TAKING ON A BUSINESS

The Tucker home in Mooresville was busy with a family, including Dylan, Brandon, and Ava. Despite that, she took on a new challenge. A co-worker who also lived in Mooresville



Angel Tucker

was standing at the crossroads, too. "We decided to open a massage therapy business in Mooresville," Tucker said, "even though neither of us had any business experience." It grew so quickly that they learned how to run a business on the job.

When her business partner left to return to school, Tucker had no hesitation about going solo. She moved into a space on Main Street and opened Restoration Massage and Reflexology. Her practice grew. She moved to a location on St. Clair Street and continued building.

She wanted to get back on Main Street. The Tuckers spent time talking about a move, but this time, they considered purchasing a building. When the building at 25 W. Main Street

RESTORATION MASSAGE AND REFLEXOLOGY

Angel Tucker, Owner
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Reflexology@gmail.com
Web: RestorationMassageLLC.com
Hours by appointment from 9:30
a.m. to 7:30 p.m.

came up, she jumped on it and started looking for employees. "My goal was to find people with a passion for massage and helping people," Tucker said.

Within a year she was on Main Street and had added two new employees. "Because I had already been on Main Street, I knew the benefits. Signage and advertising, walk-in business, and networking opportunities," Tucker said. "It offers better visibility."

PERSONAL AND PROFESSIONAL GROWTH

Continuing education courses are an opportunity to learn new techniques and modalities. Once mastered and certified, those services can be offered to clients. So far Ashiatsu and Cupping have been added to the menu of services.

Tucker never liked meeting new people or speaking in public but it is important as a business owner. "I see change as growth," Tucker said. "If I want the business to grow, I have to be out in the public. To grow, I had to change."

"I know I would not be where I am if I hadn't gotten such a great start," Tucker said. "My first job taught me how I wanted my practice to be. As a partner in a business I learned how to run a business. That built the confidence to go out on my own and then buy a building - all within seven years. It happened so quickly and has exceeded my expectations."

It is a lot; a lot of effort and passion for the work. It is also relationships. She sees her husband as a mentor and her networking colleagues as a source of advice and support.

Every time there is a major change, Tucker stops to reflect. "I realize where I was before and where I am now and can see what has gotten me here." She says it tells her who she needs to thank. There are struggles and up and downs for every business, she says, but they build awareness and confidence. "I am thankful for all that happens to build me into who I am. I love being my own boss. I don't think I could work for someone else. It wouldn't be me and this is me."

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It's the end of the world as we know it... just like all those other times

As I sit down to share these thoughts with you the market is rebounding now for the 2nd day in a row from a very uncomfortable 10,000 point, 34% drop from its high set only a few weeks ago on February 19, 2020. Up a few points, write a sentence, now it's down, write another, now it's up again....

And so it goes.

With credit to R.E.M., "It's the end of the world as we know it and I feel fine."

Why? Because this is just yet another "Black Swan."

With credit to Gary Coleman, "Whatchu talkin' bout Jeff?"

Prior to 1697, western civilizations, you know, the educated, intelligent, prideful cultures, fully accepted that there was no such thing as a black swan. Impossible, they believed. Until they were discovered by explorers in Western Australia.

Black swan events, which I've written about in this column before, come along every several years and change the world yet again. Pearl Harbor, the Cuban Missile Crisis, Vietnam, Watergate, The Gulf War, 9/11, Katrina, the 2016 US election of Donald Trump, and now the Covid 19 pandemic.

It's important to note the difference between a black swan event and a crisis. Not all black swan events are crises. And not all crises are black swan events. Terrorist attacks occur every day in the world, but the terrorist attacks of 9/11 were of unparalleled scope and unpredictability, that's why it became one of the premiere black swans in history.

Resolve to acknowledge, respect and move forward through the fear. Resolve to let optimism and rationality inform our decisions.



JEFF BINKLEY
Finance

The flu kills hundreds of thousands of people every year yet that's not a crisis. The covid 19 pandemic is our current "end of the world as we know it" black swan. It has killed a fraction of the normal flu but that doesn't matter. Panic rules.

And it is imperative that we respond to this panic with resolve. Resolve to acknowledge, respect and move forward through the fear. Resolve to let optimism and rationality inform our decisions. Resolve not to be immobilized with fear, or worse yet let fear guide us to making poor long term choices.

Is it scary? Yes. Is it the end of the world as we know it? Yes. Will we survive? Yes.

Will we come out of this current malaise stronger, wiser, and wealthier than before?

That choice Dear Reader is largely up to you.

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 power of the mind

Have you ever had one of those mornings... you wake up late and your car won't start. You call your best friend to give you a ride to work, but he didn't answer his phone. Slightly panicked, you call your boss to let her know your predicament, only to hear, "Figure out your problem soon, since we need you here at work."

What do you do when you awaken to find negative things, reoccurring in your life? How does it affect you? If you're like many people, you probably felt that the world was tumbling down on your shoulders. At least, at those times, when the yogurt hits the fan, it certainly seems true.

What do you think would had happened if you woke up that morning and said, "I have the power and today is going to be the best day of my life."

This affirmative statement alone would have made your day go differently. I'm not talking about any kind of superpower or supernatural power to stop things from occurring. I'm talking about how you and I respond to seemingly unsettling situation. It's been proven over and over again, if a person develops a powerful, positive state of mind as a matter of habit, we would be more prepared for those crappy days.

We all need to develop a positive attitude in order to better navigate the many obstacles that we encounter in our lives. By developing a positive attitude at the onset, we can take control of our life despite a negative occurrence interrupting our planned day.

A positive mind will prepare for you when disaster strikes, to respond more resourcefully to mitigate the impact when an un-



JACK KLEMEYER
Business Coach

planned or negative situation attempts to move in and slow our pace. Despite the problems that arise, a positive thinker will stay in control of his or her life regardless of the many unforeseen occurrences unfolding before us

By developing a positive mind, the formation of positive attitude, you will experience growth and enhancement of self. Developing a positive attitude will move you to become a more constructive person; ultimately giving you the power to take control of your life when troubles come your way. You will begin to see life in a broader, better spectrum once you develop a positive attitude.

You build a positive outlook Forming to hinder the occurrences of your pessimistic thoughts in life. Those cynical thoughts will produce negative energy in a person that will hamper his growth and progress.

Intentional optimistic thinking builds stamina to stay the course when life's situations attempt to drag you down. We all need that stamina of optimistic outlook when dealing with pessimistic actions or thoughts. You can do this with willpower which develops a habit and the habit becomes self-discipline.

Try it, and I know you'll find it easier to resolve problems by staying determined and focused. Thus, the ultimate step to healing the hidden self is to develop your willpower. Physical exercise, intentional thinking and gratitude builds your mental power.

Building your willpower will provide you an aid to overcome procrastination, negative thinking, and other downward pulls. It also helps you prevent overindulging in tension relieving activities. When you build willpower, you build stamina, which ultimately; gives you that power to remain in control your actions and emotional responses versus them controlling you.

Take some time to learn some, journal what you are grateful for in your life. Create the self-discipline to assist you with building your willpower so you can heal the hidden you.

Grow Your Business™ Coaching founder Jack Klemeyer is recognized as a preeminent resource for business professionals. As a John Maxwell Certified coach, speaker, trainer and facilitator of Mastermind groups for business owners and professionals, his results-driven philosophy calls for action and accountability. He and his Grow Your Business™ team are dedicated to taking businesses and their owners to the next level. Jack can be reached at Jack@GYBCoaching.com or at 317-755-6963. Learn more at GYBCoaching.com.

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Remote access in an isolated world

My, how things have changed. A few short weeks ago we were all pushing forward into spring, executing our 2020 plans, and incorporating new technology into our businesses, and then BAM... Coronavirus. Businesses have shut their office doors, employees have been sent to work from home while their kids are off school for a month or more, and many are out of work. I can't imagine (and don't want to) where we will be at when this article is published, but I'm proud to see the American Spirit pushing through and businesses finding ways to get work done while away from their home offices.

Remote access is a vital part of day-to-day office environment right now. Whether it's for the business owner, the accountant, or the engineer, the ability to access important business resources from home or another remote office is more important than ever right now.

What options are available, and which one is the best for your situation?

One of the longest-standing means of remote access is the Virtual Private Network, or VPN. In the old days, you could dial in to your business on a modem and essentially become one with the network, albeit in a very slow fashion. VPNs now run over the internet, and thanks to high-speed connections, day-to-day access of files is simple and effective. You can easily access shared drives and printers straight from your kitchen table. If you're working in a system that requires constant and frequent network communication, though, such as QuickBooks or an Point-of-Sale system, VPN communication can still become slow and stagnant.

In recent years, other remote access tools such as GoToMyPC, LogMeIn, and Zoho Assist have offered another way to connect to the office environment. If you have a computer at the office and another at home, you can sit in front of one screen and control the other from across town or across the world. When you



**CHET
CROMER**
Technology

move the mouse, the mouse moves. When you open QuickBooks, it's like you're right there at the office, because as far as your computer is concerned... you are. The only data sent back and forth "across the wire" is information about what's on your screen. The biggest drawback to these tools are that they require a computer be left at the office, which can be a significant increase in cost if you only need one computer on a regular basis.

What's the best option for your environment and team? The answer could be one or either of the options above, or something completely different. Cloud services offer a whole new set of options, and branch-office-VPN's can help connect remote offices with a full-time connection that you never have to "turn on." As you consider the best way to remotely access your important company resources, keep in mind that each comes with its own benefits, drawbacks, and security concerns. You may want to consult your IT Services contact and get their thoughts on the best solution for you and your business. Whichever way you go you'll want to tread carefully, but you can also be thankful that your options are plentiful.

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.



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IT'S TIME TO HI

Change of ownership at The Links of Heartland Crossing brings plan for revival

By Elaine Whitesides

Morgan County Business Leader

Even though it is a gray, foggy, cool day in March, Ron Overton is looking out the window at The Links of Heartland Crossing surveying the 200-acre golf course and smiling. He's in the lounge, appropriately called the Sand Trap, relaxed and ready to talk about his newest venture, the one that is making him smile.

The longtime resident of Mooresville worked hard for forty years alongside his brothers at Overton Industries to build an international operation. He is now semi-retired and felt the need for a new opportunity, a new challenge. That challenge came in December 2018 when he and partner, Shawn Stewart, made the decision to purchase The Links at Heartland Crossing. Stewart currently owns and operates a successful construction business. Although neither had ever owned a golf course before, both were owners of successful businesses and they had done their homework.

The one difference between starting this business and the business with his brothers is one of significance. Heartland Crossing is a purchase he studied and made a decision. Jumping into the family business was an unexpected need when his father, the owner, suddenly died. The brothers banded together, and it was sink or swim. They swam, but it was not easy. Instead of being green and thrown into deep water, Overton is now an experienced businessman with knowledge and skills to guide his business decisions.

Overton Industries is a tool and die, machining business and Heartland Crossing is a golf course. Wildly different industries, but all businesses run on the same basic principles – and Overton and Stewart are well versed in those principles and how to tweak them to specific needs and situations. “We knew nothing about running a golf course and zero about maintaining one,” he said, “but we knew business and to turn to others and seek resources that would help.”

They knew that the business of golf courses in general has declined over the years. To learn more, part of their due diligence was talking to many different golf course owners and managers “We discovered that the decline has leveled off and were told that if you are the third or fourth owner, you have a chance to make it,” Overton said. “We are hopeful.” They are even learning to cope with the huge effect weather has on a golf course business.

THE LINKS AT HEARTLAND CROSSING

Ron Overton
6701 E. Heartland Blvd.
Camby, IN 46113

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Email:
ron@thelinksatheartlandcrossing.com

Web: thelinksatheartfordcrossing.com

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Pro Shop hours: 7:30 a.m. to 7:30 p.m., 7 days a week

THE GOLF COURSE

Overton says both he and Stewart have played golf at Heartland Crossing for years. It was designed by a professional golf course architect and the professional player, Nick Price. In fact, it was initially rated in the top 20 most challenging courses in the nation. It was particularly challenging for Overton. “I’m not a good player,” Overton said, “but I enjoy playing. It took a long time to find people willing to golf with me.”

That is not to say that Overton always just enjoyed playing. In the beginning, he was frustrated and got angry when he didn’t play well. He said, “It was when someone actually said to me that I wasn’t good enough to be upset, that my mindset changed.” That switch made it possible for him to enjoy being outside, being with friends, and relaxing to enjoy playing. Not only was that a turning point for him, he sees it as a significant key to the success of the course.

He says golf sometimes intimidates people, so they do not play. They may think they are not good enough to actually get on the course. He wants to encourage people to adopt his mindset about playing golf. “You don’t have to be competitive,” Overton said. “but you do have to have a good experience.” The important message Overton wants to give the public is that they can come to Heartland Crossing, enjoy the 200 acres that someone else is taking care of and have a good time. Players can get away, reduce their stress, and not have to worry about anything for a while, and get some exercise to boot!



For those who want to improve their play, Ryan Maier, a PGA pro is on staff ready to give lessons. He also runs the pro shop.

“Another of the challenges for golf courses is that young people and families don’t want to spend the time it takes to play 18 holes,” Overton said. “It takes about four hours and people’s lives are busy.” The new owners are folding that into their plan by creating new and different options for players. Not only do they want to attract younger players, but players of all skill levels. “People don’t realize they don’t have to play 18 holes,” he said. “We offer discounted 9-hole

rates and are creating a new. There are other innovative such as fling golf, a pay-by-foot golf. “We just want to and ages,” Overton said, “a time it takes to play.” Many ting balls at the driving range off the day. Annual members with the pay-as-you-play option for individuals and families course.

Options aside, Overton

T T H E C O U R S E !



w 9-hole, 3-par set up.”
options being considered
-the-hole option, and even
be open to all skill levels
and we want to shorten the
y people simply enjoy hit-
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erships are available along
option. Rates are affordable
s for such a high-end golf
says that the condition

of the golf course takes priority when players rate or review courses. “If the conditions are poor,” he said, “people won’t recommend it, nor will they come back.” Part of the new owner’s plan addresses that issue. The course had been neglected for several years and they knew they faced a big challenge. Heartland Crossing had a negative reputation, the grounds were in poor shape, and the maintenance equipment was old and not maintained.

Immediately they hired a professional grounds superintendent in Brad Allen. He is a degreed golf course turf specialist who got to work right away

with other grounds men to get the greens and fairways back in shape. By the end of last year, they were getting compliments from players and seeing faces come back often and making recommendations to their friends as well. Their plan played on the fact that the layout was unique, interesting, and challenging. “It had good bones,” Overton said. “And Brad has done a fantastic job.”

Such a good job that The Links at Heartland Crossing was listed in the Most Improved Courses in the Country by Golf Advisor, which is a leading authoritative source for golfers. They were listed number 16 out of the top 25 courses. “We weren’t aware we were being observed,” Overton said, “but we were very excited about it. Now we want to grow on that. We want to be known as one of the best public courses in Indiana and certainly the best course to play on the southside of Indianapolis.” They are on their way with players coming from Columbus, Terre Haute, Bloomington and even Richmond.

This year, the focus will be the bunkers on the course which include sand traps and water hazards. “The course is a links style course,” Overton said. “It’s like the old Scottish and Irish style with more tall grasses than trees and lots of bunkers. The bunkers are a challenge to maintain but add to the character of the course.”

Many of the local schools and universities play at Heartland Crossing either for team practice or in tournaments. Golf outings and fundraisers are being scheduled now for this year. Bookings are typically placed three months ahead, but six months better ensures the choice of date.

Significant events such as the Indiana State Open, Indiana Amateur tournaments, various PGA events, qualifiers, and championships, USGA Mid-America qualifier, and AJGA youth tournaments have been hosted at Heartland Crossing.

THE EVENTS VENUE

The Links at Heartland Crossing offers Morgan County residents an option for events. Overton says that both the course and the venue are critical elements in the success for the business.

After a remodel by Stewart, the dining room seats comfortably seats about 180 people, but if combined with the outdoor patio area, they have served 400. Events are not limited to private events at the venue. They are planning four to six public outdoor, open air concerts for the summer and fall.

The Marketing and Events Manager, Nic Barkley, offers help and resources for caterers, DJs and music, linens, and everything else needed for an event. They have a full liquor license so they can offer a full bar and bartending services as well.

THE BOTTOM LINE

Overton says this venture is a turn-around challenge. Quality and condition served with personal customer service is what he believes will turn the golf course around. Providing different levels of play to accommodate all players and having well-groomed and maintained facilities are the keys they are turning. “You still have to satisfy the customer,” he said, “they have to leave feeling that they enjoyed the experience and got their money’s worth.”

With the owners being local people and onsite, Overton sees Heartland Crossing becoming an important and attractive amenity in the community. “We wanted to give it a shot to thrive in the community,” he said. “We want to be a good community partner, adding well-kept green space, increasing property values, and supporting schools, clubs, groups, and organizations.”

Relationships in the community are important. Relationships with others in the industry are important, too. Overton says that being an active member in trade associations offers valuable benefits. “Other members aren’t afraid to share what they know because you are not a direct competitor that could pose a threat or challenge to their business,” he said. “The amount of knowledge and experience that is specific information related to your business is invaluable, especially to anyone new to the industry. The members and the association offer advice, resources and connections that are vital to real success.” The bottom line, he says, is that membership will save you lots of headaches and beneficial resources. “Business owners definitely can’t go it alone. Your chance of success is limited if you don’t have resources.”

While Overton does his homework, seeks out resources, and is not afraid to try something new, this was the right time for Overton to take on this new venture. “I like the challenge of taking on something that has declined and bring it back,” he said. “I probably wouldn’t have done it years ago. But now with our prior business and ownership experience and knowing its ups and downs and the good and bad, we are equipped to turn it around.”

The simple purpose for their efforts is to provide a service to the community. It is 200 acres of green space where people can relax and unwind, enjoy the weather and nature, and friends.

“We are proud to be in Morgan County,” Overton said, “with all the people, places and things that are happening. It is growing and there’s a lot to be proud of in Morgan County. We want The Links at Heartland Crossing to be one of the things they can be proud of. We are working hard, and we’ve got our eyes and ears open.”

A change of focus

By Elaine Whitesides

Morgan County Business Leader

When Paul Petersen and his family moved to Mooresville more than 30 years ago, he did not know that the town would become the place he would grow up, work, and make a home for his own family. "I have never felt led to go anywhere else," Petersen said. "Mooresville as a town has great values and is a great environment to raise a family," Petersen said. He and his wife, Tiffany, along with their children, Tyler, Hunter, Jonathan, and Chloe are comfortable and happy to call Mooresville home.

As a senior in Mooresville High School, Petersen worked with an HVAC business. During that time, he learned that HVAC work was not as satisfying as he desired. He did, however, also learned he enjoyed working with his hands.

Later, he worked with a restoration company in Indianapolis' historical neighborhoods and became a union carpenter. But his attention was spent on the builder who controlled the whole project. "That's when I decided to try to go out on my own," Petersen said. Several attempts failed because he got nervous with the ups and downs of a business and took a job.

Finally, in 2003 he started Petersen Construction. He persevered through the first slow season and did not look back. "By 2005 or 2006, I took off the tool belt and became a general contractor. I was managing remodeling, restorations, additions, and repairs." When the 2008 recession hit, he put on the tool belt back on to make it work. And succeed it did. By the time the recession subsided, he was busy and back working as a general contractor managing several crews.

One early morning, He was in line at Lowes when his client called him to ask if he had moved his tool trailer overnight. He had not. The trailer, along with all the tools, was gone. As he worked to replace the trailer and all tools, he wondered if it was a sign. He disregarded the feeling and went back to work.

"I learned a great work ethic from my par-



Paul Petersen

ents," Petersen said. "They had had trying times, but my parents were survivors." He said he learned the difference between people who just survive and those who thrive. "It isn't just hard work you need to be successful, but also leadership and relationships." That understanding and his lack of direction led him to realize that personal growth leads to success in life,

both personally and professionally. He began to read and study.

That study, combined with his faith, resulted in a paradigm shift. The shift moved him from working to get something to giving something. "For some people, their work is their mission," Petersen said. "For others it is a means to follow their purpose." Either way, he says, work is important and must be done with integrity and quality, because it is of service to others as well. This mindset influences how he runs his business. "I am going to meet with someone and

PETERSEN CONSTRUCTION LLC

Paul Petersen, Owner

Phone: 317-223-4425

Email:

petersenconstructionllc@msn.com

figure out how I can best serve them."

"Whether it is a business or a building," Petersen says, "men have a desire to build something." Integrity is a core value on which Petersen Construction is built. "Not that we are perfect every time," he said, "but we will go the extra mile to make it right. At the end of the day, it is important that anyone I work for is satisfied. I want to earn the business and respect of my clients and have credibility in the community."

With the shift in his thinking, Petersen began to evaluate his business. "I took the most stressful and time-consuming parts out," Petersen said. In 2019 he decided to focus on roofing.

The roofing season in Indiana lasts for seven to eight months of the year, Petersen said. Some years it is longer and emergency jobs are always addressed as needed. He employs multiple crews, throughout the year.

"As a roofing contractor I have found when you do the right thing your attention moves from getting to giving." He explains that it is the difference between a comedian getting a laugh and a comedian giving others the opportunity to laugh.

"Once I changed my focus, I made work more efficient to maximize my time." He wanted to maximize his time to give him what owning a business gives people – freedom. He wanted the freedom to devote part of his time to community-based service based on his spiritual beliefs.

Petersen says he believes all are created for a purpose with unlimited potential. Some people get consumed by their work and when he lost the trailer, he says he thought it was a sign that he was meant for something else. "Hard work brings success, but I believe that success is different for everybody," he said, "and we should all strive to be the best version of ourselves."

"Owning a company, your life is in your own hands," Petersen said. "I will always do construction, but now it is important to me to help others see the potential in themselves and fulfill their purpose." He says he doesn't know where it will lead, but it is good. It allows him to build relationships with people in the community and have opportunities to help people.



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Budget your giving

As every business accountant knows, a budget exists for every known revenue and expense that occurs during any given time period. Every budget process differs depending on the industry, yet every line item of revenue and expense is intentionally researched and scrutinized to accurately project net income. After all, without a profit, we won't be in business for long!

Businesses in Morgan County are regularly solicited for donations, sponsorships, and more. Have you ever considered setting aside money in your forecast for these items? The Community Foundation of Morgan County (CFMC) refers to planning for these expenses as "intentional giving" and it is the best way to help support your local community. If you haven't started this process with your giving, why not add a line to your budget to start *being intentional* and *giving local*. You're not just donating to a cause; you're supporting the bedrock of our community.

Greg Hubler Chevrolet is a great example of a local business who not only plans for

their charitable contributions, but they also set aside a charitable amount each month to help support the causes they care about the most. "It is our duty and responsibility to the community to support the community that has been extremely supportive of us," said Greg Hubler. "We are constantly receiving positive feedback from the community and our guest how grateful they are to see us so involved. It goes without saying we feel the same." Regardless of how much you already give or have thought about giving, starting to intentionally plan for investing in the community where your business operates makes Morgan County stronger as a whole.

Being intentional is more than a budget line item, it's a way of living. Everything that we hold dear, we intentionally make a priority, why not include our community? We all struggle trying to keep up with the demand for solicitations from the community, so to start pick a dollar amount that works in your budget and give it to an organization you believe in.

Will you be prepared for summer?

This winter has given us more than our share of rain, wind and freezing temperatures. Now is



Jod Woods

the perfect time to inspect the exterior of your home for potential damage. During this time of inspection, recovery from the winter and preparation for the summer; our air conditioning systems are often overlooked.

Here are a few maintenance tasks

that you can perform and a list that should be performed by a trained technician.

- Remove leaves and other debris from around the outdoor air conditioning unit
- Replace or clean the air filter in the furnace
- Replace the batteries in the thermostat (if applicable)

Economy

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A trained technician should complete the following:

- Disassemble the outdoor unit to remove debris from the inside the cabinet (mice often build nests in the electrical compartments)
- Thoroughly clean the outdoor coil
- Inspect the wiring for coating issues (mice love to chew on wires)
- Confirm electrical connections are tight
- Inspect motors, contactors, capacitors and other electrical components
- Check electrical voltage and amperage readings
- Flush and purge condensation drains
- Inspect and clean the indoor cooling coil
- Ensure proper refrigerant charge
- Verify for proper air flow and temperature



This planned maintenance will allow your cooling system to operate at peak performance and efficiency. Any concerns about the reliability of your air conditioning system should be discussed at this time. Our highly-trained technicians will provide recommendations to enhance the performance, reliability, and efficiency of your comfort system. Please contact Anita at 317-831-5279 to schedule an appointment to get your home ready for the summer heat. Don't wait until it is HOT to find out that you are not prepared!

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Procedures manuals are valuable

As a small business owner with employees, you know how exhausting it can be to simply manage your staff. One way to help streamline management duties is to have policies and procedures in place, not just an employee handbook or a job description.

Accounting procedures especially should leave no room for error. This can be a challenge if you have a high turnover in staff or worse, someone walks off the job with no warning. It happens. Every employee you hire is essential. This is especially true of the accounting staff. Imagine a new employee walking into a situation like this. They would be completely lost on where to start and may even quit before they get started.

Accounting policies and procedures help your employees run your business without your constant supervision. They should be simple and easy to understand. What types of payment do you accept? Do you accept cash payments in person? If so, is your cash handler bonded? If you choose to not accept cash, that should be included in your procedures manual.

Writing accounting policies and procedures can be difficult, but they will help you in the long term, keeping processes standardized and simple.

Categorize each accounting process, such as



JENNIFER WALKER

accounts payable, accounts receivable and fixed assets. Remember the outlines we reluctantly did in school? Outlines would come in handy in this situation. Give each policy and procedure a number and use the outline system to organize the document.

Accounts receivables

Accounts payable

This will help when you're looking for a specific document related to paying bills, you can look for the 2 series and find it easily, possibly as a 201. Blue Avocado has a template you might like to use: <https://blueavocado.org/finance/accounting-procedures-manual-template/>

Procedure manuals make the documentation easy to understand and serve as a point of



reference so that you can be assured of having your accounting done the way YOU would like.

You may have to write several drafts before you're comfortable with it. Have another set of eyes proofread for punctuation, grammar and spelling and to get their feedback if it is clear and understandable. Policies and procedures are intended to be used by many people, so make it easy to read. Use job titles rather than names of employees, such as "Accounting Clerk", not Susan Jones.

Review the policies and procedures at least once a year to make sure it is still valid. Things can change and the procedures manual needs to be current.

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: walker-bookkeepingllc@gmail.com.

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Protecting your business with travel protection



WILL GOTT
Business Travel

As we have seen over the past several weeks you can't prevent the unexpected from happening before or during a business trip, but you can protect your trip investment, your business and yourself if it does. For many businesses, a conference, incentive trip or a business trip are planned many months in advance and take a significant portion of your operations budget. Unfortunately, it only takes a few moments to have travel plans and budgets ruined. It is a smart business move to consider adding a travel protection product to your next business trip.

Not only does a travel protection product provide cancellation benefits before your trip, they also give you additional benefits during your travels. During your travels medical treatment or lost luggage can leave you with unexpected and expensive bills, such as the emergency evacuations that can cost tens of thousands of dollars. Despite the best planning, events that are out of your control can derail your travel plans. Travel protection products can help with the financial impact of these unexpected circumstances, as well as aid you and your employees in an emergency.

Many businesses don't consider adding travel protection to their travel plans. However, there are many reasons you should. Here are 10 reasons to consider adding a travel protection product to your next business trip:

1. You have to cancel your trip due to an unexpected event such as inclement weather, an illness in the family or the financial default of your airline, cruise line or tour operator. Many travel protection products have cancel-for-any-reason add-ons that give you total peace of mind.
2. You must return home early due to an emergency such as an illness or death in the family.
3. Your luggage is lost or delayed, forcing you to purchase necessary essentials, or prescription medications.
4. Your luggage or personal effects are damaged or stolen.
5. You become ill or injured and learn that your health care plan doesn't cover you outside the U.S.
6. You need an emergency medical evacuation due to an accident or sudden illness.
7. You run into flight delays and miss a portion of your trip or cruise.
8. Your trip is interrupted due to an unexpected hurricane or storm.
9. You lose your passport, leaving you stranded abroad.
10. You need assistance with replacing a prescription or an emergency cash transfer.

Travel Protection products vary from supplier to supplier, so we recommend working with those companies that have a good track record of paying claims and makes it easy for you to work with. Most Travel Agents can recommend the best travel protection product available for you and your business.

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

SBA disaster assistance in response to the Coronavirus

The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.

Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available statewide to small businesses and private, non-profit organizations to help alleviate economic injury caused by the Coronavirus (COVID-19).

SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.

Once a declaration is made, the information on the application process for Economic Injury Disaster Loan assistance will be made available to affected small businesses within the state.

SBA's Economic Injury Disaster Loans offer up



U.S. Small Business Administration

to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of

the disaster's impact. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%.

SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.

For additional information, please visit SBA.gov/disaster.

For questions, please contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.

Kendrick Foundation donates \$50K to the Community Foundation for Morgan County COVID-19 emergency fund

The Kendrick Foundation has donated \$50K to the Community Foundation of Morgan County's COVID-19 Emergency Fund. CFMC will disperse \$10,000 each week for the next five weeks to community organizations providing food to those in need in Morgan County.

The COVID-19 Emergency Fund was established as a direct response to meeting community needs to provide immediate support to local food pantries that help the most at-risk financially in Morgan County.

"This is an unprecedented public health emergency," said Keylee Wright, Executive Director of the Kendrick Foundation. "With this donation, we want to support our county's most vulnerable, at-risk residents in getting the food they need to stay healthy. We also want to ensure people are following recommendations from federal, state and local officials to limit the spread of COVID-19."

The link to the grant's application for emergency funding can be found at smr.to/p65621

Guidelines for the grants are as follows:

1. Any Morgan County Food Pantry can apply.
2. The distribution percentage/amount will be based on how often the pantry serves clients and how many average clients they see on a pantry day.
3. The distribution must be used on food items only.

"We are extremely fortunate to have the Kendrick Foundation in our community. CFMC and the Ken-

drick Foundation have shared a long, and positive relationship. This is another example of our organizations working together towards a common cause to help impact our community. In this current crisis, we again encourage our community to come together in support of a critical need to feed our friends and neighbors."

CFMC encourages local business and other funders to contribute to the COVID-19 Emergency Fund to maximize reach and effectiveness for our Morgan County community.

Every dollar donated into the COVID-19 Emergency Fund will be put into action in our Morgan County food pantries that are serving the most at-risk financially.

You can donate directly at morgan.fcsuite.com/erp/donate/create?funit_id=1665

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

The mission of the Kendrick Foundation is to financially support education and initiatives that improve the physical and mental health of Morgan County residents. If you are interested in learning more about the Kendrick Foundation initiatives, please visit kendrickfoundation.org

3 keys to overcoming adversity

By The John Maxwell Company

Adversity in life is a given. Although it's never going to escape the picture, we don't have to see it as a negative. We can triumph over obstacles we encounter each day to ultimately gain great experience from them.

According to John Maxwell in his book, *Sometimes You Win, Sometimes You Learn: "Adversity can signal a coming positive transition if we respond correctly to it."*

Seasons of change and difficulty come and go. With change comes adversity – adversity that can dictate whether we succeed or not. If we react in a positive manner, we have the opportunity to learn from our mistakes and grow from them. However, reacting negatively results in more negativity. This cycle perpetuates itself if we don't learn how to stop it.

Here are three ways to overcome adversity and end the cycle of negativity before it begins:

Recognize that adversity doesn't exist to bog you down, but rather to teach.

We can see adversity as a burden – as simply a mountain to climb – or we can see it as an opportunity to strengthen our bodies and minds for future obstacles. We learn from moments of difficulty – and once we reach the peak of the mountain, things are much clearer. Then, we're



prepared for the next mountain to climb.

When you encounter adversity, take a step back, assess the situation and determine best next steps.

When adversity is running high, it's likely that emotions are as well. In order to best overcome hardships, we must take a step back from

the problem. With a moment out of the chaos and our minds clear, we see the good aspects of the situation. From there, we can determine how best to overcome the issue.

Remember why you started on the path in the first place.

In moments of adversity, it's easy to get discouraged and feel like everything is against us. However, keep goals in perspective and focus on the original motivation to begin the journey, then the adversity will seem like a minute speed bump in the road. Those tiny obstacles can make the end success that much sweeter.

Overall, *"Adversity writes our story and if our response is right, the story will be good."*

Each leader's story is different, but encounters adversity over and over again. If we take these 3 tips for overcoming adversity and apply them in our daily lives, our stories will be better than we expected. In fact, we may even attribute much of our success to those hardships that once seemed terribly difficult.

Has adversity created new learning opportunities for you? Have you ever encountered a hardship within your organization or personal life that resulted in a positive outcome?

Community Foundation of Morgan County launches COVID-19 emergency fund

The Community Foundation of Morgan County (CFMC) has established a COVID-19 Emergency Fund in response to meeting community needs and to provide immediate support to our local food pantries that help the most at-risk financially in Morgan County.

The COVID-19 Emergency Fund will accept online only donations through the CFMC website: https://morgan.fcsuite.com/erp/donate/create?funit_id=1665. Funds will be evenly distributed weekly per the guidelines below. Any donations raised Sunday through Thursday of a week will be provided each Friday to food pantries.

Guidelines for the grants are as follows:

1. Any Morgan County Food Pantry can apply.
2. The distribution percentage/ amount will be based on how often the pantry serves clients and how many average clients they see on a pantry day.
3. The distribution must be used on food items only.

"In this very uncertain time, we know that there are many community members looking for a way to help others. Over the past several days, we have received numerous calls from concerned residents asking how to find available food resources. If you

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MORGAN COUNTY

have visited your local grocery store, you know that resources are very limited at this time. In particular, we have many friends and neighbors who have lost hourly employment, are needing to shelter in place, or are caring for elderly family members. Of all the necessities we have in Morgan County, we should ensure that everyone has enough to eat." CFMC President Ed Kominowski

Every dollar donated into the COVID-19 Emergency Fund will be put into action in our Morgan County food pantries that are serving the most at-risk financially. You can donate directly at https://morgan.fcsuite.com/erp/donate/create?funit_id=1665

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

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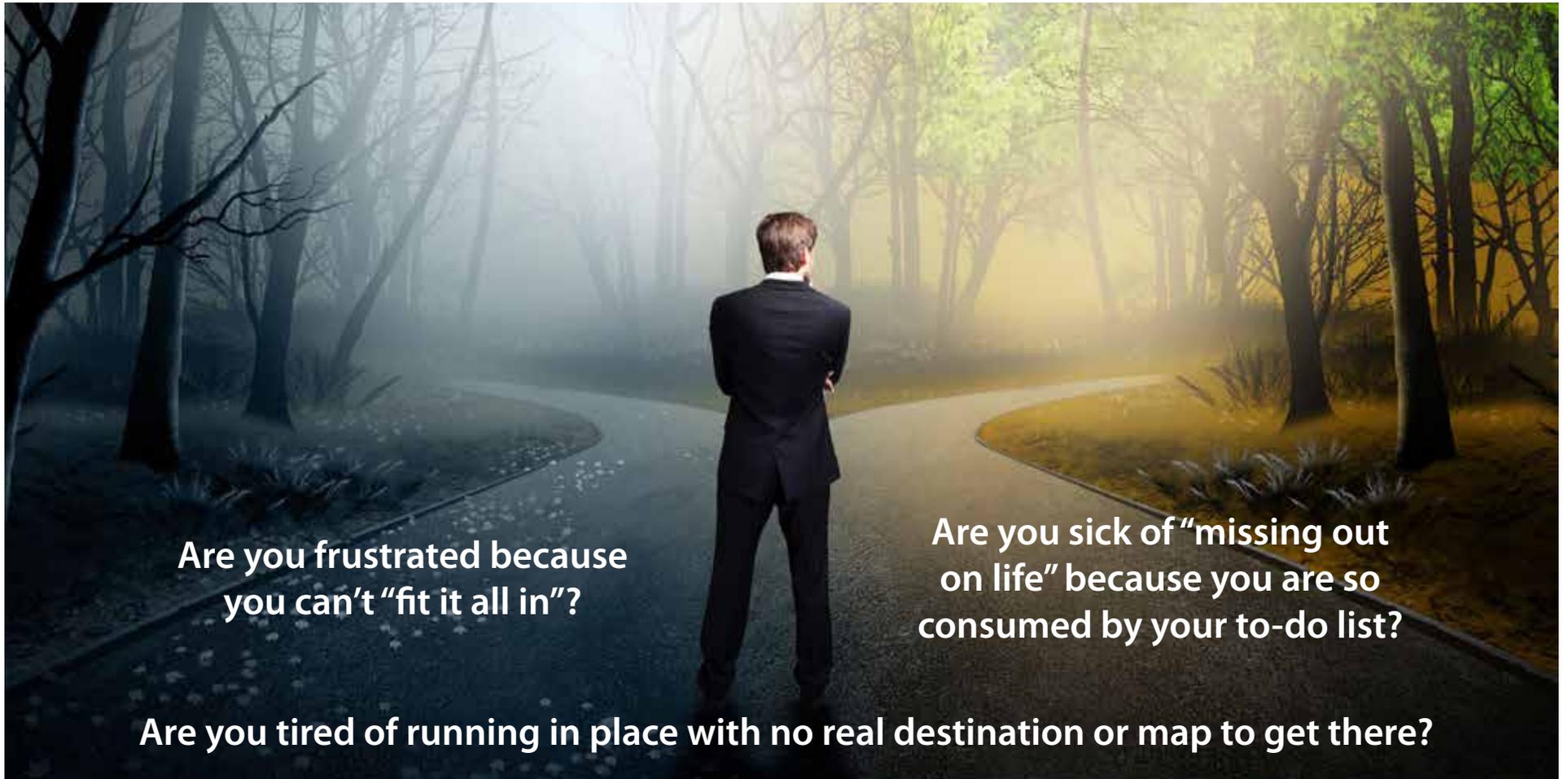
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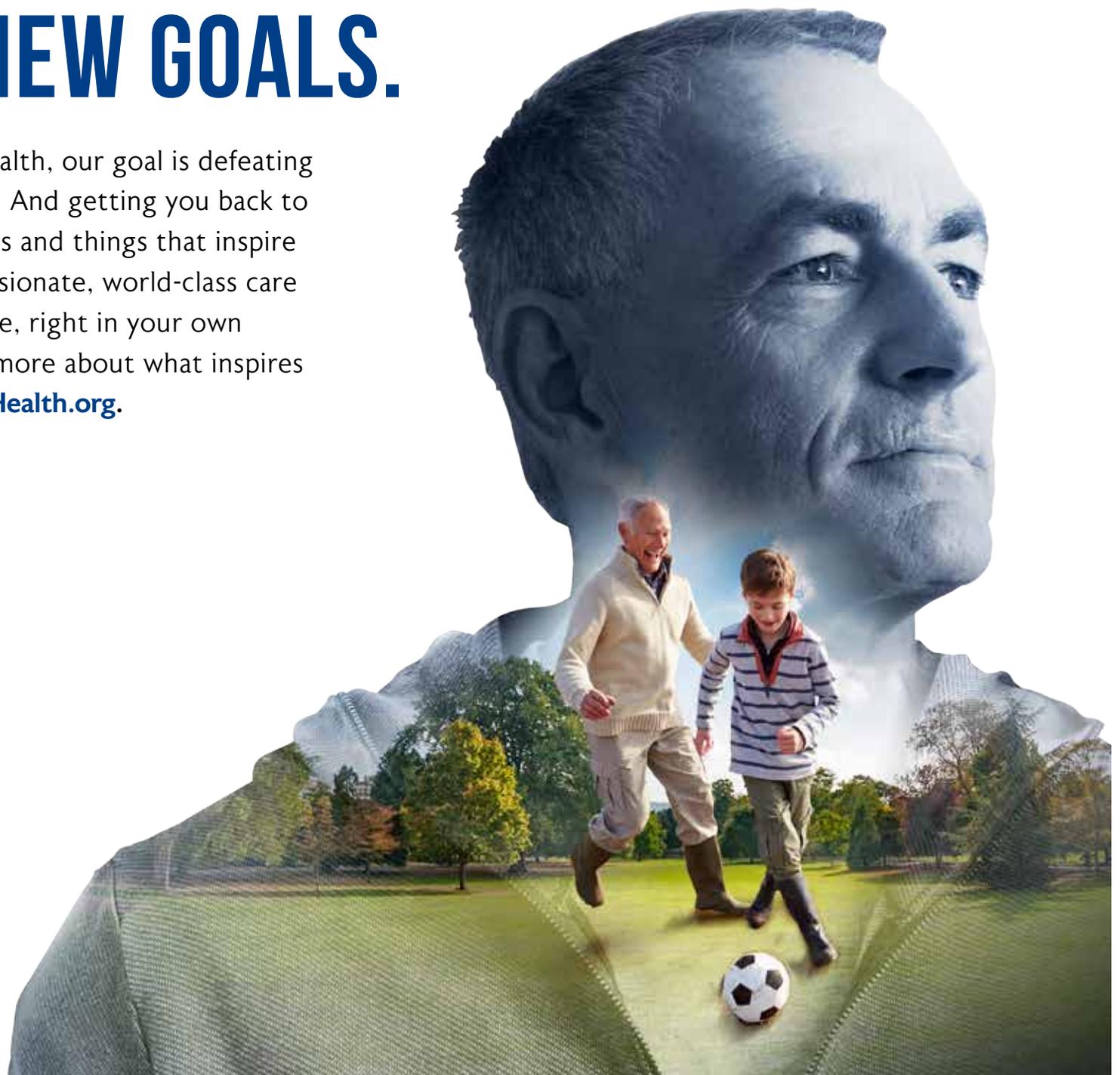
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