

WHERE MORGAN COUNTY BUSINESS COMES FIRST

BUSINESS LEADER[®]

MORGAN COUNTY

August 2020

Clockwise from top left:
Vanessa, Trisha, LeeLoo,
Bill, Joseph, Dacoda, Karry,
Petunia, Cory, Matt



FROM ONE FAMILY TO ANOTHER

Craft-E-Family celebrates 40 years of commemorating special family occasions



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Networking opportunities

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

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

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

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

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

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

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

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

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

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

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

QUOTE

Miracles start to happen when you give more energy to your dreams than to your fears.

— Author Unknown

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The strength of passion

As days turn into weeks that have turned into months, one thing has become very clear. Small business people are flexible, agile, and creative. You see it everywhere here in Morgan County. Restaurants offering take out and curbside service, the proliferation of Zoom meetings, and greater patience, kindness, and tolerance being extended to others.

Every business owner has experienced those beginning days when hope and optimism buoys the uncertainty of success. You fight to keep your business running and staying in the black. You know the battles in front of you and you find ways to meet the challenges and keep going.

We have passed those known challenges and now face many unknowns. When will the pandemic subside? What will business look like in the end? What will be the new normal – and the biggest unknown of all – how will my business fit in to that environment? It's unsettling and more frightening than those early days in your new business.

Perhaps it is the risk-taker mentality of business owners that has girded even those that are struggling. On the other hand, perhaps it is the passion that entrepreneurs have for their business.

In our stories this month, one word rises to the surface: passion. Passion is one of those words that is tossed about and in good times, it sounds almost glib. Of course, there is passion. But when the road gets rough and the potholes seem more like sink holes, that is when the passion for your work and business becomes a shield and a sword.

All three of the subjects of our stories this month spoke about passion and love for what they do. What is different is that not only is it expressed through their words, there is an



JIM HESS
From the Publisher

underlying tone to the words and an attitude of quiet strength and fortitude. The world has changed, but rather than fight it and despair, we see business owners doing what they feel they need to do. It is not easy to see volume and sales fall. It is not easy to find new ways of operating. It is not easy to be confident and forecast growth.

It reminds me of what John F. Kennedy said about going to the moon:

“We choose to go to the moon in this decade and do the other things, not because they are easy, but because they are hard, because that goal will serve to organize and measure the best of our energies and skills, because that challenge is one that we are willing to accept, one we are unwilling to postpone, and one which we intend to win ...”

We don't have our sights set on going to the moon here in Morgan County right now. However, we continue to shoot for the moon when it comes to our businesses. Together, we do some brainstorming. We offer a hand and give words of support and encouragement. That is the benefit of living and working in Morgan County. We are community and we care about each other.

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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By Elaine Whitesides

Morgan County Business Leader

Melissa Greenwell had plans when she entered high school. She wanted to be a teacher. Then her father, a body shop owner, got sick and passed away before she graduated. It changed life for her family.

Like most teens, and other people, too, Greenwell thought insurance was boring. But she learned how amazing it can really be for a grieving family. “If he didn’t have life insurance,” Greenwell said, “I don’t know what we would have done. It kept us going in both his business and at home. I experienced that whole situation.”

Her father’s death and medical bills put col-

lege out of the picture. Greenwell answered an ad for a receptionist job in an insurance agency. That was another turning point for her. “I started at the bottom as a receptionist,” Greenwell said. Then she moved into a billing specialist role, then into customer service and finally, she got a license to become an agent. “As I moved up and got into it, and after having that experience, I fell in love with it.”

WHAT IS IT ABOUT INSURANCE?

Being an insurance agent is not just about selling policies, it means so much more. “It takes a certain kind of person,” Greenwell said, “because you are dealing with people’s tragedies; losing a home, car accidents, and death.” She says not everyone can do it. You cannot make everyone happy. “You’ve got to be able to solve a problem and turn it into a positive.”

Losing her father as a teen, she says she has already experienced death and tragedy and that has helped her be able to sympathize, and empathize, with her clients as an insurance agent. “I really thought insurance was boring as a teen,” she said, “but I found out how amazing it really is. Life insurance has grown to be my passion.”



Melissa Greenwell

Greenwell grew up on the southside of Indianapolis, but after getting married and having two children, Jonathan and Megan, the family moved to Morgan County. “We wanted the country scenery and the small-town lifestyle for the kids,” Greenwell said, “a place where people knew each other and cared about each other.” They found a home on two acres in Mooresville.

Her career grew. She had her own book of business and clients she serviced on the northside of Indianapolis. She had no aspirations at the time of ever becoming an owner. Then she learned that Leo Collins in Martinsville wanted to retire, and American Family was interviewing to find someone to fill his shoes.

His agency had been in Martinsville since 1970. The more she learned about American Family, the more she realized that she shared the same values and what the company stood for. When the opportunity was presented to her, she said, “I took the plunge.”

LEARNING TO BE AN OWNER

Taking on ownership was both scary and exciting for Greenwell. “It took me out of my comfort zone because now I had to find business. I had to go out and start up a conversation with strangers.” After eleven years, that is no longer uncomfortable for her.

She also had to travel – on her own, which she had never done before. And as a single mother, she had to learn how to be away from her children and run the business at the same time. Travel is now old-hat and her children are now 22 and 20 and the business has grown.

Her agency provides home, auto, business, and life insurance from American Family Insurance and other companies as well. Her passion continues to be life insurance, because, she says, she saw what it meant. She said, “Life insurance isn’t that expensive when you are young. Young people aren’t thinking about things like that. But I don’t want families to suffer and you just never know when it’s your time and you want to protect your family.”

“Owning a business is stressful,” Greenwell said. “I want to be sure there are no gaps in coverage and the agents handle it correctly. That, along with the financial aspect of keeping it running and being successful certainly keeps me on my toes and challenges me daily.”

Greenwell says she feels proud and accomplished to have two employees, Laurie Sims for nine years, and Trish Bales for the last six years. She has found the importance of having skilled employees and says they are her backbone. In the beginning, as with most small businesses, Greenwell says she did everything. She wanted to learn everything there was to know. “Over the years, I have learned to not be in so much control of everything. I have relaxed and given them their own responsibilities and I absolutely trust them.”

When you start a business, Greenwell says, you have to be passionate and give it your whole body, soul, and commitment. You have to give it your entire life and go with the ups and downs and not quit. “I have no regrets,” Greenwell said. “It was the best decision I ever made. It takes a certain kind of person to do this. It’s not easy by any means but it is rewarding.”



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Technology – Investment or Expense?

It's time for a little word association. When you see the words below, which comes to mind first – "Investment," or "Expense?"

Home. Car. Office Lease. Commercial Real Estate. Employees. Subcontractors. Attorney.

If you're anything like me, you found both places for both words in the list above. While homes and employees often create much more value than they "cost," rent and subcontractors may be more on the necessity side and appear as expenses that we must control and minimize. Over the course of this year, many of us have taken long, hard looks at cutting costs and maximizing our investments.

Given this consideration, how would you say you look at technology? Computers and networking equipment certainly don't go up in value, but they are a necessity. Websites and custom software may be an integral to your day-to-day operations, but they also require consistent maintenance and upkeep or they will become relics and money pits.

Your approach to technology during a crisis demonstrates how you view its importance to your business. Over the last 4-6 months, have you invested in work-at-home technology for your team, or asked them to lug computers back and forth to their home offices? Have you scrutinized every request for new tech or given your team freedom to get what they say they need to get the job done?

As we have pressed onwards with clients this year, we've seen stark differences between those committed to "getting through this" and those seeking to truly "grow through this." This may not be an increase to the bottom line or a decrease to expenses, but the pivots we have all had to make this year have certainly provided opportunities to re-tool, re-think, and re-focus



CHET CROMER
Technology

our efforts, and technology plays a big part in the execution of those plans.

As we slowly come out, or perhaps even sink back in, to a pandemic-driven way of life, it's up to us to find our way through it, and it's my opinion that those paths are best walked with trusted partners. Whether it's a team of employees who you remind to take days off or an attorney whose opinion you still seek even when you could probably make a decision on your own, we need each other. A good technology partner is no different, and they should always be looking to communicate and explain how the tools you use will add value to your business and those you serve.

Technology, when viewed as an expense alone, will cost you dearly. When considered with an open-mind as an investment, however, it will open up doors to new opportunities and ways of doing business that you may never before imagined.

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.

What is "Indoor Comfort"?

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



Jod Woods

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

quality, and temperature are properly addressed.

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

"Air quality" factors humidity into the equa-



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

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

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FROM ONE FAMILY

Craft-E-Family celebrates 40 years of commemorating special family occasions

By Elaine Whitesides

Morgan County Business Leader

Craft-E-Family started out as a hobby for Joyce Ebert. She was a prolific painter and her husband, Lloyd, was interested in carpentry. After retiring, they combined their skills into creating handmade perpetual calendars, which Joyce sold at local craft shows. That was forty years ago and what began as a hobby has grown into a successful international business now operated by their daughter Karry Ebert and her husband, Cory Craig.

Craft-E-Family is and always has been a family company. The family has grown, and the business has grown right along with it. Joyce was the driving force getting it started. Creating customized blocks was also her brainchild. The blocks would be like children's building blocks but would have designs and words on them to celebrate events. They would be special gifts for families as keepsakes. No one else in the family shared her vision or the excitement she had for it.

When she announced a road trip to Minnesota to purchase a laser cutting machine, the family saw it as a wild hair but went along with her and off to Minnesota they went. Lloyd was joking that he did not think they would recoup the cost of the machine.

She and Lloyd designed and created several blocks that she took to the local craft shows. It was evident that others were as excited as Joyce about the blocks. With this promising new product, she decided to expand the market to include out-of-state festivals, fairs, and shows and recruited Lloyd to go with her. That was the critical turning point for the business.

It was a show in O'Fallon, Illinois where they introduced blocks to new customers and the snowball began rolling. For the next 20 years it was expected that they would return to that venue each year to take more orders for customized blocks to commemorate births, weddings, holidays, anniversaries, and every other event imaginable.

Located near O'Fallon was an Air Force base. The popularity of the blocks grew and because of the military families that came through the base block sales grew, not only in the immediate area, but across the world. Craft-E-Family blocks became a traditional, heirloom-quality, gift for life's significant occasions in many families.

CRAFT-E-FAMILY

Karry Ebert and Cory Craig

Mooreville, IN 46158

Phone: 317-996-2124

Email: info@craftefamily.com

Website: www.craftefamily.com

Facebook: www.facebook.com/CrafteFamily

Through the years, they began to see dwindling crowds at the fairs and shows. In addition, phone and fax orders were growing. Finally, there was too much work at the workshop to travel to shows. At about the same time, Karry and Corey, who accompanied them through the last years and were active in the manufacture and shipping back at home in Mooreville, were expecting the arrival of their daughter, LeeLoo.

THE NEXT GENERATION STEPS UP

Karry and Cory, an Indianapolis native, met at school in Indianapolis. They married and purchased a home in Irvington. They both had their own, unrelated careers, while they helped Karry's parents with Craft-E-Family production and shows. "Traveling to the shows with Mom and Dad was our entertainment," Karry said. "We helped set up tents and were restroom relief."

When Joyce and Lloyd retired in 2005, Karry and Cory took over operations. The timing was right for the Eberts to retire and also give Karry and Cory a more flexible schedule so they could spend time with their new daughter.

Karry and Cory used skills from their careers to help build the business. Cory developed a website and took Craft-E-Family's catalog of products online. The platform amplified their visibility and opened up Craft-E-Family to customers all over the globe. While phone orders still come in, online demand has increased, and ecommerce has reshaped the ordering process.

While standard designs are available for the blocks, toys, picture frames, coasters, and other items, custom orders are accepted as well. The ability to order online gives customers the opportunity to order from anywhere in the world. It also provides a stress-free environment to place custom orders. Customers can be certain their information and details are correct before the order is submitted.

As this transition in ownership was happening, an inquiry from Pottery Barn Kids (PBK) led to a long-term relationship. Craft-E-Family was asked to make products to their specifications, especially holiday ornaments. That relationship continues



to this day. "We are very proud to see our products sold by a national retailer and to see PBK expand our line to their sister stores every year," Cory said. "We are really good at what we do and we have the capacity for more business."

As business increased, so did the need for workers. Family members are recruited when they need help. Family includes both the Ebert family and the Craig family. Help comes in the form of siblings, nieces, nephews, and cousins. Family helps with everything from production to order processing, design, customer service, packaging and shipping. In other words, with anything that needs to be done. Other people who are passionate about the work and product have been hired and they are considered part of the Craft-E-Family as well.

Of course, Karry and Cory's daughter, LeeLoo, has grown up in the workshop. She started as a model with the products in the website images and helps with production, especially at holiday time. "LeeLoo was a huge help during the shutdown for COVID-19," Cory said.

Along with bringing ecommerce to the business, Karry and Cory also brought a green perspective. "Our resources on this earth are finite," Cory said, "and we should be responsible consumers. We feel strongly about caring for our environment for future generations." Their business is committed to no waste. Scraps are collected, repurposed, or recycled. Sawdust is composted around the property to enrich the soil. Packaging and

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LY TO ANOTHER

shipping materials are made from recycled products or reclaimed materials. They have even eliminated an extra invoice in the package to reduce paper usage.

Karry and Cory share the responsibilities of ownership. Karry oversees processing of orders and customer service, while Cory manages production details. "We have always considered it a team effort and try to help each other out as much as possible," Karry said. It is not just a family business, but a family operation, too.

Karry enjoys the independence and flexibility that owning and operating a small business allows her. Cory enjoys the creative aspects of woodworking, process development, and software engineering. Karry says she assumed she would always work for someone else. Cory admits that while he never considered owning a business, the experience leads him to say he does not see himself working somewhere else or for someone else. "I wouldn't trade it for anything," Cory said.

Karry said, "LeeLoo has commented that she used to want to be an entrepreneur until she saw how much time and dedication we put into the company. We have a bad habit of not shutting off the work at home."

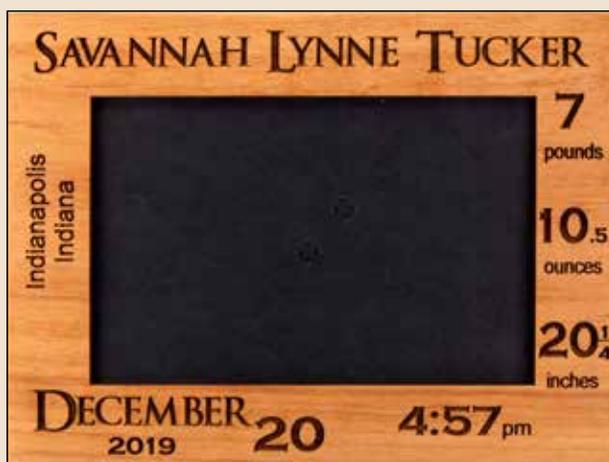
CRAFT-E-FAMILY IN THE COMMUNITY

Most of their business relationships evolve from personal relationships. Karry and Cory source as many products and materials locally as possible from people and business owners they meet. They also provide custom marketing materials for local businesses. Some businesspeople commission blocks to use as thank you gifts for their clients. The Black Sheep in Irvington carries their products and often asks for specific designs to meet customer demand.

Their commitment is not just to no waste, it is a commitment to the community as well. Karry says that it is important to them to reach out to organizations in the community. For instance, Cory regularly donates boxes of blocks to Head Start for the children to create their own keepsakes. They have also participated in Mooresville School Corporation fundraisers as well.

LOOKING BACK, LOOKING AHEAD

Mooresville became home for Joyce and Lloyd in the early 1970s. With the exception of a few years for school and living in Irvington, Mooresville has always been home for Karry. In fact, when Karry and Cory moved to Mooresville themselves in 2006, they purchased a home right down the street from where she grew up. Although Lloyd passed away at the age of 85, Joyce currently lives across the driveway from Karry, Cory, and LeeLoo.



The business was born out of a desire to create a keepsake that commemorates the important moments in families' lives. It is handmade love from one family to other families. It is not unusual that there is a block created when every child in a family is born, marries, graduates. Of course, parents are not left out and add anniversaries and holidays to the collection of blocks and other Craft-E-Family handmade items.

Craft-E-Family is more than a business celebrating their 40th anniversary. "This really is not a typical business," Cory and Karry said. "It is a family that has grown to include others.

Our staff are more like family members than employees. Every person here takes great pride in what they do because they enjoy it and that means a lot to us."

Forty years is a long time; a lifetime for some. They see that number growing larger and larger. What do they think has made it possible to celebrate 40 years? What is the key to the business's longevity? "We are always improving," Cory said. "improving product whether it be new designs or updates to existing products; improving production processes; improving customer service. There is always something to improve."

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Brewing up a business in Monrovia

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By Elaine Whitesides

Morgan County Business Leader

Looking for a small community where their daughters, Mikayle and Carlie, could grow up Carrie and Michael Syczlo found acreage in Monrovia that they felt was a good location. Now it has been more than 20 years ago that the Syczlo family settled into Morgan County.

Mikayle is now a senior at Central Missouri and poised to go on to medical school. Carlie is a freshman at University of Southern Indiana. Not only are the girls students, but they are also co-owners with their parents of Farm House Brew, the newest coffee shop in Monrovia.

Carrie and Michael have owned several businesses throughout the years, but none of them were a coffee shop and eatery. Actually, the Farm House Brew was the brainchild of Carlie, their daughter.

It being her senior year of high school, Carlie was exploring the possibility of going to culinary school and had the restaurant industry on her mind. One morning on the way to school she told her mother that Monrovia really needed a coffee shop. That comment was all it took for the family to embark on a new adventure.

While Carlie saw it as an option for students and friends,



Carrie saw it as a stronghold for the community. While she saw it as a place to bring people together, she was not sure if it could make it in such a small community. In fact, most of the people they talked with told them it was not a good idea.

Nevertheless, the hunt for a location took no time at all. They signed the lease on November 9, 2018 and everything began to fall into place. They worked endless hours over the next month converting a hair salon into Farm House Brew that seats 22 people. "We had to work with what we had and go day-by-day and work our way through the system getting permits and licenses and following all the rules," Carrie said. The doors opened on December 15.

The response, Carrie says, was immediate. "There was excitement from a lot of people and reservations from some," Carrie said, "It was a mix but now we are starting to see growth."

Originally, the concept was for a coffee, tea and specialty drinks shop with snacks. The coffee is roasted locally in Indianapolis at Harvest. Farm House Brew also offers a variety of locally hand-crafted beers as well. Then they made a pot of soup and put it out on their Facebook page.

THE BUSINESS EVOLVES

The popularity led to a different soup every day, then salads, then sandwiches. Now, Farm House Brew, Carrie says, has a broad menu that includes a variety of options like breakfast, granola, yogurt parfaits, grilled sandwiches, salads, freshly baked cookies, muffins, and brownies. "We didn't realize we were going to offer as much food as we do," Carrie said. As the menu has evolved, the shop committed to focus on organic and farm fresh foods, which they shop for themselves.

Be prepared to stay awhile when you visit Farm House Brew. "I say this is slow food, not fast food," Carrie said. "We prepare as it is ordered." Because of that, they have found inventory is a challenge, and the supply chain is a learning curve. The pandemic added new challenges. Their suppliers are limiting purchases, which makes it difficult to buy in bulk. "If we run out, we run out until we can make more," she said.

Every day features a daily special, a lunch special, and a drink special. Saturdays are busy because biscuits and gravy are on the

menu all day. Carrie says it was a surprise that so many people love made-from-scratch biscuits and gravy. The quality of their food is being noticed and many people call ahead and order for carry out through their curbside service.

FARM HOUSE BREW MEANS BUSINESS

All the decisions and changes they have made have been customer based. Originally opened as a coffee and drink shop, Carrie says some people were staying at tables to work, taking advantage of free Wi-Fi. With the uncertainty of the rules around the pandemic, they go with the flow and do what they need to do.

The size of the kitchen is the one thing that Carrie says she would change. Because serving as much food was not on the initial plan, they built out the commercial kitchen in a small area. "So now we have to deal with a small kitchen," Carrie said.

Farm House Brew employs ten people. Sarah Burling is the full-time manager and there are nine part-time workers. Everyone in the family works at the business, too. There is a culture of everyone pitching in to do whatever needs to be done. "Everyone that works here is family or family friends we have known for a long time," Carrie said. "They care about its success." Many of the workers are college students, like Mikayle and Carlie, who work around school.

Carrie says she and her family know it is a good feeling when you work for yourself. "You can set your own standards and do what you want to do, or feel is best." She says the most fun has been the involvement in the community and how much people appreciate them putting a footprint on Monrovia. "We want people to see we are working hard for the community," Carrie said, "We pay a lot of attention to the details to provide excellent organic coffee and foods. We control the quality and adjust when needed."

It's been more than a year – and in the midst of a pandemic – but Carrie says they would do it again. "I'm glad this isn't my first rodeo," she says. "You have to be patient in starting a business because it takes time to get it rolling." She adds, "It will be successful if you do it with passion and work hard for it."

Our Best Service is Our Customer Service!



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Adapting and creating boundaries are key to surviving and thriving during COVID

Modern life during a global pandemic has become a complex and constantly evolving reality. Each daily news cycle offers a new challenge or reality to contemplate for ourselves, our families, businesses and communities.

How do we navigate such turbulent and shifting waters?

Behavioral health experts at Indiana University Health recommend three steps to survive and thrive during the pandemic: acknowledge the crisis we face, limit media exposure and adapt to our new normal.

Anxiety and fear are rational, expected responses to the global pandemic, particularly if a loved one's affected, or if you've lost a job, struggled with childcare or faced other challenges. First, understand this is a normal experience right now, and then consider what you can control. Your mind naturally wants to control situations and find definitive answers, but those aren't always available right now. In the meantime, you can improve your news intake and ability to adapt.

When it comes to news and media, there is simply more content out there than we can ever possibly consume. It's important to create boundaries with what you read or watch. Treat it like a diet and be as conscious about the news you put into your mind as you are about what goes into your body. Identify trustworthy, factual news sources, and then set limits on how much you consume.

COVID-19 is unique because it's a community-based virus. There's a lot that we can control within our own environment, behavior and interactions to affect local transmission. While it's important to understand what's happening nationally or globally, often the most important news is happening in your city, county and state. While you probably can't impact transmissions in Arizona or Brazil, you can make a difference here in Morgan County; and improving your community can feel much more cathartic.

Perhaps you are trying to forecast for your



JASON KING
Wellness

business. Or maybe your children want to know if they will be able to go trick-or-treating in October. One way to face this uncertainty is through adaptation. Consider the best-case scenario (COVID transmissions drop) and worst-case scenario (transmissions rise, we return to home quarantine), and then review where we are today. By facing all scenarios in light of the most current information available, you can tackle these big decisions one week at a time. This allows you to be nimble and change or maintain the course, depending upon the latest developments.

Adaptation also describes practical steps like figuring out how to wear a mask everywhere you go or getting used to connecting with friends in the front yard, 12 feet apart. It's helping your kids cope with social distancing among playmates. When you learn to adapt, change becomes less scary. Humans are quite good at adaptation, and normalizing safety precautions make them easier to implement.

When we adapt, we confront our fears about change. Adaptation allows us to be safe in our communities, and this practice is going to be critical to reduce stress and moving ourselves forward toward those best-case scenarios.

Jason King, DNP, RN, CENP is the chief operating officer and chief nursing officer at Indiana University Health Morgan. In service to his profession and community, King participates actively in several nursing organizations and local and regional boards. King leads daily operations at IU Health Morgan and plays a key role in continuing its service as a successful outpatient facility.



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Finish the year right with these 5 steps

So far 2020 has been... There have been so many funny social media Meme's to sum up this year and it's only half way past us. That's right, there are six more months for us all to experience, enjoy and learn from. There has been enough bad, strange and scary news over the past six months that some business owners are surely fearful of what to do, I've noticed some feel they are powerless. We'll, if that's you, I have big news for you. You're not powerless!

Here are 5 steps to finish into 2020 in a big way!

STEP 1 - REMEMBER WHEN!

Remember when you started in business and rediscover your why! Why did you start in business in the first place? One of my clients, Donna from Know Sweat Workouts started in business to "... rid the world of obesity." Now that is a "why" and a BIG one! As a matter of fact, the enormity of Donna's "why" pulls her through some of the rough times. Spend at least an hour re-discovering what your WHY was (is) in the first place. That will be the vision to guide you on what to do and what not to do.

STEP 2 - FIND WHAT'S MISSING!

There are only 4 ways to grow a business. 1. Get more clients. 2. Get your current clients to buy more from you. 3. Get your clients to buy from you more often. And lastly number 4. Improve in any one of the three mentioned. Discover what it is for you that needs improvement. Consult great books like "The 7 Habits of Highly Effective People" by Stephen Covey and the E-Myth by Michael Gerber for general ideas. Books like "Let's Get Real or Let's Not Play" is a great book on sales by Mahan



JACK KLEMEYER
Business Coach

Khalsa and Randy Illig.

STEP 3 - TAKE ACTION!

As my friend, C.J. Hayden, author of "Get Clients Now!" says, "...Procrastination, fear, and self-sabotage kill more small businesses than external factors like economic conditions and changes in the marketplace." Take the things you need to do from **Step 2** above and boil it down to 3 important things you need to do each day. Keep track of doing them, day by day in your journal. You need to follow this one rule though. If one of the three doesn't get done, you may carry it over but it cannot be one of the 3 important things for the next day. You need to have 3 new things each and every day. Your list can be more than three and most times will be much longer.

STEP 4 - GET HELP!

Who or what can provide the help you need to succeed? "It's a rare entrepreneur indeed who is completely self-motivating, knows everything necessary to build a successful business and already possesses all the skills required." says C.J. Hayden one of the people I ask for help on a regular basis. Take a class to learn more about sales or finances ask a friend who they know that might be able to help. This publication is full of resources just waiting for you to take advantage of them. Make the call and have a cup of coffee. Leave your ego at the door and be curious.

STEP 5 - KEEP TRACK AND BE FLEXIBLE!

With your efforts, notice, are you making progress? Are you moving in the direction you wish? If not make adjustments and make them quickly. Then notice again. Are the changes working? Do what you need to do to fulfill your vision.

You need to know, it's time to take back your power to create your own future as an entrepreneur. Put pessimism on hold, and surround yourself with people who believe in you. Make smart choices about what will make a difference in your business, then take action on what you choose. You can do this!

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. Jack can be reached at Jack@GYBCoaching.com or at 317-755-6963. Learn more at GYBCoaching.com.

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The summer of 'What Now?'

I've been ignoring this big lump
in my throat
I shouldn't be crying, tears were
for the weaker days
I'm stronger now, or so I say
But something's missing
Whatever it is
It feels like it's laughing at me through
the glass of a two-sided mirror
Whatever it is
It's just laughing at me
And I just wanna scream
What now?
I just can't figure it out
What now?
I guess I'll just wait it out ... wait it out
What now?
Oh, what now?
*(Excerpted from "What Now"
recorded by Rihanna)*

So let's review the year so far:

January brought us the "Brexit" in which the United Kingdom became the first to leave the European Union. Kobe Bryant dies in a tragic helicopter crash. Prince Harry and his wife Meghan say they're stepping back from their royal duties. Oh, and there's a little news about a new flu bug in China.

February, produced some high political drama with a sitting Speaker of the House shockingly tearing up a copy of a sitting President's state of the union speech live before a worldwide audience. Then before we can catch our breath from that audacity that same President's impeachment trial ends in an acquittal. The democrat presidential candidate field begins to narrow. The DOW JONES hits an all-time high of 29551 on February 12th. Oh, and there's some stories about cruise ship passengers being quarantined in Japan due to a new flu bug.

MARCH 11: The WHO (not the rock band) declares the corona virus a pandemic. The next day the DOW Jones falls 9 1/2 % for its worst one day drop since the 1987 market crash.

MARCH 19: California Governor Newsom orders a statewide mandatory stay at home



**JEFF
BINKLEY**
Finance

order. Dozens of states follow in the next two weeks.

MARCH 23rd: The DOW JONES hits an intraday low of 18,213, representing a 38% drop from its February 12th, all time high.

April and May, The economy basically stops with Congress spending massive amounts of money to prop it up during the shutdown period.

Late May: States start reopening.

MAY 25th: George Floyd dies in police custody in Minneapolis.

MAY 26th: Protests and civil unrest begin in Minneapolis and spread to over 2000 cities and towns in 60 countries.

June: The CHAZ/CHOP is formed in Seattle. The "Defund the Police" movement gains support.

Murder in the United States' 25 largest American cities goes up 16.1 percent relative to the same period in 2019.

JULY: Number of positive Covid 19 test results rise dramatically.

With covid infections on the rise, the upcoming heat of August, congress returning to work and the election season to soon really ramp up, The Summer of "What now" may turn into the Fall of "You gotta be kidding me!"

What is a prudent investor to do?

Using the dramatic rebound in the markets to generate a little more cash on the sidelines may not be a bad idea.

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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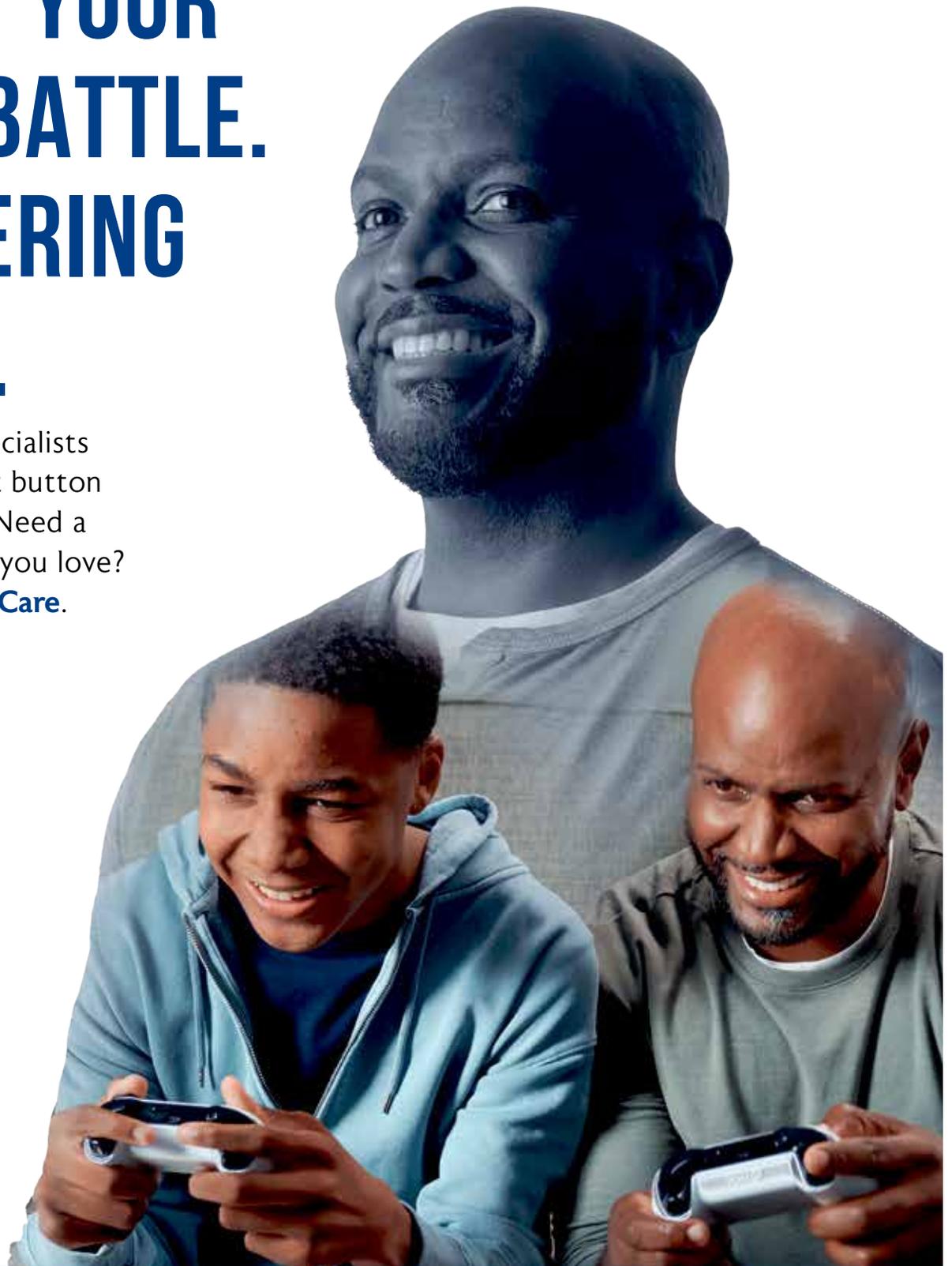
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Managing your small business beyond covid

As we move toward economic restart, it's time to think about managing beyond Covid.

We're entering a new world. The nightly news will continue to influence our day-to-day. Managing beyond Covid, we'll still be navigating uncharted waters. That means we still can only look at the short term. We'll get back to long-range planning later but for now, the goal is still to survive and position your company to thrive in the new world.

Here are the things we can be doing to thrive beyond Covid—

Lead with more confidence than ever.

Crisis is change and as we return to work in this new world, there'll be many changes. Keep communication two-way and more frequent.

Avoid paralysis, with yourself and your team.

The sense that you don't know anything because things are changing daily can cause business owners to stop functioning altogether. Business owners are accustomed to the day-to-day flow of work driving us, dictating how we spend our day. Without that, you have to find other ways to drive yourself and your people.

Set deadlines for yourself. Block out specific time for specific things. Use your Quarterly Action Plan to drive your activities. Now's the time to create new routines for yourself. It's hard to stay motivated but if you do, you'll be better, your team will be better, and your business will be better... maybe better than ever.

Pull your team together and identify what you've learned about your company as a result of the pandemic crisis.

Then identify how you can capitalize on those learnings.

The time to learn the lessons of this new world we're entering is now. What is it teaching you about your business? Companies have discovered strengths they didn't know they had. Restaurants doing curbside and delivery are finding out who their really loyal patrons are. Zydeco's in Mooresville is not only selling their popular hurricane mix carryout, they were able to start selling the 3 bottles of rum with it. Beyond Covid, patrons will likely buy hurricanes while dining at the restaurant plus some to take home.

Have you discovered vulnerabilities? One of our manufacturing clients identified that they need to cross-train people because if someone gets sick, the business would screech to a halt. So they're furiously cross-training not only workers but management too.

You knew your customers' needs pre-pandemic but do you know them now or have they changed?

Do a quick connect with customers and find



**ROGER
ENGELAU**
Business Coach

out what they need post-pandemic. Connect in unique ways—hold a Zoom meeting or webinar, find a reason to schedule a virtual lunch, and have food delivered to each participant.

Create a stellar sales plan to prepare for when business picks up.

There's some thought that once the economy picks up, it may go like gangbusters in some industries. Look for a way to change WHAT you sell and/or HOW you sell it. Classic Cakes in Carmel has taken this time to use social media in creative ways to expand her customer base.

Develop policies you needed but never had time to write.

What process improvements can you be making now? The time to test your processes is in the busiest time. A veterinary client was forced to operate under capacity after some workers left, and the remaining team members found innovative ways to accomplish the same amount of work. The experience told them things about their business they would've never known before.

Create your Single Sheet Business Plan, or refine it, so you're ready to hit the ground running.

While you can't focus on 1-year and 5-year goals and beyond right now, focus on the quarterly goals and really use your Quarterly Action Plan to direct your activities now.

In a recent IBJ article, Mitch Daniels said, "The next few months will expose many functions that make little or no contribution to the core mission of thousands of businesses."

Changes you've been forced to make now could very well improve how you do business beyond Covid.

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

How will COVID-19 impact your business finances?

We are all overwhelmed with the COVID-19 issues and it's unquestionably a sad fact that this will be felt on small business finances. As I've written about many times over the past several years, there is a direct link between good health and a good, healthy bottom line for business owners. But never in a million years could I have imagined what we're experiencing right now.

Knowing that small businesses are the backbone of America, and being a small business owner myself, the financial impact felt by CO-



**JENNIFER
WALKER**

VID-19 could be far-reaching for many years. During a tough economy, best practices for ac-

counting and finance can make the difference between success or failure of a business. Many companies may cut back elsewhere in operations, but it is essential to stay on top of your accounting.

Consider that one of the roles that accounting fulfills is being the eyes and ears of the organization. Obviously, this role is especially critical when a business is under stress. You need all the help you can get to keep things running smoothly.

Getting your financial act together, doing more with your assets and keeping your debts low aren't some kind of miracle cure for your business. They're things that successful businesses already do all the time, not just during the good times.

Here are a few tips to help you improve your accounting practices to help position you better in today's economic challenges.

Continually review your expenses and maintain best practices for tracking and managing costs, so that you can quickly eliminate non-essential expenses. For the majority of businesses, compensation and benefits are typically the largest expense items.

Carefully measure the amount of liquid assets your business can generate and how much the business needs. Good accounting principles

are crucial so that management is always aware of the company's cash position. It's no surprise that companies have to become more aggressive in collecting receivables. Be sure you understand the impact of tax law changes during economic recoveries.

Sharpen your focus on budgeting and forecasting. Take a closer look at managing your budget and forecasting future revenues. Forecasting revenue during a slowing economy becomes increasingly difficult as sales cycles lengthen and workforce reductions are often necessitated.

What changes during a recession is that these things become a lot more important. You might be able to get away with not doing them during the good times. But when business gets tight, they can mean the difference between bankruptcy and survival.

We really are all in this together. It is my hope these interesting times will eventually strengthen our network of small business owners and our resolve to overcome.

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.

S.R. 37 traffic patterns changing south of S.R. 39 interchange

On or after Monday, April 20, traffic on S.R. 37 south of Martinsville is changing.

Northbound S.R. 37 from Indian Creek will open to two lanes. The left lane will carry northbound through traffic, and the right lane will exit onto S.R. 39.

Traffic on southbound S.R. 37 will be moved to the right lane just south of S.R. 39 so crews can work in the median.

This traffic configuration will be in place for the remainder of this construction season. Dynamic signage will indicate merge points and help prepare drivers for slowing or stopped traffic.

S.R. 39 traffic shift scheduled

Beginning on or after Monday, April 20, S.R. 39 traffic lanes are scheduled to shift between Morton Avenue and the railroad crossing. S.R. 39 traffic will shift to one side of the road to allow crews to widen the other side of the road.

S.R. 39 is being improved this year to safely move more traffic during the 2021 closure of S.R. 37 in Martinsville. Daytime traffic flagging is ongoing on S.R. 39 between S.R. 37 and the White River for pavement patching and utility work.



