

WHERE MORGAN COUNTY BUSINESS COMES FIRST

BUSINESS LEADER

MORGAN COUNTY

November 2020



FOR CHILDREN THERE IS MAGIC IN THAT DENTAL CHAIR

Mooresville pediatric dentist, Dr. Stephanie Litz, opens new office as a fascinating place for dental care



LEGACY
BUSINESS CONSULTANTS

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

LegacyBusinessConsultants.net

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.

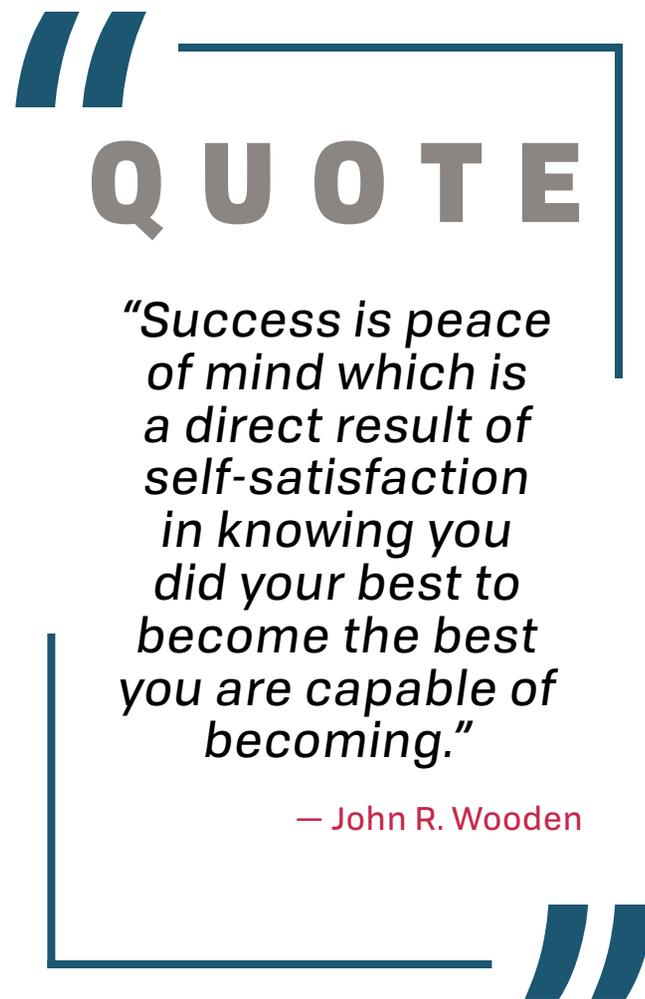
Rediscover Martinsville: An Indiana Main Street U.S.A. Association. For information: PO Box 1123, Martinsville, IN 46151. 765-343-6303 or e-mail: rediscovermartinsville@gmail.com. Follow us on Facebook.

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



“Success is peace of mind which is a direct result of self-satisfaction in knowing you did your best to become the best you are capable of becoming.”

— John R. Wooden

Set your business on
a course for success with

**SBA
financing!**



SINCE 1890
HomeBank^{SB}

There's no place like Home.

765.558.3822

wphelps@homebanksb.com

www.homebanksb.com



When is an SBA loan a good choice for me?

Loan programs with the Small Business Administration may bring greater optionality than conventional financing and can offer great potential for starting or expanding your business.

How can an SBA loan help my business?

Financing options are available for purchasing, constructing, or expanding your business, as well as debt refinancing, equipment acquisitions, leasehold improvements, and working capital.

Wade Phelps, Manager of SBA Lending at Home Bank, has over 30 years of experience in loans with the Small Business Administration.

Call Wade today!

Keep filling your backpack for tomorrow

"In the midst of every crisis, lies great opportunity". Albert Einstein

Very seldom do you hear someone talk about things going exactly as planned. There always seems to be unforeseen obstacles, challenges, surprises, and situations over which you have absolutely no control that take you off track or in another direction completely. Just like COVID. A year ago, no one was thinking about a pandemic. Talk about unforeseen and challenging!

In thinking about making plans, I am reminded how many young people we all know that are fretting over the career they want to pursue. Often, they, just like the rest of us, have a variety of careers and interests and choosing the ONE can be paralyzing. The fact is that the vast majority of people do not stay in the same career for their entire lives. Even if they stay in the same field, their roles change. Opportunities arise, new bits of information spark an interest, or a hobby becomes a livelihood.

The good news is that no matter what path we begin our journey on, everything we learn, every skill we develop, and every relationship we build stays in our backpack. Sometimes it even seems that we had to take a left or right turn to learn something or meet someone that makes what we are doing today possible.

Our cover subject, Dr. Stephanie Litz, had a plan to become a doctor. When she was thrown a curveball, she lost her footing and focus. Her next decisions led her to the place she is today. Her life experiences, skills she learned, and attitudes she developed were the tools she needed in the niche specialty of pediatric dentistry.



JIM HESS
From the Publisher

On the other hand, Amy Bennet had a general plan to help people. She earned a degree in Spanish and a teaching certificate. The refined skills necessary in teaching and then she decided to change fields completely. She skill set she had mastered as a teacher gave her an edge in her new work as a financial advisor. Again, her backpack had been filled with what she needed to be successful in her new endeavor.

Then both ladies were confronted with the COVID pandemic. Both chose to continue moving forward, pushing ahead to pursue the next level in their careers. Another turn on their paths in new offices, not intimidated by the sudden bump in the road.

There is a "new norm" developing in our businesses and communities and for some, it might be a sharp turn onto a new path, and for others, a long, sweeping curve. Either way, plans are changing. The more years that pass, the more we learn that every experience we have and everything we learn is what we will need for our next step. Keep the faith.



"Ten steps used to be nothing. But this knee pain has turned it into the worst thing."

Get unmatched access to Indiana's top knee and hip surgeons.

Getting joint replacement surgery isn't an easy decision, but it can be a step in the right direction. And more patients in Indiana turn to the highly skilled surgeons of IU Health for a better outcome and faster recovery.

More patients in Indiana turn to our surgeons for a better outcome.



Indiana University Health

Call **812.333.2663** today to schedule a consultation with a highly skilled surgeon.

© 2020 IU Health 08/20 MRG16729_06720

BUSINESS LEADER

MORGAN COUNTY

"Declaring the good works being done"

For we are God's handiwork, created in Christ Jesus to do good works
Ephesians 2:10

ESTABLISHED 2006
Vol. 15, No. 6

Phone: (317) 418-7925

E-mail:

jim@morgancountybusinessleader.com

Publisher Jim Hess

Copy Editor Sherry Smith

Writer Elaine Whitesides

Writer Ariane Cagle

Design/Production Zachary Ross

Keep filling your backpack for tomorrow	3
Financial advisor on the move.....	4
Conventional wisdom, the 2020 election and how I envy you Dear Reader!	5
For children there is magic in that dental chair.....	6
How to have healthy cash flow in your small-mid size business.....	8
Hearing your voice on community development.....	9
Am I ready for custom software?.....	9
Is it the chicken or the egg.....	10
Business travel trends for 2021.....	11
Healthy meal prep made easy	11

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

A "TAKE SOME OF THE WORRY OUT OF LIFE" POLICY.

With rewards for safe behavior that protects what matters most, rather than penalties for what doesn't go quite right. And with the support you need, every step of the way. For your car. Your home. For your unique life.

Dream fearlessly with American Family Insurance. Contact me today.



Melissa Greenwell, Agent
560 Morton Ave # B, Martinsville
Bus: (765) 342-7549
mgreenwe@amfam.com



American Family Mutual Insurance Company, S.I. & its Operating Companies,
American Family Life Insurance Company, 6000 American Parkway, Madison, WI 53783
©2020 017720 - 1/20 - 12481655



Financial advisor on the move

AMY BENNETT, FINANCIAL ADVISOR

Edward Jones
109 W. Washington St.
Martinsville, IN 46151
Phone: 765-349-7604
Email: Amy.bennett@edwardjones.com
Web: www.edwardjones.com
Facebook: www.facebook.com/
EJAdvisorAmyBennett/

By Elaine Whitesides

Morgan County Business Leader

In July 2020, long time Martinsville resident Amy Bennett looked the COVID pandemic in the eye and proceeded to open a new Edward Jones branch right off the square in downtown Martinsville.

Bennett, being a former teacher, was accustomed to challenges. When she graduated in 2007 from Indiana University in Bloomington with a degree in Spanish, she immediately entered a graduate certification program for a teaching license. Armed with a license and foreign language experience, she had a career in education for a decade.

During those years, she married Mark Bennett and welcomed Callan, now 5, and Colleen, 3 into their family. The demands of the education field and small children at home led her to seriously consider suggestions from her sister-in-law about a career in financial planning with Edward Jones. About two years ago, Bennett joined Edward Jones. She worked in the same office as her sister-in-law on Morgan Street in Martinsville.

As business grew, both financial advisors agreed they needed more space. Then Bennett got the opportunity to open her own branch. "Ultimately," Bennett said, "we knew we would be better able to serve clients with each of us having more space. I would have a conference room where I could host seminars, a monthly coffee club and other groups and events."

In February the family welcomed Cooper, now eight months old. A space was coming available on Washington Street and the time frame for a remodel fit into her plans with a new baby. But then the Coronavirus pandemic



Amy Bennett

arrived. The tenant ended their lease early and vacated the space. The remodel timeline was shortened. Undeterred, she accepted the changes and watched everything happen faster than expected.

THE MELDING OF TWO CAREERS

Leaving teaching and starting a new career, especially one owning a business had not been in her plans. "As a young child, I never thought about owning a business," Bennett said. "I knew I wanted to help people and as I grew older, I realized how valuable my time was as a new mother."

Edward Jones appealed to Bennett because of the tremendous support and resources financial advisors have with the company. "Since I am not an independent," Bennett said, "I have 96 acres of associates and financial professionals in St. Louis to provide options and good advice. My clients get the benefit of a big firm but with a personal relationship with me. They are never dialing an 800 number to ask a question."

Another aspect she appreciates is the culture of Edward Jones. "While we do individual work in our offices, the company keeps us up to date with industry and regulatory changes and developments and offers continuing education."

Bennett has been surprised in the way her teaching skills enhance her job as a financial advisor. "Both jobs involve many of the same things," she said, "building relationships, educating clients, seeing and understanding dreams and helping to attain them."

She said she realized how goal-oriented she was both personally and professionally. "I never realized I liked setting and achieving goals," Bennett said. "I like strategizing, breaking it down, and then implementing it." Bennett sees her role as developing a tailored, personal partnership to come up with a plan to achieve goals set by her clients. Her goal is to keep everything and everyone on track.

Another teaching skill she still applies is setting objectives. "I tell everyone I will have done my job if they feel understood, informed, in control, and secure after they leave my office."

One surprise to her was the pressure she felt to be an expert in everything. She needed to learn to say she did not always know the answer. "That was a challenge for me," Bennett said. "As a teacher, I knew more than five-year-old children." That lesson has been driven home by new clients telling her they chose her because she honestly said she did not have an answer to their questions, but she would find out, and get back with them. They appreciated she did not try to come up with an answer that could be inaccurate or wrong.

IN THE COMMUNITY

Bennett says she really enjoys working with businesses and business owners. "I can approach it in a personal or professional perspective," she said. "We identify what is important to business owners like retaining good employees, helping employees think about the future, or finding tax savings for them. We then use an established process to make a plan and implement it."

Getting into the community as a volunteer has led Bennett to become a board member at the Greater Mooresville Chamber of Commerce and a member of the steering committee for a new program to be based at the Barbara B. Jordan YMCA called Morgan County Promise. The purpose of Morgan County Promise is to instill a savings habit in all children in Morgan County and a community environment that promotes post-secondary education.

For Bennett, changing careers has brought a happy use of all her skills for a new purpose, now in a new location.

Forguites, Weimer and Hayden, LLC

Certified Public Accountant

Robert C. Weimer • bob@forguites.com

Our clients become friends very quickly, so our responsibility is to serve our friends to the very best of our ability and with tender loving care.

1040 S.R. 39 Bypass
Martinsville, Indiana 46151

765-342-2596
www.forguites.com

Our Best Service is Our Customer Service!



6078 E. SR 144
317-831-6142
jakesbs@msn.com

Mooresville

Conventional wisdom, the 2020 election and how I envy you Dear Reader!

As I write this there are 17 days left before the 2020 general election. Currently, conventional wisdom suggests that a Biden presidential victory is coming, and his blue coattails will bring House and Senate victories as well to democrats across government. I am not here to argue the point, but one of my favorite expressions remains that “conventional wisdom is often shown to be neither conventional nor wise.” Shortly after the election (assuming we do not have another fiasco like the 2000 election) we’ll see how wise conventional wisdom proved to be.

Should conventional wisdom prove true, what sectors or industries may do well under a Biden administration and a more left friendly government? As the blue scenario has gained favor, money has been moving into green energy, marijuana stocks, and infrastructure companies that could possibly benefit from a Biden administration. “But what about healthcare stocks?” the prudent investor may be asking. Well, if you take a quick glance back in history, when Obamacare was first approved, healthcare companies took off. There’s little to deter a belief that under a Biden administration and friendly Congress, healthcare should take off again especially with more government dollars potentially getting thrown at it.... In buckets.

But what if conventional wisdom and all the polls are wrong and President Trump is granted a 2nd term. What should a prudent investor do? That gets a little cloudier. If the President is reelected, democrats retain the House and don’t win the Senate, much of Washington will remain status quo. However, should democrats retain the House and win back the Senate, It’s not too far a stretch to think that The President will be impeached again but this time under a fully democrat Congress his conviction and removal from office would be likely. The market may not like that at all and respond



**JEFF
BINKLEY**
Finance

accordingly, likely shortly after the election.

As to the longest of conventional wisdom long shots, i.e. President Trump reelected, the GOP retaining the Senate and via his coattails, the GOP regaining control of the House. Well if that happens there will be a bunch of unhappy people and it will be ugly for a time. But once that settles down this student of history, politics, and the markets thinks it could be time to “Bet the Farm” on America again with Trump’s second term far outpacing his first economically.

I envy you, Dear Reader.

Because by the time you’re reading this, some of these questions will be answered. Right now, however, like much of the country, we’re all holding our collective breath. God Bless America.

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.

C2IT CONSULTING
INCORPORATED

Prominent Morgan County Businesses
Choose C2IT As Their Technology Partner

IT Support • Websites • Mobile Apps • Custom Software

Call Us Today For a Free Discovery Session
(317) 721-2248 • c2itconsulting.net

Costin
Funeral Chapel

Commemorate the magic of a lifetime with a unique and personalized funeral service.

Costin
Funeral Chapel, Inc.
Established 1923

East Washington Street • Martinsville, IN 46151
(765) 342-5775
www.CostinFuneralChapel.com

**Hate the hassle?
Head to Hobson!**

HOBSON
CHEVROLET • BUICK • GMC
HOBSONGM.COM

655 West Southview Drive
(Hwy. 37, next to Taco Bell)
Martinsville • 765-342-3385
#hatethehassle

FOR CHILDREN IN THAT DENTAL

By Elaine Whitesides

Morgan County Business Leader

Her life growing up in Merrillville, Ind. had significant influence on Stephanie Litz. The influence was not the location necessarily, but the circumstances. Stephanie's life was punctuated with almost annual surgeries to repair an orofacial cleft. "I had more than 20 surgeries related to cleft," Dr. Litz said. "once a year growing up. It had a huge impact on me emotionally and physically." One way it affected Litz is in her attitude toward life in general. "I am a direct person," Dr. Litz said. "I always try to treat people with respect and approach problems head on. I believe it is important to address problems, make changes, and move forward."

The second major effect was in Dr. Litz's career choice. "I was always going to go into medicine," she said. "My plan was to be a plastic surgeon working with children with clefts and other facial issues." She said she remembered as a kid hearing doctors and others say they knew how she felt and her thinking, "No, you don't understand." She wanted to be the doctor who did understand what her patients were thinking and feeling. Following her plan, she left for Indiana University in Bloomington as a pre-med student.

ALWAYS HAVE A PLAN B

She was not prepared for fate to test her mettle. Two weeks after she left for school, her father died. "It was hard," she said, "I lost focus and saw my plan to become a doctor fade away. I didn't know what to do."

Not willing to give up, she came up with a plan B. She found a dental hygienist program and applied. "I got in and earned my associate degree. But I knew I wanted to go further." She knew as a hygienist that she would be just cleaning the teeth of the children she wanted to help instead of being active in their treatment.

Her father was a dentist. He graduated from college when she was two years old. "It never crossed my mind to be a dentist," she admitted. But everything lined up and made sense. "I knew about teeth and pediatric dentistry would allow me to pursue my personal journey to reach my goal of working with

LITZ KIDZ DENTAL

Dr. Stephanie Litz
100 Town Center South Road
Mooresville, IN 46158
Phone: 317-831-5439 (KIDZ)
Email: smile@litzkidzdental.com
Web: Litzkidzdental.com
Facebook: facebook.com/litzkidz
Instagram: LITZKIDZDental

children and others with clefts and other orofacial issues."

She continued forward, applied to dental school at Indiana University in Indianapolis and graduated in 1984. After four years of dental school, she completed a specialty program at Riley Hospital and then earned a master's degree in pediatric dentistry. During those years, she met and married Steven Litz. Their family grew to include a set of twins, now grown, living and working in Ohio and in New York City.

Just as she had the experience of growing up with a cleft and all that entailed, she would also have the experience of being the mother of a child with a cleft. "Cleft can be sporadic or genetic," Dr. Litz said. "It can be a genetic syndrome and both of my twins have the gene. I had been a patient, a doctor, and a mother and had all those experiences related to cleft." She could look parents in the eye and say she could understand how they felt and what they were going through. "When a mother comes in, I know how they feel."

BUILDING A SPECIALIZED PRACTICE

When she was ready to practice in 1993, she needed somewhere to work. "I never really thought about working with another dentist," Dr. Litz said. "Primarily because of my specialty." She reached an agreement with Dr. Fisher in Mooresville to work independent of him in her specialty taking space in his general dentistry office. At the time, she was the only pediatric dentist in Morgan County, and she is trained and licensed al-



Stephanie Litz

lowing her to secure privileges at both Riley and Methodist Hospitals. The arrangement worked well for 28 years.

Being a specialized pediatric dentist, Dr. Litz offered services not just to children with cleft, but any child from age one through high school graduation. In addition, her training allows her to care for children and adults who have special needs or who are handicapped. "We work with special needs children who have physical, emotional, or behavioral issues. I am creating a dental home for all these children and adults," Dr. Litz says. "We have training in behavior management as well as growth and development." Some patients are seen at the hospital because it is not possible for them to receive services at the dental office and there are some patients younger than one week or one year old.

Economy

HEATING - AIR COND - PLUMBING

THERE IS MAGIC IN THE CHAIR

*Mooresville pediatric dentist,
Dr. Stephanie Litz, opens new office
as a fascinating place for dental care*



“Parents appreciate that I treat their child like I would treat my own children. As a parent I know they need to hear all the options and I am honest with them when they ask me to tell them what I would do if it were my own child.”

Dr. Litz says that the hugs from the children after an appointment or in a restaurant or grocery store are cherished and one of the most satisfying parts of her job.

EXPANDING INTO A MAGICAL NEW SPACE

Currently, Dr. Litz employs ten people that include office personnel, a dental assistant, and hygienists. All of her employees have come with her to the new location of Litz Kidz that opened for patients on September 30, just about a mile down the road from where she has spent the last 28 years.

The move was a not part of a long-term plan. “A year ago, I had not thought anything about moving,” Dr. Litz said. “Dr. Fisher and I had a happy, good working relationship. We communicated well and it was easy.”

But there was one little fly in the ointment. “I continually found myself wanting more space to expand.” The arrival of COVID also played a part because of the new distancing requirements for businesses. With that in mind, the seasoned dentist jumped on the opportunity when it arose. “Despite my age, I thought this was a great thing to do for my own personal enjoyment and growth,” she said.

Dr. Litz has always wanted to turn the dental experience for children into something magical. She has put great – and creative – effort into the décor including murals ordered from England, trees, and enticing chairs in bright colors. “It is a friendly child-centered environment that is welcoming and relaxing,” Dr. Litz said. “I see my role is to create a positive experience that molds their attitude for the rest of their life toward dental health.

“We have always paid strict attention to sanitation,” Dr. Litz said, “But this was also an opportunity to invest in things like more top of the line equipment, state of the art sterilization, and a specialized water purification system for infection

control.” She is proud to say that her practice has stood out as unique because of her ongoing attention to safety and sanitation. And they are especially important right now.

WEARING THE HAT OF THE BUSINESS OWNER

“As a business owner, you learn along the way,” Dr. Litz said. “the boss I am today is certainly not the boss I was 28 years ago.” She concedes making mistakes and learning from them.

She says she has learned the importance of proving leadership with space, confidence, and communication. “Communication is the key to life and is the best thing to address problems, make decisions, and learn to listen.” She works to give her staff a voice and autonomy to create a sense of pride and a freedom to share their opinions. “I learned I don’t have to make all the decisions. The staff has great ideas and I can learn from them.”

Technology has played a huge role in the evolution of the work world in every business, including her dental office. She cites new or improved equipment and processes, digital and paperless records. She says her kids helped her with all the computers in the office and utilizing social media like Instagram. “Technology is what changes most things,” Dr. Litz said.

Another change she has seen is that parenting has changed. People look things up on the internet and are more informed. She says they are sometimes misinformed from the internet as well.

For the most part, however, building a business is the same now as it has always been. Building relationships with clients and colleagues and getting involved in the community on a personal and professional basis. “I love going into the schools during National Dental Health month in February, participating in the Halloween Hike at the Park,” Dr. Litz said. “I educate about smokeless tobacco, vaping, and oral health and pass out toothbrushes and business cards.”

Dr. Litz also shows that success in business is still the same, too. It is built on providing the best services and products you can, integrity, and authentic concern for the well-being of others.

317-831-5279

www.EconomyHeatingAndAir.com

How to have healthy cash flow in your small-mid size business

If your business is a body, cash is its blood. Just as cholesterol blocks healthy blood flow, slow invoicing, lack of regular financial reports, and other things, block healthy cash flow.

The pandemic of 2020 showed a lot of us business owners how fast cash flow could dry up. Many small and mid-sized businesses couldn't pay their bills within 2 weeks of sales slowing or halting.

When sales and revenue go down but overhead stays the same, it can be a nightmare for business owners.

SUCCESS CAN BRING CASH FLOW PROBLEMS?

Interestingly, among the clients in our business coaching company, we hear this:

"I feel like I run a successful business. We've experienced good growth. Yet it seems I'm in a desperate place cash-wise. How can I be successful yet not have enough cash?!"

Its true. Even though you've successfully grown your business, you can still feel the squeeze of poor cash flow.

SOME QUICK WAYS TO IMPROVE CASH FLOW

There are basic changes you can implement quickly to improve cash flow. Reducing expenses and reducing the time it takes to get your money for services rendered are two ways. Here are a few other ways to permanently strengthen your busi-



ROGER AND SUSIE ENGELAU
Business Coach

ness' cash flow:

- Require the customer to pay 50% of the quote up front. Use the deposit to pay for your upfront expenses. Then you've got cash to cover your costs without carrying them on your books for 30, 60, 90 days or more.
- Invoice immediately.
- Change your terms from 30 days to "due upon receipt," 7 days, or 14 at the most.
- Be diligent in collections. Create a contact schedule and follow it to the letter. Once you let it get past 30 days, the chance of getting paid decreases; over 90 days, the chance you'll ever collect it is little to none.

HOW LONG SINCE YOUR LAST PRICE INCREASE?

Speaking of strengthening cash flow, you may at first dismiss this one... raise your prices. So afraid of running off customers, some small to mid-size business owners haven't raised their prices in years. Of all the clients we've coached, none received a complaint when they raised their price!

For example, we asked one restaurant owner what item she sold the most of. She replied, "Burgers." We asked how many she sold. "200 a week," she said. She'd been charging \$5.95 since 2007 so we suggested for 1 month she raise the price to \$6.75. She still sold 200 burgers and the \$.80 increase made an additional \$640 in the 1st month and \$3840 in six months. Six months later she raised the price to \$7.29. Selling 200 hamburgers/week at \$1.34 more per burger over the next 6 months resulted in \$6432 additional income. That's a total of \$10,272 additional income in the 1st year. Just think how much additional income she'll make if she raises the price on 10 items, or 20, etc.

You don't have to live without the cash flow to do the things you want to do in your business, like replace that old equipment, upgrade your technology, or pay bonuses to key team members.

Like high cholesterol, it can be diagnosed, treated, and improved for the life of your business.

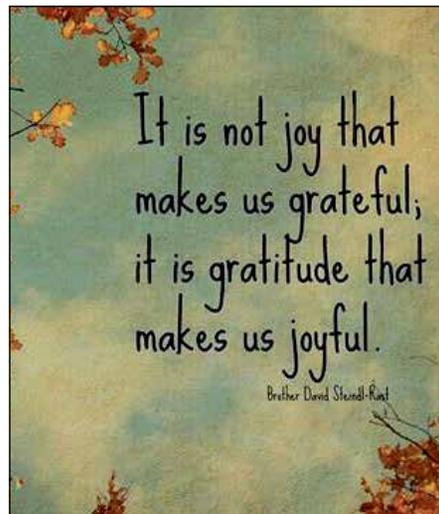
Thanks-Giving

Ephesians 5:20 "Giving thanks always for all things unto God..." This time of year the "attitude of gratitude" is on most people's mind! We hear many speak about for what they are thankful. I am so thankful for the many blessings God has given me. The Thanksgiving spirit encourages more than simply being thankful for all our blessings. The word "Thanksgiving" alone requires



Jod Woods

more. Just as history books tell the story of Pilgrims sharing their harvest with the Native Americans on the first Thanksgiving, we should share our harvest with those around us. Everyone has been gifted different things. Some are blessed with talent, others may have money, some may have extra time. Everyone has something which they can give to others. I encourage you this Thanks-Giving season to find ways to GIVE to others. I can guarantee you will receive more of a blessing when you give to others part of what has been given to you.



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.

Economy
HEATING - AIR COND - PLUMBING

FALL CLEANUP



- Crushed concrete available
- Large roll-off containers available
- Landclearing
- Scrap metal recycling
- Secure documentation destruction



Ray's
TRASH SERVICE

RAY'S TRASH SERVICE

317-539-2024 or 800-531-6752

WWW.RAYSTRASH.COM

Hearing your voice on community development

In the spring of 2019, The Community Foundation of Morgan County (CFMC) launched a countywide initiative to determine community concerns and priorities that affect a residents' quality of life, including: Neighborhood Environment, Economic Stability, Education, Healthcare, Food, and Community Involvement. These factors assessed many opportunities for improvements. A few examples included internet access, road quality, employment rates, families' financial situations, ability to secure a job post high school or university, local access to medical needs, food shortages and volunteer opportunities for all generations. CFMC is committed to our community as a philanthropic leader and catalyst to improving the quality of life within Morgan County. This survey, thanks to your participation, provided perspective and insight into residents' needs within each community including Monrovia, Mooresville, Waverly, Brooklyn, Morgantown, Mooresville, Paragon, and Eminence.

We heard your voices and noted your needs, interests, and variety of concerns. As a result, CFMC is launching a Community Development initiative which connects resources and funding with real problems, and provides real solutions, both at county and community levels. Community Development initiatives such as this at CFMC, align the connection between social, cultural, environmental, and economic needs.

Simply stated, community development is long-term community initiative by solving issues through grassroots partnerships. We have a long way to go in Morgan County as we develop an area where people are attracted to live, work, play and call home. A well-planned, thoughtful approach, in addition to your continued participation, enables CFMC to facilitate a holistic, well-balanced method to improve key issues such as a lack of youth activities, increasing crime rates, lack of diverse employment opportunities, and many more. This long-term initiative also marries key play-



BRITTANI BENTLEY

ers in the community to break down silos and join forces, which creates momentum towards a better future.

Community Development initiatives also occur in surrounding counties and have had huge successes overtime which have led to improved and additional street lighting, biking and walking paths, more readily available medical facilities closer to home, improved education for youth, opportunities for adults to continue their education, additional childcare options, less food shortages and ample opportunities for local residents to volunteer in their communities and within the county.

So, stay tuned. We are so excited to share this initiative, and we have high hopes that you, too, will find great benefits in an improved quality of life as a Morgan County resident. You, too, deserve a holistically balanced place to live, work, rest, and play. Our future is bright!

To find more information about CFMC's Community Development initiative and our 2019 community survey, or to partner with us, please visit our webpage at <https://cfmconline.org/community-development/>.

Brittani Bentley, with more than a decade of corporate accounting experience, is the President of Community Foundation of Morgan County and has spent the last 7 years dedicated to serving the community of Morgan County in the non-profit space. She is passionate about philanthropy and community building.

Am I ready for custom software?

This slogan is the "Where's the beef?" of our time - a marketing slogan so ubiquitous that it's all over popular culture. There's a lot of truth to this statement, whether you're implementing a collaboration tool for your team or managing your supply chain; there is probably a technology out there to help you get started. With all these solutions already in place, why would we ever "reinvent the wheel" with custom software? It's time-consuming, expensive, and high-maintenance compared off the shelf software, right?

As you may have guessed, the answer is "it depends." Crafting your own technology masterpiece is certainly a lofty objective, but there are times it's the best path forward. This month, I will introduce three ways you can create your own custom technology without breaking the bank.

Customization

The simplest path forward is to simply purchase off-the-shelf software and customize it to your needs. This is an affordable solution that will work in areas such as bookkeeping and project management. You start with a system that's already operational, customize it with your personal data, and you're off. These solutions are easy to get started with and require little professional help, but keep in mind that if and when you outgrow the box you have put yourself in, it may be painful and expensive to grow into something else.

Integration

A second option when building custom tech is to integrate multiple systems together and get them "talking" to each other without investing in a single system that does everything you need. In my business, we use at least three tools while building a new website or mobile app for a client. All of these systems are components I wouldn't dream of creating, and integration tools have been developed that allow the tools to work



CHET CROMER
Technology

together in a manner that's seamless for our team. This path may require professional help to get things started and keep them humming. Choose well-known tools and keep an eye out signs of possible pitfalls, as you don't want your seamless integration turning into a nightmare when one system decides it's no longer in their best interest to work with another.

Coding From Scratch

The time may come when no pre-built technology system meets your needs. This could arise from your need to have a system designed specifically around the way your business works, or there could be a deal-breaker component that just doesn't exist. While the up-front investment of custom software, websites, and apps may be daunting, it is often worth it when you consider that this software will make or break your business. Tread carefully when choosing a provider to help you explore your needs and bring them to life, and keep in mind that you're investing in the long haul, not just a few months of intense development.

There are a number of ways reach the goal of a custom technology solution. In the future, we'll dive deeper into these

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.

Hoosier Tent & Party Rentals

Tents & Accessories
Tables & Chairs * Linens
Flooring & Staging
Food Preparation
Inflatables & Games

(317) 272-9746
www.hoosiertent.com

the Y
FOR YOUTH DEVELOPMENT
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

BE A PART OF SOMETHING BIGGER

BARBARA B. JORDAN YMCA
2039 E Morgan St., Martinville
765-342-6688 bbjymca.org
Give.Join.Volunteer.

Give to the Y
Donate vital financial resources for nurturing the potential of kids, improving Morgan County's health and well-being, and giving back and supporting our neighbors.

Volunteer at the Y
Take an active role in bringing about meaningful, enduring change right in your own neighborhood.

Pledge your support today!
Contact Dave or Emily at 765-342-6688.

Is it the chicken or the egg

Has anyone ever answered the age old question: "Which came first, the chicken or the egg?" That question has probably been asked for centuries and to what point? There is certainly merit in the basis of this age old question as it relates to this article. Is it training or attitude that makes the difference?

"He who learns but does not think, is lost! He who thinks but does not learn is in great danger." Observed the wise philosopher Confucius.

Learning and thinking are fundamentally linked. They need to be, especially in sales.

Imagine an individual who is negative, pessimistic, lacks self-esteem, and procrastinates. Compare that person to a positive, self-starting optimist who is full of confidence and believes in himself or herself. You can almost project the results of each of these examples.

How you think, your attitude also known as your mindset, sets the tone for what follows in your career. It sets the tone for how you learn, how you interact with peers as well as how you interact with prospects and clients.

In the perfect world, we would only hire those folks with a positive and optimistic attitude. We attempt to avoid recruiting those with a negative mindset who don't have a strong belief in self and who are not achievement oriented. In reality, we encounter individuals all along the spectrum.

The good news is someone with a negative or neutral mindset can learn to be an effective thinker. In fact, even those with a positive mindset can find ways to improve their thinking.

If one consciously understands their personal thinking style, and is able to recognize such things as negative self-talk and

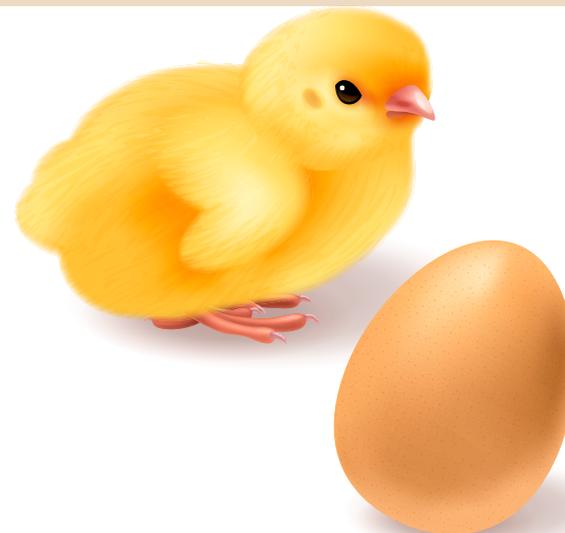


JACK KLEMEYER
Business Coach

counter-productive behaviors, they are well on the way to affecting their mindset for the better.

Similar to learning, practice and repetition will enable them to adjust their thought process. One of my favorite quotes by Carl Jung states: "Until you make the unconscious, conscious, it will control your life and you will call it fate." Awareness is the key to being successful in improving your mindset. In time, the conscious re-framing, positive self-talk, and awareness delivers your new mindset.

Imagine the impact a positive mindset can have in the sales process. The outcome can be significant versus the negative, pessimistic mindset. For companies as well as individuals, allows them to better leverage each and every encounter – Add the compounding effect of consistency and the person with the "right" mindset benefits from the increased likelihood of personal success.



I'll close with a last thought on mindset from Confucius, "The will to win, the desire to succeed, the urge to reach your full potential... these are the keys that will unlock the door to personal excellence."

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.

**MAXIMUM RELIABILITY,
EFFICIENCY AND COMFORT.**

Economy
HEATING - AIR COND - PLUMBING

317-831-5279
ECONOMYHEATINGANDAIR.COM

ROMANS 12:10-11



TRANE®

It's Hard To Stop A Trane.®

Business travel trends for 2021

While business travel has been impacted this year, both leisure and business travel will rebound in 2021. When it does, it will look a little different. Based on trends prior to the worldwide pandemic and current demands, here are five trends that will impact business travel in 2021.



WILL GOTT
Business Travel

1. More employees will take bleisure trips. A bleisure trip is the practice of combining business travel and leisure travel into one trip. With the workforce becoming younger, more employees are looking to do more than work during their trips away from the office.
2. More business travelers opt to stay in home-like accommodations. Business travelers have become more open to considering staying somewhere other than traditional chain hotels. More are opting to stay in apartments and other accommodations that have a homier feel. Smaller boutique hotels and home-like accommodations, like those offered by Airbnb, enjoy increased popularity among business travelers today.
3. Travel policies are more flexible. More corporate travelers are going rogue, i.e., not using employer-approved channels. Combined with emerging preferences for unconventional accommodations, the need for more varied booking options pushes corporate travel policies to become more flexible. Allowing employees to make choices that align with their needs and preferences encourages a culture of transparency and reinforces trust between employers and employees.
4. Technology continues to revolu-

tionize corporate travel. Upcoming upgrades to 5G wireless internet may result in more mobile bookings in the future. Technology plays a central role in the global business travel forecast. Mobile technology currently accounts for 39% of hotel bookings and 22% of airfare bookings. These numbers will probably grow with the upcoming upgrade to 5G wireless internet.

5. Business travel is a perk. Another important aspect of the business travel forecast is the fact that most employees now see corporate travel as a perk. According to surveys, international business travelers consider travel as valuable to professional and personal growth. Making up the largest segment of the workforce, millennials are also more willing to travel, as they consider it an enriching experience.

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

Healthy meal prep made easy

With kids back in school and the holidays approaching, you may be struggling with routines around eating and snacking. It can be difficult for busy people to plan healthy meals—especially when ordering takeout is so tempting—but with some planning, you can create sensible on-the-go options.



JASON KING
Wellness

ENSURE A BALANCED MEAL

Meals should include a lean protein and a fruit or vegetable to provide vitamins, minerals and fiber. Together, protein and fiber slow the digestion process, which keeps your stomach satisfied longer. Examples: peanut butter sandwich with carrot sticks; bean or chicken burrito with tomato, lettuce, onion; green salad with hard-boiled egg and nuts.

MAKE A MEAL FROM SEVERAL HEALTHY SNACKS.

Aim to have at least three food groups represented in your meal. (As a reminder, the five food groups include fruits, vegetables, grains, protein and dairy or dairy alternatives.) This “picnic style” of eating should include at least three of the five groups. Examples: cottage cheese with whole grain crackers and fruit; Greek yogurt with berries, nuts and granola; hard-boiled egg with raw vegetables, cheese cubes and grapes; whole grain tortilla with a slice of cheese, lean meat and raw fruit or vegetables; tuna salad on crackers with raw vegetables; hummus with bell peppers and carrots, pita bread and fruit.

GIVE PROCESSED FOODS A NUTRITIONAL BOOST

We all know hyper-processed foods are not the healthiest option, but they are quick and easy to make. Spruce them up by adding healthier ingredients. Examples: top a frozen cheese pizza with veggies, such as tomato, mushrooms,

chopped spinach, onion and bell peppers; add frozen broccoli and canned tuna or chicken to boxed mac and cheese; top a frozen burrito with lettuce, tomato and onion; top a frozen waffle with peanut butter and a piece of fresh fruit.

REPLACE TRADITIONAL FAST FOOD WITH A QUICK MEAL AT THE GROCERY STORE

Most of the fast food you order at the drive-thru is loaded with sodium, harmful fats, added sugars and excess calories. A nearby grocery store offers healthier options. Remember to choose three of the five food groups to make a balanced meal. Examples of healthy grocery options: yogurt, hummus with raw vegetables or whole grain pita bread, fresh fruit, protein packs (nuts, cheese, fruit), salad bar, individual vegetable tray with dip, 100% fruit and vegetable smoothie, pouch tuna with crackers, individual nut butter pouch on crackers or an apple.

Remember to keep your portions balanced, and you can create healthy and tasty meals to fit your busy schedule.

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.



The I-69 Finish Line Project Team wants to shine the spotlight this week on a longtime Martinsville teacher and volunteer who has dedicated her life to helping others. Ruth Rusie will celebrate her 102nd birthday earlier in October. After retiring from the MSD of Martinsville, Rusie continued to promote and champion literacy outside of the classroom along with a host of other volunteer efforts. Rusie has touched many lives in her life! (See www.morgancountybusinessleader.com/a-high-impact-life/)

Jim Rusie says his mother's actions were always guided by the mantra, “If we're not on this Earth to help other people,



Ruth Rusie

why are we here?” John Rusie says his mom cares about people and improving lives and that will serve as her legacy. Ongoing work on I-69 Finish Line in Martinsville presents the perfect opportunity to honor a woman who has impacted so many others. Ruth Rusie Lane, the entrance to a shopping area off Ohio Street, will now stand in tribute to her life of service.

The Rusie brothers recently presented the street sign to their mother on behalf of the Project Team. “I am greatly honored for having a street named in my honor in Martinsville. Our purpose on Earth is to serve and service has always been my motivation,” said Ruth Rusie. When reflecting on the honor for his mom, Dave Rusie summed it up by saying, “Hopefully somebody in the future, future generations, will wonder who that was (while traveling on Ruth Rusie Lane) and they'll do a little research and they'll say she was quite a lady.”



Do You Have A Written Business Plan For 2021 And Beyond?

“A Goal without a PLAN is just a wish.”

- Antoine de Saint-Exupery

Planning Session To Provide You With The Following:

- ~ Assistance in establishing a long-term vision for your organization
- ~ “S.W.O.T.” analysis for your business
- ~ 3 - 5 year business target
- ~ 2021 priority and revenue goals
- ~ Action plan for first quarter of 2021
- ~ Personal leadership development training
- ~ Network opportunity with like-minded business professionals

Thursday, December 10, 2020

9:00am - 12:00pm

Holiday Inn Express

2233 Burton Lane, Martinsville, IN 46151

Register online at LegacyBusinessConsultants.net

**ONLY
\$129.99**

Early Registration Discount!!
*Register before 12/1/2020 and receive
a \$30.00 discount.*

*-Use Discount Code **“EARLY2021”***