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MORGAN COUNTY

September 2020



Mike Buchanan

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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/martinsvillenoollions

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

Don't be pushed by your problems. Be led by your dreams.

— Author Unknown

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The family in business

These are tough times for business owners everywhere, including here in Morgan County. Morgan County business owners tend to watch out for each other, build each other up, and lend a hand when needed. I have seen and heard that happening for years and more lately.

When I reflect on the stories in this issue, I recognize what “family business” means. It could be spouses, siblings, or, here, fathers and sons.

Working together successfully requires trust, respect, and appreciation for each other’s talents and capabilities. There is a sense of wellbeing, having someone standing alongside you.

The upshot is a confidence, a courage, that makes the constant effort viable, and yes, easier.

Single operator business owners often don’t have that feeling of safety. Those people need their colleagues.

Let me explain. The first story is about father, Steve, and his son, Mychael Buchanan of Tiffany Homes, LLC. The father’s passion and livelihood inspired the son to continue in the family business. The transition of leadership is underway. Trust and appreciation for each other fuels the excitement for their current project.

The second story, about father Shannon Parks of C & S Construction and son Tim is also about the mentorship of a successor. They, too, are like-minded, trust one another, and are working toward a seamless succession. Shannon says Tim has an attitude of “if it isn’t broke, why fix it.” Seven words that illustrate the respect and appreciation for each other’s capabilities.

The last story is not one of succession, but one of a father-son bond. Son Casey Gillin is the owner of G2Wins. A life-long immersion in everything football living with a man whose



JIM HESS
From the Publisher

career has been centered on coaching football with all its intricacies and mechanics. Mike Gillin has been a key element in the creation of the business and participates because, it seems, he not only loves the game, he and his son share a mutual respect and belief in each other.

All of the subjects of these stories make me see the importance of having “someone in your corner” in a business. It may still be challenging. It may still be exhausting. But there is someone pushing and pulling you forward.

These are not easy times for small business owners. Let us all do what makes Morgan County small business strong. Reach out, especially to single operators, because your call, kind word, or extended hand might prevent them from giving up. The group you are born into is your family. But those around your business that care, encourage, and support your efforts are your business family. All of us working together ensures Morgan County will continue to be a growing and thriving community where we all want to live, work, and play.



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MORGAN COUNTY

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Ephesians 2:10

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

At your service

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By Elaine Whitesides

Morgan County Business Leader

When you listen to your customers, good things happen; new product lines, new services, or in the case of Shannon Parks, a whole new direction for your business.

Parks owns C&S Construction Services, LLC located in Martinsville, where he and his family moved six years ago. He is married to Sara and they have three children, Tim, Reese, and Nicholas.

About 20 years ago, Parks had a business partner and he saw the direction the company was going and decided it was not the direction for him. At his request, the partner bought him out. In that deal, Parks signed a two-year non-compete agreement.

After the two years, Parks started C&S Construction Services, LLC and began constructing commercial buildings again. Then a customer asked if Parks would offer a maintenance program. He agreed and it was not long before he offered the same kinds of services to other customers, small and large. He had clients in malls and retailers with locations out of state. He now has offices in Kentucky, Ohio, Illinois, and Indiana. Eventually maintenance and repair services replaced construction.

IN THE BUSINESS OF SOLVING PROBLEMS

Over the years, as his sons came to work for him, he said, "I needed something for them to do." "That's when we started landscaping and snow removal. It took off and he learned of another problem his customers had. Landscaping,



Shannon Parks

and snow removal services were a budget problem. The costs for these services varied dramatically year-to-year. If there was lots of snow or more repairs than estimated, the budget was blown.

Parks listened carefully and found a solution. He proposed an annual or multi-year contract, giving his customer an exact budget figure. "It's a line item for them now." Parks adopted the contract structure with other clients.

After graduating from high school, Tim left for schooling to become an electrician. Tim was interested in the business and Parks saw the potential of adding electric services in the future.

The volume of work increased, and although Parks employs, on average, 40 people, he needed help. Tim left school, joined the company full-time, and now looks forward to one day taking over the operations from his father.

OLD SCHOOL MEET MODERN TIMES

Parks believes in many of the old school ways of being in business. Personal contact, responding to customers, and handling bookkeeping on a weekly basis. There is no receptionist to answer calls. Shannon Parks answers the phone or is the person to return the call. "Personal contact is essential," Parks said. "I think it's important to provide the service I would want and it's also important to generate more business. My customers love it."

That being said, Parks understands the other side of being in business. "When times change, I have to change, too," Parks said. "The younger generation is very, very vital to a lot of businesses and I am glad that schools are teaching them to use technology." He says technology has been a boon for his business. "I am an old guy and there are times now that one of the kids have to explain technology or step up to help me."

Parks works now in a mix of old school and modern times. For instance, customers send an email and he follows up with a phone call. He utilizes online bookkeeping and he's using Zoom now. "My kids helped me set it up."

RELATIONSHIPS

Parks feels relationships with everyone from cashiers to managers are incredibly important. "I treat my guys and customers and everyone else the same way I want to be treated," Parks said. "The person that works at the cash register today isn't always going to work as a cashier. They could move up and become a manager."

He has proof. One of his customers was a manager of a large retail store. That manager is now a Vice President in the company. Parks said, "He knows me. He knows the work we do. He has opened up new locations to us because of our relationship." As people move from company to company, they take his name and their experiences with him to the new job.

Parks said his company used to be bigger than it is today. "People wanted me in a dress shirt and attending meetings," he said, "which means I am not seeing what is being accomplished." He sees his role as a combination of quality control, new business development, and mentor. "I drive by to look at landscape sites, pop in to check with managers. I maintain the relationship. I actually get out and mow with the guys on occasion. I enjoy being with the crew, checking on them, and answering questions."

THE FAMILY IN A FAMILY BUSINESS

Parks says he started a business at 19 years old. "I absolutely wanted to be self-employed. I want things done my way," he said. "If something gets screwed up, it's because of me. I like to own up to my responsibilities."

He is a firm believer in family-owned companies. Tim started doing landscaping in the company at 16. He is now 25 and Parks says he will most likely run operations in the next couple of years. "It is a team effort right now," Parks said. "If there is a question, I tell him to call me and we will figure it out together."

"We live in a world that is go-go-go, so you have to be quick to answer and make decisions on the fly. Sometimes there isn't time to call." He encourages Tim to make a decision in those instances. Parks says decision-making and problem solving come with experience and thinking on your own. "If the decision is wrong, we will fix it," Parks said. "If you have good relationships with your customers and they know you are reliable and do quality work, they will understand if something goes wrong. Mistakes happen. Accidents happen. But guess what, life is about a bunch of lessons."

Parks says his company does a lot of good in the world. Not just for customers, but for the community as well. "I have been gifted with this and I want to help someone else out. It's the right thing to do," Parks says. "I do it because I feel in my heart it is the right thing to do."

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Facts about filters

You know that miserable feeling when you've got a bad cold and you're so plugged up you can barely breathe? That's kind of how your vehicle feels when it's trying to deliver optimal air flow through a dirty or clogged air filter.

Surprisingly, the air filter plays a much bigger role in your vehicle's ability to perform than you might think. It not only affects how your vehicle runs, but also how long it runs. While air filters are important, they are also fairly inexpensive and easy to change. Typically, a quality air filter is good for around 12,000 miles unless it becomes damaged or you drive in extremely dusty conditions or have frequent stops and starts. The best way to tell if you need to replace the air filter, other than referring to your vehicle's service manual for recommended mileage, is to watch for a significant decrease in gas mileage or problems associated with ignition.

Here are a few benefits of maintaining a clean air filter:

1. It not only protects your engine, but also increases its life. Think about all of the leaves, bugs, water, salt, mud, construction dirt and other debris that comes in contact with the front end of your vehicle. A clean air filter keeps all of that from getting into your engine. Eventually, however, the filter gets so clogged that it restricts necessary air flow. A damaged filter will also fail to keep particles out of your engine. This is when the bigger problems occur. A particle as small as a grain of salt can do major engine damage if it reaches the internal cylinders or pistons. Changing the filter on a regular basis ensures clean and proper air flow and should protect against expensive engine repairs.
2. It ensures optimal engine performance. Engines require air in order to perform the combustion process. When air flow is constricted due to a clogged filter, the engine simply cannot operate as it should. If there's enough blockage, the engine could stop running altogether.
3. It provides better fuel economy. To operate with maximum fuel efficiency, your



JEFF HOBSON
Hobson's Hints

- vehicle needs the right combination of gas and air. If the air flow is compromised, your vehicle will use more gas.
4. It lowers your vehicle's emissions. A clean air filter enables your vehicle's emissions system to operate as it should, reducing the risk of polluting spark plugs and increasing engine deposits. The emissions system requires just the right combination of air and fuel to function properly. If air flow is hindered, the result is a higher concentration of fuel. This imbalance could cause your Service Engine light to come on.

While on the topic of filters, there are a couple others that you will want to check regularly to ensure your vehicle's optimal performance. First is the fuel filter. It keeps dirt, debris and other contaminants from clogging up fuel lines. A sure sign of a problem is irregular fuel performance and poor gas mileage.

The other filter that should be kept clean is the cabin air filter. Its purpose is to maintain good air quality in the cabin of your vehicle. When free of blockage, it prevents dust, dirt, pollen and other pollutants from entering through A/C and heat vents.

The fact is, filters really do play an important role in how well your vehicle runs, how long it runs and how comfortable it is for you and your passengers.

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.



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Did you know that the lack of many illnesses in the United States is credited to modern plumbing?

In the early days of our country, water was usually drawn from nearby rivers, streams, lakes or springs.

In more heavily populated areas, the water was delivered by some of the first water mains which were constructed of hollowed out logs. Many of the health issues were due to contaminated water. Sewage would leak into the drinking water. Log piping would sag in low spots causing stagnate water and a breeding ground for insects. Although these hazards have



Jod Woods

mostly been eliminated by modern plumbing practices, there are still health risks that can be avoided by keeping your plumbing system maintained and repaired by a qualified professional. Licensed plumbers have been through years of training. They can maintain your plumbing system properly and protect our water supply.

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THE JOY OF C

Tiffany Homes LLC personalizes each home to its owners

By Elaine Whitesides

Morgan County Business Leader

Entrepreneurs are known for their desire to do things their own way. For some, it is control. For others, like Steve Buchanan, it is because he feels he has found a better way to do something. It did not happen overnight, but then, that is another hallmark of small business owners.

Originally from Stilesville in Hendricks County, Steve worked for Caterpillar. His father was a carpenter, so it was not a surprise when Steve began part-time building spec homes. As the part-time endeavor took flight, Steve left the management job at Caterpillar and began building and selling homes full-time. That was 33 years ago. He says he has started and sold several businesses over that 33 years. Although the market was dead when the housing crash came, the entrepreneur took on building a subdivision out of state. "Building houses is what we knew," Steve said. "So that is what we did."

TIFFANY HOMES, LLC

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Jenni Buchanan, Owner and President
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After that, Steve and his wife, Jenni moved their family of Mychael, Tiffany (now Inglert) and Shawn (now Gilley) back to Indiana. Bainbridge to be exact. When the opportunity came about six years ago to build a subdivision in Mooresville, Tiffany Homes, LLC opened for business. "It's fun," Steve said, "that's why we fired it back up again."

Going in, there was a plan in place to pass it on to the next generation. Mychael worked with his father over summers. They all agreed it would be good for him to get some outside experience before joining the business. He graduated and took a job with Honda Manufacturing in Greensburg as a new model engineer leading and developing projects. "I really enjoyed it," Mike said. "Working on multi-million-dollar projects taught me skills I needed for here. And I was happy to continue there, learning and growing until Dad wanted to retire."

Steve officially retired about two-and-a-half years ago from the company, which is owned by wife Jenni, and where son Mychael is now the Vice President of Operations. Being retired doesn't mean Steve has left the job. "This is my

passion," Steve said. "You can see what you have done. We design every home we build so each is unique." Steve is passing it on to Mychael, the new generation. "He is as passionate as me," Steve said, adding, "I can't leave it alone."

"He stays involved," Mike said, "but he and mom can travel and do what they want when they want to. There is a lot to learn, so I am happy to have him accessible."

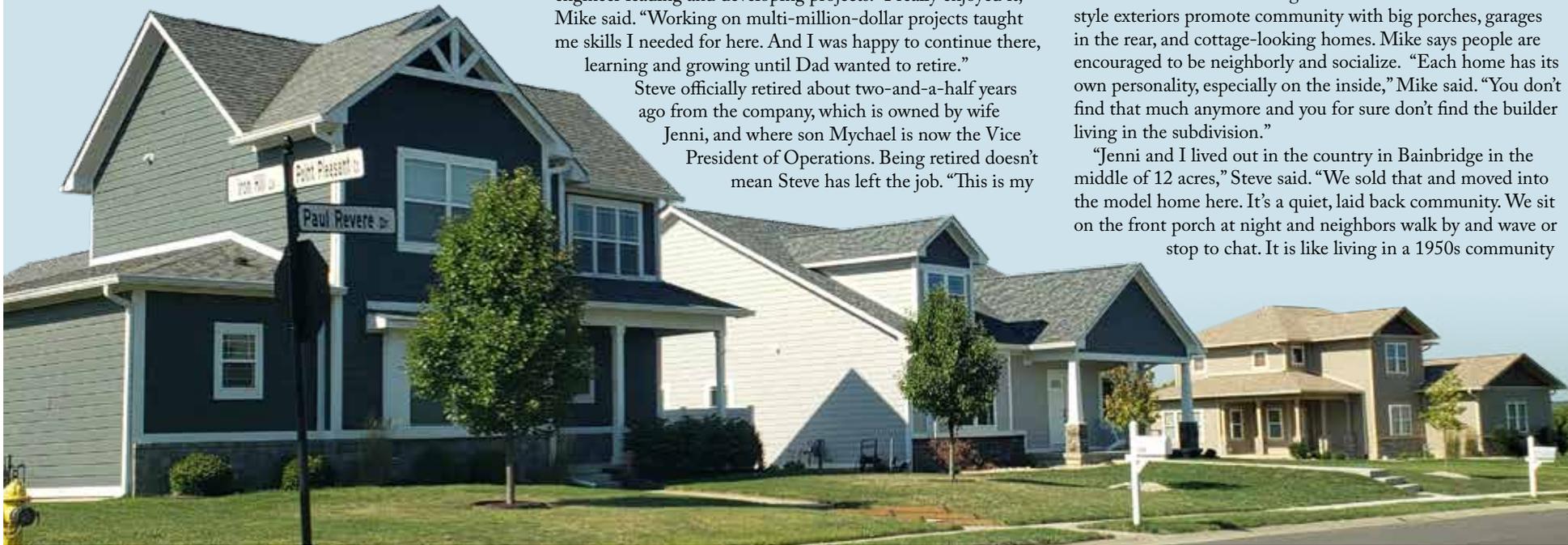
MAKING THE MOVE TO MOORESVILLE

Tiffany Homes is building 50 homes in The Villages of Eastmoore. About 25 have been finished. One of those homes is occupied by the Buchanans. Once they began building, they fell in love with the look and feel of the subdivision and Mooresville. "We live here," Steve said. "This is our home and I like that we are providing a quality product for the community." He says they have built all their neighbors' homes, so their customers know where they live – right next door or down the street.

He says Mooresville is in desperate need of quality housing as it is expanding. "The need is going to grow and grow," Steve said. "We are in a good position to help the Mooresville and Morgan County community and I am excited about doing this. This subdivision is quality built and not out of reach cost-wise."

They feel like they are bringing back the past in a good way with the homes in The Villages of Eastmoore. The Craftsman style exteriors promote community with big porches, garages in the rear, and cottage-looking homes. Mike says people are encouraged to be neighborly and socialize. "Each home has its own personality, especially on the inside," Mike said. "You don't find that much anymore and you for sure don't find the builder living in the subdivision."

"Jenni and I lived out in the country in Bainbridge in the middle of 12 acres," Steve said. "We sold that and moved into the model home here. It's a quiet, laid back community. We sit on the front porch at night and neighbors walk by and wave or stop to chat. It is like living in a 1950s community



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CUSTOM BUILD

with all the benefits and modern amenities of 2020.”

Mike emphasizes the point. “I want our customers to know we are staying in Morgan County and want to be a part of the community,” Mike said. “I would like to stay here and eventually let my children grow up here.”

While their primary focus is on what needs to be done on current projects, they say they get many inquiries for homes in other areas. There are possibilities for expansion of the company, and they keep their eyes open for opportunity. “You have to be ready for change,” Steve said, “because the industry changes and you have to be prepared.”

WHY TIFFANY HOMES ARE UNIQUE

It all starts with the design. Every year they offer new models. The exteriors are all in the same Craftsman style, but the interiors are all unique in style and square footage. All three of the principles get involved in the initial design. They collaborate and bounce ideas around. Then they consult with the customer to address their needs, desires, and budgets. “Everything from the ground up,” says Steve, “is custom.”

They maintain a library of designs they have built over the years. Some are hardcopies, others are raw prints from 25 years ago. Mike says Steve has an archive in his head. They never build the same house twice. “We want a new home every time,” Steve said. “We use the past plans for inspiration sometimes, but we keep every design fresh. That is part of the fun.”

There are no employees other than family. All other workers are sub-contracted. Using this strategy, Steve says he can control the cost of the house. “We bid everything the customer wants and then lock that in with subcontractors. That means no surprises for the customer.”

Sub-contractors are extensively vetted. “We have been at this a long time,” Steve said. “I have subs I have used for a long time and they are good, honest people.”

Mike adds, “It all boils down to keeping subs that are like-minded. Compatibility makes for a good team and a product that is good for the customer. We act as project managers to ensure we stay on schedule and meet quality standards. Then we all work together as a team.”

Customers have told them how happy they are to see them on the job every day and taking care of any problems right away. Especially here in this subdivision that is important because customers become neighbors and friends.

Tiffany Homes also builds other custom homes, large and small, to meet the demands of buyers. A customer may have already obtained a lot, or can request assistance

in finding one. Steve is a managing broker at Timeless Realtors, LLC, a full-service real estate company run by Tiffany.

No matter what home or where the home will be located, Steve says no one is providing what Tiffany Homes does. “Customers get to pick out everything they want,” he said. “They have complete control of the home. We have had people bring in drawings on a napkin and built a home for them.

“We feel it is our job to get the customer the most house for their money,” Steve said. “We are constantly investigating sources for the lowest prices we can find for quality materials. The wholesale prices we negotiate are then passed on to the customer.” The other perk with Tiffany Homes is that adjustments can be made throughout the process and money saved in one area can be reallocated to another.

“Customers control what they spend,” Mike said. “They are shocked that somebody takes the time to make the house what they want. We literally go shopping with our customers.”

“We treat a 1,000 SF home the same as a \$2 million home,” Steve said. “Every home is just as important as the next.”

STANDARDS AND VALUES

“We are susceptible to the economy like everyone else,” Steve said. “COVID-19 took its toll. We know that we have to roll with the financial tide of the country.”

That being said, both father and son agree that they must gear their business to what makes them feel good and allows them to stay aligned with their standards and values.

“We are not high pressure,” Steve said. “It’s a big decision. It may be the biggest decision customers make in their lives.” They want buyers to take their time and not over-extend themselves. “We don’t want people to be house-poor,” he said. “We are just real about it. We all live on a budget and we keep that in mind when working with customers. We treat them the same way we would want to be treated.”

Compromises can be made on the house and construction, as long as they do not require the Bu-

chanans to trade in their values or what they believe is right and proper. The goal is to provide quality and solutions that reassure the customer.

“We take our time and build the homes right,” Mike said. “Families get moved in and then we go on to the next one.”

“We’ve got a spirit of challenge,” Mike said. “We want to continually do better, and we are not satisfied until the final product is something we would be happy to accept as our own home.”



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By Elaine Whitesides

Morgan County Business Leader

“Do what you know.” People in all professions have probably been told that at least once in their lives. It applies to entrepreneurs as well as employees. But for entrepreneurs it might have a deeper meaning. Because successful small business owners will admit, no, proclaim, that they love what they do. It’s in their blood and they can’t imagine not doing whatever it is they do.

For Casey Gillin, that something he knew how to do was play football. “From the day I was born, I had football in my life,” Gillin said. “I wanted to play when I was in first grade, but they wouldn’t let me. I had to wait until second grade.” He came by the desire and work ethic honestly. It had been ingrained in him by his father, Mike Gillin, who has been a high school head football coach since 1978 and has won more than 300 games over his career.

Gillin loved the game. He played wide receiver, running back, but most of his years were spent as a quarterback. The family followed Mike Gillin to all the towns where he taught and coached, so it is a challenge for the younger Gillin to say where he grew up, except to say that he grew up on football field.

He played quarterback for Ball State for a year and finished his education and college football career at the University of Indianapolis with several state records. “Every kid who plays football dreams of going to play at the professional level,” Gillin said, “but I quickly realized that I wasn’t talented enough to do that. Instead, I decided I wanted to coach football in college.” He graduated with a degree in Sports Management and did not have to go far to find the coaching position he sought. After playing at the University of Indianapolis for three years, he took a job coaching football there for the following ten years, the last three as the Offensive Coordinator.

Gillin went into the job with eyes wide-open. He knew what was demanded of a coach at the high school level and in college there were even more demands, mostly on his time. “In college as a coach, you’re working 16 to 18 hours a day during season. It never stops,” Gillin said. “Then in the off season, you are on the road scouting and recruiting, going to events and then all of a sudden it is time for spring training and then summer recruiting picks up again. I loved it.”



Casey Gillin

In 2017 his father brought up an idea and they began talking about doing something working with quarterbacks, kids at all levels, to help them develop their skills and understanding of the game. At that time, Gillin had just been promoted to Offensive Coordinator and did not think the time was right. He wasn’t ready to leave the University. His father was coaching at Mooresville High School. They put their ideas in the back-

ground, occasionally talking about it, but concentrating more on their jobs.

LIFE CHANGES AND NEW IDEAS

During those 10 years Gillin married his wife, Katie and their son, Case, was born. Suddenly, Gillin had a new perspective on life and family. He wanted to spend more time with his. “I wasn’t seeing my son as much as I wanted,” Gillin said, “and I wanted to spend more time with my dad and coach with him at Mooresville High School.” As that feeling grew, the idea of a business training quarterbacks became more and more attractive.

Mike had been working football camps for more than 40 years and Casey had done the same for more than 20. They had the knowledge and experience required. While Casey Gillin owns the business, it is both of the two Gillin men (G2) who give the players what they need to win. That is where the name of the company came from.

“We train quarterbacks to be elite, to move up a step from where they are right now and train them to be more efficient on the field,” Gillin said. “The whole point is to help the kids get to wherever they want, to maximize their playing talent.” He says it is true that not everyone can earn scholarships, but their goal is to train every player to be as good as they can be.

G2Wins began offering coaching services and presently work with more than 25 players aged 8 years old up to college level players all over Central Indiana. Word of mouth has spread G2Wins quickly. One-on-one sessions, semi-group (two to four players), or groups of five or more are offered.

Anyone who has played any sport knows that every game has intricacies. “We work on everything,” Gillin said, “from the grip of the football, how to stand, where to step, throwing mechanics, how hard to throw, the loft in the air and follow through. There’s a lot of technical instruction in all aspects of being a quarterback: Quick throws, fall back throws, moving between defenders, movement throws, and throwing in between players.” He says his dad is a “thrower” and as a coach he’s got a reputation of being a quarterback guru. Together, he said they felt they had the tools and the coaching ability to optimize players’ potential.

The training is detailed and more physical than anything else, but instruction and techniques are included to teach players how to stay calm in a tight situation. They also spend time learning how to read a defense, understanding coverage, drawing coverage on a whiteboard for all field situations, and watching videos to critique them and learn from them.

THE BUSINESS ENVIRONMENT

Gillin says he thought he had an idea of what it meant to run a business. The biggest challenge for him, he says, is treating what he does as a business. “I just love doing this,” he said. “The business part with people is the hardest thing to do. Shortly after launching the business, Gillin learned the first lesson of entrepreneurship – change is constant and often a surprise. COVID-19 shut training down for two months. Gillin stayed in touch with all the players. He said, “Once the state opened up, we were able to get back on the field and haven’t missed a beat since.”

“I believe in what we do, and I want kids, coaches, and parents to know that this is there for them. I am here for their sons to be successful,” Gillin said. “I want parents to know they can trust me to maximize their kid’s potential at the quarterback position. I am not in it to make a name for myself. I want to push the kids and get them to get noticed. If they have the talent and desire to stand out, I am the guy to help them do that.”

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Beating the heat while getting fit

Many of us are squeezing in as much outdoor exercise as possible as our warm weather begins to cool off. After so much time indoors and at home this year, many of us want to stretch out summer as long as possible!

Average temperatures in September in Indiana hover around 70 degrees but can rise as high as 91. While you may think we already have one foot in the fall season, keep in mind some tips to stay healthy as you exercise outside on hotter days.

WEAR ENOUGH SUNSCREEN

To get the most protection out of sunscreen, choose one with an SPF of at least 15. If your skin is fair, you may want a higher SPF of 30 to 50.

WEAR APPROPRIATE EYE WEAR OR SUNGLASSES.

You can't feel or see the UV radiation produced by the sun, and in small doses, it boosts vitamin D. But too much UV radiation can cause sunburns, skin cancer and eye damage. While fashion sunglasses are tempting, read the label before you even check the price tag. If the sunglasses do not block 100% of both UVA and UVB rays, keep shopping.

HYDRATE PROPERLY

While it's easy to remember to drink water once you're already thirsty, you should start your workout off right by having a glass or two before you head outside. Carry water in a bottle or hydration pack, like a CamelBak, and take a sip every 15 minutes - even when you don't feel thirsty. After your workout, be sure to drink a few more glasses of water.

LISTEN TO YOUR BODY

To avoid heat stroke, stop exercising if you start to cramp, get a headache, feel nauseous,



JASON KING
Wellness

dizzy or lightheaded. These symptoms - as well as vomiting - are all possible signs of heat exhaustion or heat stroke. Be sure to check the weather forecast so you can anticipate increasing temperatures, and exercise in the shade when possible.

BE AWARE OF THE TIME OF THE DAY

The hottest hours of the day typically fall between 10 a.m. and 3 p.m. If you begin a long exercise in the morning, remember that the temperature will likely be higher at the end of your workout.

WEAR LOOSE, LIGHT-COLORED CLOTHING

Light colors help reflect the sun's rays, and loose, cotton fabrics wick away sweat and keep your body cool.

Stay hydrated, stay cool and enjoy our last few days of summer.

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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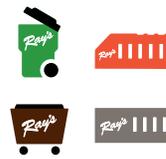


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Be ready for the comeback

Since mid March, things have been anything but normal, whatever normal is for you, your family and your business. Here are 10 Tips to keep you going strong so that when the comeback arrives for you, you're ready!

These tips are for your health, your mental, spiritual and physical health.

GROUND RULES

If you haven't already, set some ground rules and boundaries. I've noticed the isolation of the quarantine has cause many to feel isolated and somewhat depressed. Taking control of what you can control will go along way to boost your confidence and give you more control.

GET OUT OF BED

Get out of bed, shower and dress like you normally would so that you're back in the swing and timing of getting ready in the morning. Make sure that when your alarm wakes you that you pop up out of bed otherwise your day will slip by. I know from experience on this one. After you pop up out of bed, go ahead and make your bed! Success first thing is always a good thing.

TO-DO LIST

Begin to capitalize on your To-Do list and daily routine. Remember "WIN!" What's Im-



**JACK
KLEMEYER**
Business Coach

portant Now! Notice what things are on your "Should" list an begin to tackle them and for goodness sake stop "shoulding" all over yourself.

YOU

Be sure to begin if you haven't already to set some time and make a place for you. With most of the world confined to video meetings and phone calls as a means of interaction, people are worn out because they haven't set any "Me Time" or have designated a "Me Place" to relax and recharge so they can begin again anew. Make sure you're doing this.

DESIGNATED SPACE

Be sure to have a place where you "do your work" whatever that is. Doing some here and some there around the house causes lack of focus, less boundaries and loss of control.

PLAN AHEAD

Use your calendar, journal or however you schedule things in advance to make some plans and some goals. Go back to that "should list" and schedule (time block) to knock a few items off that list. We will come out of this and sooner than later.

WATCH YOUR SCREEN TIME

Too many folks are social media surfing way too much with the quarantine. The more time you find yourself endless searching social media or the internet the less focused and productive you become. Sadly, we all become addicted to the dopamine rush staring at the phone brings on. Limit your reminders and when you're working, turn the reminder sound off so you can stay on task.

STICK TO YOUR KNITTING

Use your daily routine, your to-do list, your calendar and your journal to stay on track with your goals and with your work. Both your work around the house and the work work.

LEARN SOMETHING NEW

Keep a place on your agenda or schedule to learn something new, to read, listen to a podcast or an online class/workshop. Time will

pass no matter what so why not learn and grow as the clock ticks the seconds away.

BE HEALTHY

Your most important vehicle is your body. Make sure you are filling with the best fuel at the best times of day. This goes too for learning and growing. It's really easy to snack on the bad stuff during the day. Plan now to ensure you're also taking in the right kind of calories and get up and walk around.

A bonus tips to consider.

GIVE YOURSELF A BREAK

Relax, consistency will win the day. Mind the small things and the big things will be fine.

What are your plans for when the virus goes away? What will you keep that you learned and what will you finally discard that you have learned about yourself?

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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As much as subscriptions services may seem like a trend we'd like to see disappear, they aren't going anywhere. As technology continues to move to the cloud, the software and tools we use on our computers are becoming increasingly decentralized. That Office product you use every day? It has features that allow you to edit your files from anywhere and collaborate with your colleagues in real time, and that's all in the cloud. That budgeting software that's so conveniently available on your computer

AND your mobile devices? You guessed it... cloud. And that John Deere tractor computer... well, I'm not sure about that one, and it looks like farmers and lawyers aren't, either.

The subscription business model is a big win for software



CHET CROMER
Technology

companies. Once you have a customer hooked on a small fee, they're less likely to drop it down the road. It's easier to get them to upgrade since you're not asking them for a large chunk of change every few years. And all those servers and staff that make cloud operations possible? They're no longer a capital expense that you have to figure out how to overhaul every few years - your budget for improvements is built right into your scalable monthly service fees.

Subscriptions are not going away. While we'd all like to buy

a copy of Microsoft Office off the shelf and not have to pay for it again for 5 years, we'd be missing out on many of the features and conveniences that we've come to appreciate and count on, even if we don't realize it. Many subscription models do offer business plans that allow you to mix and match levels of service with a fluctuating team as well, so it's a good idea to think ahead as you engage with these new types of service fees.

Our advice? Look at your business, your team, and your environment. Find the packages that suit you well and that will propel you forward effectively. If it costs an extra 10-15% to move to a subscription model that allows you to use software on all your devices and on the road it may be worth it. Don't try to cheat the system, but don't let it abuse you, either. Take advantage of features to simplify and take your data with you wherever you want to go with it.

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.



Citizens Bank recognized as one of the top banks in Indiana

Forbes, an American Business magazine featuring finance, business and communications topics, recently released a ranking of the "Best Banks in Each State." Citizens Bank of Mooresville, Indiana was recognized as one of the top two banks in the State of Indiana.

To produce their 2020 rankings, Forbes retained the services of Statista, a research firm and leading provider of market and consumer data, to conduct surveys of banking customers nationwide to determine which institutions performed best in areas such as best services in the branches, online services and financial advice. Citizens Bank of Mooresville, Indiana placed second in the State of Indiana trailing only a bank with over 40 times the number of employees. Citizens Bank was ranked ahead of major regional banks, national banks, and was the only Community bank that appeared in the top five of the rankings for the State.

Unlike regional and national banks, a community bank is a locally owned and operated financial institution that benefits the communities in it calls home. Since 1931, Citizens Bank has been serving communities in Central Indiana through retail and commercial banking, helping community members buy homes and businesses, save money, and invest in their futures.

Citizens Bank is proud to have employees, customers, and wonderful communities who make it possible to achieve a best of the best ranking in the State of Indiana.

Since 1931 Citizens Bank has played an important role in the financial lives of so many people. Over the years, you've allowed us to help you buy homes, grow businesses, and put kids through college. We're truly grateful for the opportunity. And we want to say thanks in the best way we can think of by putting the needs of our customers and our community first. CITBA Financial Corporation (CITBA) is a one-bank holding company headquartered in Mooresville, Indiana. Its wholly owned subsidiary, Citizens Bank, serves the central Indiana area through excellence in retail and commercial banking. With over 9 locations and hundreds of retail banking and commercial lending experiences, Citizens Bank brings the expertise found at bigger banks together with a true sense of what community banking has always been and should always be. CITBA is traded on the OTCQX under the symbol "CBAF". Learn more at www.citizens-banking.com. **HERE'S TO PEOPLE!**

CFMC names new president

The Community Foundation of Morgan County has announced that Brittani Bentley will succeed Ed Kominowski as its new president. Ms. Bentley served as the Finance Director and as Associate Director since joining CFMC in 2016.

With more than a decade of corporate



accounting experience, and the last 7 years dedicated to serving the community of Morgan County in the non-profit space, Bentley is passionate about philanthropy and community building.

"Brittani has a passion for community development, working with our fund holders and donors and brings experience in every aspect of CFMC having served as the Associate Director. She knows and appreciates what makes our community unique," said Keith Lindauer, CFMC Chair of the Board of Directors. "Our Board of Directors and staff are excited to have her continue leading the team of people here who have built the community foundation into the service organization we have become."

Bentley has a bachelor's degree in Accounting and Finance from the Kelley School of Business from Indiana University. Before becoming a member of the CFMC team, she worked for 3 years as Office Manager at PDS Connect in Mooresville, Indiana. Since 2016, Brittani has worked to build relationships within the community, built partnerships with community leaders, and listened to fundholders and donors on how to help lead efforts for the greater good in Morgan County.

"I am excited to continue the efforts CFMC has invested in as President," Bentley said. "The Board, staff, and the entire Morgan County community have come together to create a strong organization that has already offered many years of service to the community I am proud to call home. I am excited to have this opportunity to lead the CFMC."



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Virtue signaling, masks and retail sales

According to dictionary.com virtue signaling is defined as:

“the sharing of one’s point of view on a social or political issue, often on social media, in order to garner praise or acknowledgment of one’s righteousness from others who share that point of view, or to passively rebuke those who do not:

‘The virtue signaling of solidarity with the victims can be a comforting affirmation of community. Their outraged virtue signaling comes across as contrived.’”

Whereas virtue signaling has its place in today’s society, it should have less standing in C Suites and nowhere on Wall Street. Before some of you get all huffy and say Binkley’s gone off the end of the right winger’s diving board, please note that this wasn’t my statement but my paraphrasing of what Secretary of Labor Eugene Scalia wrote in a June 23rd, 2020 op-ed for The Wall Street Journal. Scalia writes that pension fund managers should focus exclusively on providing benefits to retirees, not on supporting environmental, anti-poverty, civil rights, and diversity campaigns. In other words, if you’re a fund manager playing politics (or philanthropist) with the pension and retirement nest eggs of millions of American workers, you better knock it off or you may find yourself in an audit of your investing practices from The Department of Labor.

So what about masks and retail sales?

Much of the data currently remains anecdotal but there is growing evidence that retailers that are forcing their patrons to wear masks in their stores are starting to see financial consequence for this constraint. How much consequence? That has yet to be determined but



JEFF BINKLEY
Finance

let me share with you one recent documented example of the price of past virtue signaling. Target.

Way back in early 2016 (Ah the glory days of 2016 when the world hadn’t gone crazy...) Target, in virtue signaling their progressive embrace of gender identity issues, imposed a radical new bathroom policy on customers. i.e. Use whichever bathroom you feel like using. That decision generated a nationwide boycott by more than 1.4 million shoppers and resulted in a sales decline of 7.2% and an earnings decline close to 10% for the 2nd quarter, 2016.

In 2016 millions of people quit going to Target after their act of virtue signaling. In 2020 a few establishments have fought the mighty momentum to require a mask to shop or dine. They still respect their patrons and allow them to make their own decisions about their safety and those they come into contact with. For the many retailers and restaurants that don’t, what will the market impact be for them as many tens of millions reevaluate where they will spend their dollars based on mask wearing requirements? The prudent investor will think about this and make adjustments to their portfolios accordingly.

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.

Immunization Clinic Slated for Sept. 4 at Franciscan Health Mooresville

Children in and around Mooresville can get up to date on their vaccinations at Franciscan Health’s immunization clinic, scheduled for 4-8 PM EST on Friday, Sept. 4 at Franciscan Health Mooresville.

The clinic, which is on the hospital campus at 1201 Hadley Road, will take place in the Yellow Parking Lot by the Women and Children’s Center entrance.

Parents and caregivers should bring their insurance card and a copy of the child’s immunization records. Once you arrive at the immunization clinic, you should remain in your vehicle until it is time for the child to receive



their vaccine. Social distancing and masking guidelines should be followed to prevent the spread of COVID-19.

You can find the Indiana school immunization requirements by going online at www.in.gov/isdh/17094.htm.

To schedule an appointment, contact Mar-nita Mills and Misty Tidd at (317) 528-6374 or by emailing hospafu@franciscanalliance.org. Financial assistance is available for those in need.