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MORGAN COUNTY

March 2020

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# Networking opportunities

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

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

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

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

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

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

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

**Mooresville Chamber of Commerce:** The regular monthly meeting on the third Thursday from 11:30 AM to 1:00 PM. The meeting location is Mooresville Eagles Lodge, 451 Samuel Moore Pkwy. Lunch is free. For more information call the Chamber office at 317/831-6509 or visit its website: [www.MooresvilleChamber.com](http://www.MooresvilleChamber.com).

**Networking Business Women of Morgan County:** NBW of MC meets on the second Thursday at 11:30 AM at the Mooresville School Administration Building next to the Post Office on Carlisle Street. Bring your own lunch. For more information, call Patti Wilson at 317-856-9801.

**Mooresville Chamber of Commerce Coffee Connections:** Event the 4th Thursday of each month at Bran & Shorts Coffee House at 8:00am, located at 15 W Main Street in Mooresville. Please RSVP to [mindy@mooresvillechamber.com](mailto:mindy@mooresvillechamber.com), public welcome, do not need to be a Chamber member to attend.

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



*“Take advantage of every opportunity to practice your communication skills so that when important occasions arise, you will have the gift, the style, the sharpness, the clarity, and the emotions to affect other people”.*

— Jim Rohn

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# Plan for success

The subject of our cover story this month, Dr. Dennis Frazee works and lives by the suggestion that success is found when you develop a plan and work that plan. In fact, when you read about all three of the businesses featured this month, you will see that planning and preparation are two of the practices they have in common.

Entrepreneurs hear all the time that to get the results and outcomes desired, it is important to have a goal and then prepare to reach that goal by planning how to get there. For Frazee, he has been planning for growth since the beginning and then making decisions about how to manage the growth. His most recent plans come to fruition this month as he opens the doors on his new dental office.

The new Executive Director of the Kendrick Foundation, Keylee Wright, has spent a career creating and implementing plans to achieve goals for herself and in her work. After years in the public health sector, she is eager to bring her resources and skills to Morgan County to change the health status of residents in the county. Thoughtful collaboration and planning are the tools she is ready to share. Wright's career path also demonstrates how unplanned hiccups require adjustments that can be as beneficial as they are disruptive. Things do not always happen according to your plan.

Some plans take root early in careers, or in the establishment of a business, and are long term. They can almost seem like a dream rather than a goal. That's when the word someday comes into play. Julie Fred practiced many kinds



**JIM HESS**  
From the Publisher

of law in a variety of environments, but for a long time she held the goal of having a practice in her own community. She wanted to work with clients on a one-to-one basis, building relationships rather than just handling transactions.

What are the goals you have for your business and your work life? Do you have a plan for achieving those goals or getting the outcomes you desire? Dr. Frazee talks about having a core team. His is a set of professionals. Some core teams are family, and some are colleagues. Perhaps yours is a business coach. No one person can do everything ... and no one person can develop the perfect plan. Fresh eyes offer an objective viewpoint.

Let the March winds blow through your thoughts and clear away the cobwebs and reignite those someday dreams and goals. Then, grab your support team and start planning how to make them come true. After all, most every business begins with a dream. Why not use that dream to drive your business to greater heights of success?

***"...no one person can develop the perfect plan. Fresh eyes offer an objective viewpoint".***

## 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

ESTABLISHED 2006  
Vol. 14, No. 9

Phone: (317) 418-7925

E-mail:

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# Follow the law home

## By Elaine Whitesides

Morgan County Business Leader

For Julie Fred, setting up the legal side of a business was not a challenge. Starting and running a business, a law practice, is a different story.

Fred grew up in Greenwood, leaving Center Grove High School to study philosophy at Indiana University in Bloomington. She quickly learned that many of her classmates were on the path to law school. It wasn't long before she joined them on their journey. The career she chose was not a surprise to her parents. They had often told her that she should become an attorney – because she liked to argue.

Fred graduated from the Robert McKinney School of Law in 2009 at the brink of the recession. She found work in a firm handling real estate and creditor's rights cases, representing large firms in court.

It was not long, though, before she set about arguing in court as a prosecutor for the Indianapolis Metropolitan Police Department (IMPD). Another law specialty had found her as she moved into the position of IMDP Southwest Prosecutor. Her job was to screen cases and work with officer to gather evidence to turn over to court prosecutors. "As attorneys, we get to see the courtroom side of prosecutions," Fred said, "but this gave me the opportunity to see police's side, the criminal investigation and interrogations."

She found her work appealed to her. She gained experience in many different aspects of the law such as criminal law, real estate, child support, white collar crimes, family law and creditor's rights to name a few of the different case types she worked on.

She was working under the Community Prosecution Division which allowed her to interact with the community. She said, "I was doing presentations at schools and civic organizations on topics such as gun and personal safety." She discovered how much she enjoyed experiences in the community.

### LIFE AND WORK DECISIONS

She and husband, Alex, moved to the outskirts of Mooresville and began their family, where they still live with their two young children. Now, she wanted more flexibility and began talking about opening her own practice.

While she was in law school Fred found interest in estate planning, probate, and elder law. Now, with the opportunity to work on her own, her attention went back to those areas. By this time, Fred knew she wanted to be more community centered. She wanted to represent individuals and families, people, not faceless entities like mortgage companies, corporations, or the State.

She purposefully sought an office share situation and found



Julie Fred

a Mooresville office to share with another, established attorney, Pamela Siddons. "Mooresville is my own community," Fred said. "I like running into my clients to hear how I helped and catch up with them and their lives."

### GETTING INTO BUSINESS

Like other small business owners, Fred is serious and passionate about her work. "I have things that keep me up at night because I care about my clients," she said, "I am helping them make major decisions in their life and for their children." She says that there are very few black and white matters. Every client situation is unique. That means each comprehensive estate plan is customized to the client. "I feel like I am helping someone with an important and necessary aspect of life." Fred said, "an estate plan in place makes estate administration run smoother."

Being a business owner brought Fred a few realizations. "My mind is more focused on the law aspect," Fred said, "but you have to focus on the business or else you won't be able to practice law." She says the amount of time required for bookkeeping, ordering supplies, marketing, and other administrative tasks were a surprise to her. She said, "As an employee in firms,

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someone else had always taken care of those things."

She said, "I was learning as I went. Pamela has been a great mentor and guide in many ways." Fred learned the importance of networking and marketing for her business. Although estate planning and elder law are her practice focus, she continues to take on clients in other areas like real estate, criminal, guardianship, business formation, and contract development and review.

"Fifty years ago, attorneys knew much more about every aspect of the law," Fred said, "because the laws were less complex." She says that true general practices no longer exist.

That does not phase Fred because while people still might believe that an attorney knows everything about everything, if she is not comfortable handling a case, she has the resources to refer it out.

"I wanted one-on-one relationships with my clients," Fred said, "and that's why I chose to practice in my own community. She is providing services that are more and more needed by families because the laws are so extensive and complex. "We don't make the rules," she says, "we (help families) comply with the rules." For her, she is doing what she is best at in, and for, her hometown.

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# How to navigate the ever-changing complexity of healthcare

Like taxes, if anything has proven true, it is the ever-changing complexity of healthcare. Add confusing healthcare lingo, and it does not surprise, many people experience an overwhelming feeling of helplessness. Understanding the most commonly used terms can go a long way in beginning to grasp the concepts and policies from the ACA (Affordable Care Act) to employer insurance choices. Here are a few of top terms to know.

When employees deduct medical premiums from their paycheck for medical coverage, the cost is usually taken before taxes. Keep in mind, though, the cost for coverage of a domestic partner comes after taxes. This is why it is often advantageous for employees to have an employed spouse/partner take advantage of their own company's plan. One of the first questions is to find out the allowed amount, which is the dollar amount healthcare providers can charge for a medical service. Employees are responsible for medical costs until they reach their annual deductible. Employees pay towards the deductible for services before the plan starts to share costs. Many plans operate with a copay, a fixed amount that employees pay for a covered healthcare service like a doctor's appointment and prescriptions. For instance, employees may be required to pay \$20 each time they visit their doctor. After meeting the deductible, which can vary depending on the plan, coinsurance kicks in. Coinsurance is the percentage employees and the plan pay in sharing costs.

When employees receive their Explanation of Benefits (EOB), the summary of services used, there is a breakdown of what the plan paid and what is still owed. Factors that play, on how much they have to pay, is if the plan is a Preferred Provider Organization (PPO) and whether an in-network or out-of-network provider is used. Most PPO plans pay a greater percentage of costs if employees use a provider that has a contract with the plan. Costs paid can vary for out-of-network, but most likely, they will pay more. Once the out-of-pocket maximum is reached, the employee's plan covers 100% of eligible services for the remainder of the year. This essentially caps how much of their own money they will pay after the annual deductible, coinsurance, and copays are met.

Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) are additional ways to benefit from tax sav-



**JASON KING**  
Wellness

ings. In an FSA, employees are allowed to set aside money out of their paycheck before taxes. This can be used on medical expenses not covered by health insurance. The drawback is FSA money is "use it or lose it." Employees will lose the set-aside money if not expended within the IRS designated guidelines. An HSA is good if it is a "high deductible" health plan. Employees can accumulate funds over multiple years, but there is a limit on how much can be contributed per year.

As outpatient treatment trends grow and inpatient admissions decrease (day visits vs. overnight care), healthcare is truly changing on several fronts. IU Health offers several health plans for business and is part of Indiana's only healthcare system to be nationally ranked by U.S. News & World Report for 20 consecutive years. Get access to over 80 percent of the top doctors across the state and the resources you need to keep you and your family happy and healthy. To learn more how IU Health is changing to meet today's patient needs and expectations visit [iuhealthplans.org](http://iuhealthplans.org).

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

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water after a rain, utility sink, etc. The pump is designed to start automatically and remove the collected water. Your sump pump should be replaced every 5-7 years. If the pump fails, the pit overflows with dirty water and floods the surrounding area.



**Jod Woods**

A flooded crawlspace may sit unnoticed for a long period of time and the standing water can do great damage to your your home's foundation and even cause mold growth. A



flooded basement may not go unnoticed, but it will cause a great deal of damage. A back-up sump pump can help prevent this catastrophic damage to your home, but another option is a sump pump monitor. The monitor will send you a text alert that the primary pump has failed and potentially save your home from the loss associated with water damage. The earlier the detection, the better! Feel free to contact us at 317-831-5279 for more information on these preventative measures. AFTER the flood, it's too late! Be prepared for winter power outages and heavy spring rains with a new pump, a back-up pump and early notification.

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

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# When opportunity shows up

You never know when opportunity presents itself and you can stand out in a meaningful way. One thing is for sure when it does, it's too late to prepare. Here are 5 things you can do to make sure when you're there and opportunity is there too... you can make a great impression!

Let me set the stage... Recently I was at a meeting of local business professionals for their regular monthly meeting. On this occasion there wasn't a scheduled speaker as there usually is each month. The crowd was large, I would guess between 125 and 150 representatives of local businesses. Of those in attendance, 60 to 75 percent represented decision makers. This was the kind of crowd most salespeople dream of being able to be in front of, if even for an introduction to gain some visibility and recognition.

On this particular occasion there wasn't a scheduled speaker as there normally is so opportunity was certainly in attendance. In lieu of a traditional speaker, various members had a few brief moments in front of the room. The member up first took the majority of the time and this member was actually endorsed by the organization to offer a series of their services to the members. Sounds like a tremendous opportunity, right?

That's what was the "terrible" part was. Their 15 minutes of fame turned to 15 minutes of shame. Their presentation was flat, non emotional and way too detailed for the type of audience, meeting and presentation. Unfortunately, the presentation also set the tone for the entire meeting since it was the first presentation.

You can learn from two kinds of stories; the "Behold's" – do what these people do and the "Beware's" – don't do what these



**JACK KLEMEYER**  
Business Coach

people do. Here are five "Behold" things you can do to make sure when your time in the lime-lite comes... you maximize it and hit a home run instead of a mulligan.

1. Put some emotion, some passion into what you're saying. If you believe in it enough to sell it, then by all means, sell it!
2. Know your audience, use stories, antidotes or metaphors to connect with the audience.
3. Leave the details to the one-on-one presentation. Very rarely, once in a blue moon, is there a need to give explicit details to an audience when introducing a concept or product.
4. Engage the audience, call some people by name, use a conversation from just before you came up to speak. This

keeps the audience alert and focused... keep them on the edge, they never know; you might say their name next.

5. In most cases, it's okay to use humor and if the topic at hand is appropriate, use humor. Not a corny joke (unless it fits the topic) but a story or an unusual perspective that's what typically makes a person laugh.

Lastly, practice! Have fun! Here's a shameful plug for Toastmasters International. I have been a member of Toastmasters for the past 30 years and highly recommend it. If you communicate in your life, and I believe we all do, Toastmasters will help you be an even better communicator. It's a great place to practice a presentation where you'll be evaluated by a person whose sole aim is to make you a better speaker, presenter and communicator. Your evaluator will give you valuable feedback to help you grow. I heard a very wise and wealthy man say one time... "You practice in class, not in cash!" meaning you practice where you can be evaluated and critiqued to your betterment not in front of a customer or for goodness sake in front of a crowd of over 100 decision makers.

Opportunity will present itself; it always does. The question is: will you be ready to seize it and make a lasting positive impression?

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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# Auto tips for spring road trips

Ahhh, spring break. Time to get out on the open road and escape the winter blahs! There's nothing better than cruising along with the windows down, the radio up and all your cares fading away in the rear-view mirror. Before you head out on the open road, though, there are some things you'll want to think about to make your trip both safe and comfortable. The last thing you need on your spring road trip is trouble with your automobile.

Here's a checklist of auto safety tips to go over before you travel. You can check most of these yourself, or take your vehicle to your trusted mechanic or service technician. Ensuring optimal functionality of all your vehicle's functions and systems will provide peace of mind for you and your passengers.

- Make sure lights, turn signals and all other electrical components are working properly. Also, be sure you know how to operate your flashing lights in case of emergency.
- Check your battery's remaining power. Battery failure is one of the main causes of car breakdowns. One way to tell if your battery is weak is if the engine struggles to turn over when you turn on the ignition. Another indication is white, blue or orange fuzz forming around the battery.
- Stop and check your brakes. Seriously, if they are squeaking, squealing or grinding when you stop, it's time for service.
- Refill and refresh all fluids. Oil is probably the most important vehicle fluid after gasoline. If you're nearing the oil change date and/or mileage on your vehicle, go ahead and get it changed before your trip. You'll also want to check your windshield, brake,



**JEFF HOBSON**  
Hobson's Hints

- power steering and transmission fluid.
- Test safety features to ensure proper working order. You don't want to be driving down the road when you discover problems with your cruise control, collision warning system, brake support or GPS.
- Check all belts and hoses. If one breaks on the road, you could be stranded.
- Get your air conditioner checked before you go. If your travels are taking you somewhere warm, you're going to be more comfortable with the AC in working order.
- Pack necessary tools and a safety kit in case you experience any problems on the road. Consider things like an extra tire, jumper cables, flares, a flashlight, first aid kit, water and blankets.
- Get your vehicle detailed. A clean vehicle inside and out is much easier to pack and more enjoyable for traveling.

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

*"Time to get out on the open road and escape the winter blahs! There's nothing better than cruising along with the windows down..."*



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business, but with growth  
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hard to catch up and keep  
but that's a good problem

Fraze decided to meet  
working at the hospital as a  
approached her and said, "I  
take care of the admin-  
the practice, or I need you.  
would manage their com-  
ing it, so she joined him

ent that a change was im-  
le to continue to grow,"

Fraze said, "and in order to do that, we just didn't have the space." After hiring more people and expanding services, Fraze was unable to continue to add equipment and a lab because there simply was not enough room. As with all things, the Frazees explored their options including opening a second location or moving.

In all their choices, one thing remained constant. They wanted to stay in Mooresville and try to stay close to the current location. They decided on a piece of property on the pad of the old Marsh store directly across the street. However, it took more than six months to track down the actual owners and make an offer that would be accepted. To separate the real estate section from the dental practice, they formed a new company.

Fraze said everything was accomplished by working with a great team comprised of their accountant,



their attorney, financial planner, insurance agent, and supply company. "With our core team in place," Fraze said, "when we need services, we go back to them. We really value their opinion," Fraze said.

## MAKING MORE ROOM TO GROW

Within five months construction had begun. Being familiar with construction, Fraze was not prepared for the challenges and delays that come working with architects, municipal codes, and the construction company. "I never understood the cost and time of putting the plans together," Fraze said. "It took longer to plan than build and then solve issues that came up."

The new building contains 8,600 SF. The dental practice will occupy 6,000 SF and Fraze is seeking a tenant to lease the remaining 2,600 SF. "At times it feels like we are starting all over again," Fraze said about the worry and excitement. "But I believe that if you develop a plan to work and then work the plan, you will get there. Even when not everything goes according to plan, we have planned for it to be successful."

While the construction continued, two new dentists were added to the office. Dr. Haug, an oral maxillofacial prosthodontist, asked to work out of Fraze's office. On the faculty of the Indiana Dental School, he works closely with an ear/nose/throat team to rebuild areas of the face, jaws and surrounding soft tissue damaged by disease in cancer patients. In addition, one of Fraze's former classmates, Dr.

Cummings, joined the practice in April 2019 as a general dentist.

All the change supports Fraze's initial vision. "I wanted the practice to be different," Fraze said, "because different is going to separate you from everyone else doing the same thing. Our office is different. We provide services, tools, and equipment that others don't. That has allowed us to grow to where we are. I expect it help us grow further still.

"It's more than taking care of people," Fraze said. "someone comes in with a problem and we have the ability to fix that problem. The appreciation we get drives us every day. That's what keeps us going and makes us want to be able to provide services to more people makes us want to grow.

People also make the difference in a business. "I feel very fortunate," Fraze said. "Everyone has come here with the same philosophy of 'let's take care of our patients, their needs and address their concerns.' He says that their well-being is always taken into consideration when making decisions about the practice because he feels a responsibility to them and their families. He says a bad work environment affects their home life. He wants to have an environment where everyone is happy and enjoys coming to work.

"Growing a successful business to be able to care for clients is really important. We want also to be able to provide for those who help us get here, our team members and their families. It's a great feeling at the end of the day to do those things."

# Kendrick Foundation's first full-time executive director

## By Elaine Whitesides

Morgan County Business Leader

Life does not always happen according to plan. It is a hard lesson to learn, but everyone does at some point. For Keylee Wright, it was wrenching. The Muncie resident had gone to the University of Wisconsin with a full ride as a volleyball player. She was concentrating on a professional career in Volleyball. A string of injuries hampered her play until, at a game against Ohio State, her collegiate career was shattered when she was severely injured.

She realized some of her personal habits had set the stage for her injuries. Poor nutrition was on top of the list. She not only faced the challenge of having to realign her health, but her career path as well. She declared agricultural journalism her major, with a minor in marketing and communications. But after graduating, she could not find a job.

### A CAREER TAKES ROOT AND GROWS

Growing up, Wright saw the battles both of her maternal grandparents fought against cancer. While a student, Wright worked at the private internal medicine practice where her mother worked. Those experiences added to her own challenges with chronic injuries made Wright turn to the healthcare field. "I wanted to take my experiences and heartache and turn it into something positive by helping others lead healthier lives," Wright said, adding, "No one wants to be limited by their health and not be able to accomplish what they want in life without their body breaking down."

"Unfortunately, health is something we don't appreciate until we lose it and don't have it. The good news is that much of the damage can be reversed with lifestyle and behavioral changes."

Wright returned to Muncie taking a job at Open Door/BMH Health Center, a federally qualified health center primarily serving pregnant women in the underserved/uninsured/underinsured low-income population. Over the next year, Wright moved up quickly to become the Outreach Coordinator. Over that time, she



Keylee Wright

also began a master's degree program in Wellness Management and Applied Gerontology at Ball State.

Starting as a Public Information Officer with the Indiana State Department of Health (ISDH) she remained committed to making an impact on the health of Hoosiers. She was supporting 21 local health departments, including Morgan County, with day-to-day operations and helping develop Crisis and Emergency Risk Communications Plans with them.

In 2012 she became a full-time ISDH employee as Cancer Control Section Director. Over time Wright built a network of resources

and connections. She was making an impact on the health of Hoosiers by bringing money and programs to the state.

As part of Governor Mitch Daniel's IN Shape Indiana program Wright was at an event when she was approached about an American Cancer Society contract position under the ISDH as Manager of the Indiana Comprehensive Cancer Control Program. She accepted and over the next fifteen years worked in various capacities expanding her network and creating greater impact.

### THE MORGAN COUNTY MOVE

When the Kendrick Foundation decided to hire a full-time executive director, Wright applied. She had not worked outside public health and she saw an opportunity for her to grow personally and professionally. Wright was hired and officially started on August 5, 2019.

Morgan County is currently ranked 49<sup>th</sup> out of 92 Indiana counties for health outcomes. Three top health needs in the County have been identified: substance abuse, mental health, and obesity. These align with the recently released 2019-2021 Community Health Needs Assessment Morgan County. Wright sees the opportunity to work alongside community, municipal, and business leaders to make Morgan County a place where the healthy choice is

### KENDRICK FOUNDATION

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the easy choice.

In order to transform the health status in the County, Wright sees policies, systems, and environments as key, and she says that has to come from the community leaders. She said, "If the policy systems don't support healthy behaviors, the outcomes don't change."

According to Wright, the business community can improve employee health and contribute to the overall health of Morgan County by implementing policies and practices that promote a healthy lifestyle. She said, "Healthier employees are more productive and there is less absenteeism, which is an economic boon for business leaders. As an employer, it may be daunting to get started on workplace wellness initiatives without any background in the area, so I'd be happy to be a resource and partner to help get things moving."

Wright brings significant resources to Morgan County, including extensive experience in applying for and winning grants, which she is willing to share with community partners writing grant applications to help make them more competitive in the application process.

"As a representative of the Kendrick Foundation, I want to be a collaborator with other community leaders and part of the solution," Wright said. "I see my work as an extension of what the Foundation has done in the past, which has been meaningful and helped people. We are not replacing what is in place but adding to it."

As when she was a young athlete, Wright is physically active five to six days a week, which she now finds challenging with her six-year-old son at home and the injuries she says she feels more as she ages, "It takes a lot of work," Wright says, "but it becomes part of life, a healthier life."

### STATISTICS ABOUT HEALTH IN MORGAN COUNTY

- 56% of residents reported being physically active
- 58.8% of residents reported getting sufficient sleep
- 54.3% of residents reported eating a balanced diet
- 17.1% of residents smoke tobacco products
- 11.7% of residents aged 20+ with medically diagnosed diabetes

Source: Franciscan Health Community Health Needs Assessment Morgan County 2019-2021

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# Accounting software comparison

I visited The Balance Small Business website for advice about accounting software to get an idea of what the experts recommend for small business owners to use. Here goes:

## FRESHBOOKS WAS RATED BEST SOFTWARE FOR MOBILE ACCOUNTING

It has been rated among the most user-friendly software available for mobile applications. It is cloud-based and integrates very well with iOS and Android phones and tablets. You still get key features away from the office, including the ability to track your time by project, invoice customers or clients and manage expenses. This could be useful when in a meeting with clients, or to review just before walking into a meeting. Invoices are custom-designed and FreshBooks will allow you to accept credit card payments online. Customer support is said to be excellent. FreshBooks offers free 30 day trial; afterward, the cost varies depending on how many active clients you have. Very small businesses with five or fewer clients pay only \$15. The Plus plan accommodates up to 50 clients for \$25 a month.

## WAVE ACCOUNTING IS BEST FREE SOFTWARE

Wave is a free cloud-based accounting software that is fully loaded with all necessary accounting features and tools. It lets you sync with your bank and credit card companies, and it can handle sales tax reports, balance sheets and profit and loss statements. It is geared toward smaller businesses with no more than 10 employees and more appropriate for service businesses, as it



JENNIFER WALKER

doesn't handle much with regard to inventory. It also does not have the ability to process credit card payments, unless you pay for an upgrade. Wave's customer service is free, but you'll encounter ads when using the program. Creating an account and getting started is easy and you can even customize your dashboard.

## ZOHO BOOKS IS BEST SOFTWARE FOR VERY SMALL BUSINESSES

Best software for sole proprietors, freelancers and such. Zoho Books is a subscription-based accounting software with enough features to meet all your small business needs without the hefty price tag. It can sync with your bank accounts and help you create and send invoices. The time- and expense-tracking features are excellent. The Basic plan will track your billable hours and accommodates up to 50 contacts. The Standard plan supports

two users and accommodates up to 500 contacts. If you wish to track inventory, upgrade to the Professional plan. The Professional plan supports up to 10 users and holds unlimited contacts.

## BEST OVERALL: QUICKBOOKS PRO 2017

QuickBooks offers hundreds of templates including invoicing, accounts payable, inventory, and time tracking. QuickBooks will manage your contacts and handle tax issues, forms and returns. It can create a budget for you and do your payroll — although the payroll feature is an add-on that costs a little extra. The downside: it is a complicated program to master and you will have to pay extra for customer support. You can buy the QuickBooks for a “one-time” cost or download the more expensive super-duper version. You'll probably end up paying for upgrades in future years. Upgrades cost almost as much as the original software. Some of the software's features and reports simply aren't necessary for small businesses, so you might end up with a lot you don't need.

For more information, visit <https://www.thebalancesmb.com/best-small-business-software-4154265>.

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](mailto:walkerbookkeepingllc@gmail.com).

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# Generalists or Specialists — Finding balance in technology providers

I've been privileged to share my thoughts in the Business Leader for over two years now. During that time, we've shared about custom websites, cloud services, and even "how to fire your IT guy" (one of our most popular articles, oddly enough). As I prepared to write this month's column, I found that one of our recurring topics involves the balance between tightly focused and specialized IT services and their relationship with the overall vision of the company and how technology plays a part in it.

Modern technology is filled with specialists. Technology startups are told that they must be laser focused or they'll never get off the ground. Small businesses like yours and mine wind up with multiple technology vendors who are each focused on



**CHET CROMER**  
Technology

their sweet spot, and we're left with a fractured environment where one technology vendor doesn't know what the other is doing, and eventually something breaks down - communication, integrations, and even system operations as a whole.

Over the years, my own business has retained a very different approach. While our team may be filled with specialists - help desk technicians, web designers, and mobile app developers - our picture of what an "ideal client" is one with a wide array of integrated services. It's our aim to be a broad value-added technology partner, not just another specialized organization focused on meeting one quadrant of a business' technology needs.

This approach has been one I've often struggled with and had a hard time being comfortable with. All around us are businesses laser-focused on areas we can help our clients with, but there is no nice neat box that we can wrap our services up and sell. I've considered shaving off entire lines of profitable business so that we could hone our services to meet a single specific need.

It's exciting to consider how this could allow us to scale, grow, and to leave behind the uncertainty of knowing what the next client engagement will look like or if we'll have the expertise to deliver what we promise in a way that excites the client.

The truth is, though, that's not who I am. I've been a generalist ever since I started working in technology over 25 years ago. I've programmed, I've built servers, and I've helped business owners bring technology solutions to life that had no connection to anything I'd ever done before. My team may be full of specialized technicians, designers, and developers, but our business continues to be specialized in being a "generalist" when it comes to the services we provide. That is our focus and the value we bring to our clients.

Every business has different technology needs. There are many that need specialized vendors for specific systems and platforms because of their complexity, but there are others that would benefit from a technology partner that can provide or facilitate the broad majority of technology needs. There is no one-size-fits all approach, but there is an approach that fits your unique business. Finding that match is an intentional process that will do you well.

Chet Cromer is the president of C2IT Consulting, Inc., a Plainfield-based technology business that provides websites, mobile apps, and IT consulting/support to businesses across central Indiana. He can be reached at [chetcromer@c2itconsulting.net](mailto:chetcromer@c2itconsulting.net) or (317) 721-2248.

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# 5 travel hacks for the first time business trip

Congratulations, you've just been assigned your first business trip. So it's your first time heading off on your own business trip... welcome to the club of being a corporate traveller. Now it's easy to get excited and treat it like a vacation, and we hate to burst your bubble but your first business trip will be very different to your normal vacation (unless you're very lucky).

While you may be thrilled for an exciting adventure, how do you make the trip go smoothly, from ticket booking to expense report submission? Mastering the art of successful business travel can be daunting, and first-time travelers may be intimidated by a new environment and daily routine disruption. Travelling for business can be a chore, especially for first-timers, and there are a few tips, tricks and hacks you should learn:

## 1) PACKING:

Even on your vacation you'll most likely forget something so make packing easy. It's one of the ultimate top tips when travelling on business! Your brain will naturally be all over the place thinking about meetings and what you need to do when you arrive. A week before you fly, write a list of everything you need; but be careful, don't over-pack. Remember to be sensible with what you pack.

## 2) AIRPORT LOUNGES:

If you've never used an airport lounge now is your excuse. It's the best place to grab some food and drink whilst getting some last-minute work completed before your business flight. There are plenty of excellent airport lounges for business travellers that will offer the perfect working environment, so book these before you set off.

## 3) COMING AND GOING:

International travelers need a current passport with at least six months until expiry. And there can be more requirements. Do you need a Visa or other authorizations? Do you have the right type of Visa for business travel? There are many potential paperwork disasters lying in wait at immigration. Check with your Travel Manager or travel agent – they are experts in what you will need to enter, and sometimes exit, foreign countries.



**WILL GOTT**  
Business Travel

## 4) TRAVEL IN COMFORT:

Never check luggage if it can be avoided. Bring a roller bag and a laptop bag for under the seat. Make sure your phone, etc. are charged before the flight. During the actual travel experience, try to eat healthy before, during and after. I cannot stress this enough: Salad, juice, fruit, veggies and tons of water. Additionally, automate all frequent flier numbers online and sign up for hotel points get airline status where you can and TSA Pre-check status or global Entry if applicable.

## 5) REMEMBER IT'S NOT A VACATION:

One of our top travel tips for business travellers is to always remember it's not a vacation. Unless it's relevant to your work, do not go sight-seeing or try every restaurant it's not why your company sent you there. If you have an exercise routine or want to call the children every night, catch up on emails in your free time, do it. Your first business trip is not a break for your health or from work, so keep it up.

### Conclusion

These are our best business travel tips for first timers, and whilst your first time may not be perfect you can always learn for the next time. Don't forget to enjoy yourself, and work hard... if you impress your company, they'll send you away on more!

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

*"You can't capitalize on an opportunity you receive on the outside until you've done the groundwork on the inside".*

- John Maxwell

# INSIDE MORGAN COUNTY

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# Hit 'em and Hope or maybe right on target?

Target-date funds are funds that seek to grow assets over a specified period. The structuring of these funds addresses a person's funding needs at some future date—hence, the name “target date. Many target date fund buyers pick a date that coincides with their retirement.

I'm not a big fan of target date funds for a couple reasons. First, I think investors can get better results if they make tactical adjustments to their portfolios from time to time. Second, I'm not sure those who pick target date funds fully understand the potential volatility that they expose themselves to. This can then lead to making a bad emotional decision when the market suffers a substantial correction or bear market period.

A recent study put out by the National Bureau of Economic Research has got me thinking that target date funds may not be as bad a choice as I thought previously. At least for those investors who don't have a relationship with a good financial advisor. Specifically those investors whose only investments are in their 401(k) at work. In a 401(k), a target date fund may make a great choice.

Here's why.

The recent study referenced above showed that 401(k) investors who opted in to target



**JEFF  
BINKLEY**  
Finance

date funds typically invested more of their portfolios in equities than investors who opted out of a target date fund and made traditional portfolio selections like stock, bond, and international funds. The “opt out” investors typically weighted their portfolios in less volatile bond funds thinking that stock funds were just too risky. A target date fund automatically invests in stocks, bonds and cash. And the percent allocation of each is based on how far out the target date is. The further out the target date, the higher the fund allocation to stocks. And the higher allocation to stocks, the better potential returns over time. The study showed that investors who chose target date funds could poten-

tially outperform those who manually chose their investment portfolios, and weighted them too conservatively. That outperformance could mean 50% better return over a 30 year investment window.

So are target date funds bad? I used to call them “hit 'em and hope” funds. I'm not going to any longer. If you don't have a good financial advisor to educate you about good portfolio selection in your 401(k), then a low cost target

date fund that coincides with your anticipated year of retirement may just be a good selection for 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.

## Visit Morgan County now accepting 2020 grant applications

Information and application materials are now available for the 2020 cycle of Visit Morgan County's three grant programs. The county's tourism office oversees three separate grant programs to support the local tourism industry and help reinvest in the local community. The Festival and Event Grant and Cooperative Marketing Grant Programs come directly out of the non-profit organization's annual budget. The third program, the Tourism Enhancement and Development (TED) Fund Program is administered through Visit Morgan County but is a program of the Morgan County Convention, Visitors and Tourism Commission, the government-appointed body that oversees Visit Morgan County.

All visitor related businesses, as well as local festivals and events that meet the program criteria are encouraged to apply for grant funds. Visit Morgan County is committed to helping area attractions, eateries and events grow and attract new visitors, thereby growing the local economy as well.

Executive Director, Tosha Daugherty says “A good portion of our visitors are enjoying area restaurants, recreation opportunities and events as part of their visit. Improving the visitor experience in Morgan County will lead to additional return visitation, so anything we can do to help support and grow those kinds of local initiatives, and help raise awareness about them, is something we are very excited about. We have increased our available Festival and Event Grant funding for 2020, so we encourage all eligible festivals and events to submit an application.”

Details about each grant program are listed below, and additional information as well as application materials can be found online at [www.visitmorgancountyin.com/grants/](http://www.visitmorgancountyin.com/grants/). Those with additional questions are invited to visit the Visitors Center inside The Main Connection at 460 South

Main Street in Martinsville, email [info@visitmorgancountyin.com](mailto:info@visitmorgancountyin.com) or call the office at 765-346-5611.



### Festival and Event Grant Program

Open to festivals and events taking place within Morgan County between April 1, 2020 and March 31, 2021. Events must be open to the general public and cannot be political in nature. Applicants can request up to \$1,000 per event and awards are given based on a set scoring system detailed in the application materials. This is a reimbursement grant; funding is provided after receipt of a post-event summary. Deadline for submission of 2020 Festival and Event Grant applications is April 1.

### Cooperative Marketing Grant Program

Open to visitor focused businesses such as attractions, restaurants and retail shops with visitor appeal. The Cooperative Marketing Match Program allows these businesses to apply for up to 50% reimbursement of certain qualifying out of area marketing expenses. Maximum award per business per year is \$500 total. Applications for this program are accepted throughout the year, as funding is available.

### Tourism Enhancement & Development (TED) Fund Program

Open to local municipalities, organizations and businesses who have an idea or project that will enhance the local visitor experience or develop a new visitor experience in Morgan County. Awards are decided by the Morgan County Convention, Visitor and Tourism Commission. Applications are welcome at any time. Maximum award per project is \$5,000. Past recipients include public art projects, entertainment programming, parks and recreation projects and more.

Visit Morgan County promotes all of Morgan County as a travel destination in order to grow the economic impact of the tourism industry and support local business.



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# Develop your future workforce

By: Jordan McIntire

For a moment, I want you to take pause. I want you to take a moment and think about all of the many decisions that you've had to make in your life; from your toddler years up until this very moment. Some of these decisions were rather insignificant - like what you should pack for lunch that day. Some of them may have felt all-consuming at the time, but were relatively trivial - like what outfit you should wear to the homecoming dance, or where you should work for your first job. And on the contrary, some decisions may have felt insignificant at the time, but altered the trajectory of your life forever - for better, or for worse. Some of them may not have even felt like a decision; rather, an only option. One thing all of these decisions have in common is that the choices you made (or will make) are all influenced by a variety of powerful factors.

I personally had the privilege of growing up in a middle-class, two-parent household with many other adult role models. The thought of skipping class, using illegal substances, or not completing homework on time was absolutely not an option for me (many have heard the phrase, "I'll put the fear of God in you!" - I didn't fear God, I feared my mother!). Additionally, I was introduced to the sport of basketball at a very young age, because my family could afford to do so. This type of recreation exposed me to coaches that would become my mentors. They taught me what it meant to be a team player, and instilled accountability, responsibility, and resilience in me. Ultimately, my mentors gave me praise and support when I worked hard and experienced success. They gave me grace and guidance when I encountered failure. I had the opportunity to seek counsel from my mentors when I was faced with a difficult, sometimes life-altering decision. All of these opportunities curated the person I am today.

But what about the kids who don't have involved parents that hold them accountable and give them praise when they do something well? What about the kids who don't have access to mentorship opportunities provided by sports or clubs, which help teach kids what's healthy, safe, and help to divulge life-long values? What about the kids who don't feel cared for, leaving them to care less about themselves and their life?

There are a few things of which I know to be true in this life we live:

Children thrive when they are surrounded by stable, consistent, and meaningful relationships with caring adults.

**You** have the opportunity to drastically change a child's life for the better by being a stable and consistent mentor and by forming a meaningful and caring relationship with them. Even if you're not perfect (no one is), even if you personally believe you have nothing to offer (you do), and even if you're nervous about the opportunity (that eventually goes away).

A person is a person through other persons. My humanity is caught up, bound up, inextricably, with yours. When I lift you up, I inexorably lift myself up. When we lift our children up, we all elevate to a higher level. I am, because we are.

Choosing to be a mentor to our local children will provide countless benefits to them, as well as yourself.

Did you know that Indiana (out of 50 states) ranks 48<sup>th</sup> in child maltreatment, 43<sup>rd</sup> in youth in juvenile

## COMMUNITY FOUNDATION OF MORGAN COUNTY

detention, and 47<sup>th</sup> in children in foster care? Further, Adverse Childhood Experiences (ACE's) are stressful or traumatic events occurring in childhood and are used to assess the long-term impact of abuse and household dysfunction on later-life health. As the number of ACEs increases, there's greater likelihood of negative well-being outcomes (such as depression, substance abuse, poor academic achievement, etc.). Nearly half (46.2%) of Indiana children have experienced one or more ACEs. Indiana children have a higher prevalence than their peers nationally in seven out of nine ACEs, which is outlined below:

ACEs (2016-2017)	Indiana %	United States %
Parent Divorce	26.2%	24%
Parent Death	5.2%	3.5%
Parent served time in jail	10.0%	7.7%
Lived with anyone who was mentally ill, suicidal, or severely depressed	9.1%	7.4%
Lived with anyone who had a problem with alcohol or drugs	9.2%	8.5%
Treated unfairly because of race or ethnicity	3.3%	3.7%
Witnessed domestic violence	6.3%	5.3%
Victim or witness of neighborhood violence	4.7%	3.8%
Somewhat or very hard to get by on family's income	22.9%	24.3%

It's true now, more than ever, that Indiana children have an undeniable need for mentorship. With the excess number of children experiencing ACEs, it's unacceptable for our communities to solely rely on traditional therapy services to treat our children. Quality mentoring relationships help youth succeed, and research has shown that youth with a mentor experience better educational, vocational, and psychosocial outcomes than their unmentored peers. To address the significant issues our children are facing, the Community Foundation of Morgan County (CFMC) has created various mentoring opportunities through local Morgan County middle and high schools.

With all of our success inevitably bound together - **you** have the ability and the opportunity to change a child's life through the power of mentoring; taking us all to a higher level. Are you ready to take it?

Jordan McIntire is currently an intern for the Community Foundation of Morgan County (CFMC), working to develop the Monrovia mentoring program. She is also a recreation therapist at Bradford Woods, and is working to finish her PhD in Leisure Behavior through Indiana University, School of Public Health.

# Networking and the new follow up



**SUSAN YOUNG**  
Networking

Many business professionals in Morgan County enjoy attending local networking groups (such as the Mooresville & Martinsville Chambers, BNI, Morgan County Leadership Academy, Rotary, Kiwanis, or professional associations) as a way of building business connections and staying involved in the community. Prior to the Internet, the only way to keep in touch with those professionals after an event was to send a note or letter, or pick up the telephone. While these methods are still valuable, now we can add email, newsletters, websites, blogs and social media to the list. Are you using all of these methods effectively to follow-up and keep in touch with the prospects, business partners and people you meet? What are some ways that you can do so in order to make your networking efforts more effective?

Start with a thank-you: After the event, follow up within a week with a brief email or letter to the person, mentioning the event, a conversation you had, or simply that it was nice to meet them. Before you do, familiarize yourself with their website so you know more about what they do. Provide them with more information about you and your business, and ask how you can connect them to others, or offer to help them in any way. Include your signature with contact information and links to your website, blog, social media, etc. You could also do this same thing with a telephone call, or leave it in a voicemail if they don't answer. Remember, you are not necessarily selling to them at this time (unless they requested information on your product or services). This is just a friendly touch point to re-introduce yourself and remind them of who you are. Don't forget to scan your business cards and add them to your company database.

Find them on social media: After following up with your connection via a short thank-you, do a quick search on the person and their company on social media sites, such as LinkedIn, Twitter, Google+, Pinterest or Facebook. Follow or "like" their pages, or request a connection. You can do this via your personal page, business page, or both, if you choose, depending on how you have your feeds set up. This will enable you to learn more about your new connection, and stay in touch with them online. A bonus benefit is that they will typically follow or "like" you back, thus increasing your social media following.

Engage with them on social media: If you are active on social media, and you have started following your connections and their companies, you now have instant information you can share with your followers. Use this opportunity to interact with your connections by liking, commenting and sharing on their posts. This gives you additional content other than your own blog posts, promotions and other social media posts, and results in a more well-rounded social media page for your business. Interacting with your new connections online can help you stay in front of them when they have a need for your service, or if they meet someone that they might want to refer to you. Hopefully they, in turn will do the same by sharing and commenting on your social media posts. If you don't have time to post regularly on social media, hire a professional to post for you consistently or supplement your efforts.

Following up with new connections you meet while networking helps to make your networking efforts worthwhile. Using all of the latest tools in online marketing to keep in touch, aside from the tried and true methods, can make your efforts even more effective.

Susan Young is the owner of AimFire Marketing, a full-service marketing firm specializing in website development, blogging and social media management for small businesses. She enjoys networking and following trends in digital marketing. To reach Susan, visit her website at <http://www.aimfiremarketing.com>.



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

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

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**Home Bank awards \$15,000 to Youth First, Inc. gift supports the social and emotional needs of Morgan County students**

Home Bank has awarded a \$15,000 gift to Youth First, Inc. to strengthen the social and emotional well-being of students in Morgan County. The funds will help Youth First protect and heal the hearts of children through its highly impactful model of prevention.

For the second year in a row, Youth First's prevention services and evidence-based programs are embedded in Martinsville and Mooresville schools. Youth First Social Workers at Bell Intermediate Academy and Paul Hadley Middle School are working to build caring relationships, foster readiness for positive change, and boost resiliency along with other valuable life skills. Research shows these protective factors are the keys to preventing addiction, suicide, violence, and similar outcomes for young people.

The organization's positive outcomes are driving growth, with more schools seeking Youth First's help to address the growing social and emotional needs of students. State-wide, Youth First is partnering with 80 schools across 10 counties to place 59 Master's level social workers in school buildings, where they become specialized mentors for students and prevention coaches for parents and teachers.

"Our children are growing up in an increasingly complex and challenging world that puts them at greater risk for substance use, bullying, social media abuses, and other harmful behaviors," said Parri O. Black, President & CEO of Youth First, Inc. "We are so thankful for Home Bank's investment, which is critical to furthering Youth First's mission in Morgan County.



Working together, we can strengthen more young people and their families."

If you would like to know more about Youth First's work in Morgan County, please contact Becky Jessmer, Regional Development Officer, at [bjessmer@youthfirstinc.org](mailto:bjessmer@youthfirstinc.org) or (812)322-8123. Donations designated for Youth First services and programs in Morgan County may be made online at [youthfirstinc.org/morgan](http://youthfirstinc.org/morgan) or by mail to 111 SE Third Street, Suite 405, Evansville, IN, 47708.

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About Youth First, Inc.: Youth First's mission is to strengthen youth and families through evidence-based programs that prevent substance abuse, promote healthy behaviors, and maximize student success. Youth First partners with 80 schools across 10 counties to provide 59 Master's level social workers who assess needs, develop and implement prevention plans, and connect students and their families to community resources. Youth First also offers afterschool programs involving parents and caregivers to strengthen families. For more information about Youth First, please visit [www.youthfirstinc.org](http://www.youthfirstinc.org) or call 812-421-8336.