

WHERE MORGAN COUNTY BUSINESS COMES FIRST

BUSINESS LEADER

MORGAN COUNTY

January 2021

A portrait of Lisa Arnold, a woman with short brown hair, smiling. She is wearing a black top and large hoop earrings. The background is a blurred brick wall.

KEEPING THE LEGACY OF HOME ALIVE

Morgan County native Lisa Arnold takes the reins at Home Bank



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 **Franciscan**
HEALTH

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 visit www.bni.com/find-a-chapter?searchBy=46151.

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

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

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

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

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

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

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

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

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

QUOTE

Only those who dare to fail greatly can ever achieve greatly.

— Robert F. Kennedy

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Joy in our work

There can be no joy in living without joy in work. ~ Thomas Aquinas

Have you ever met a small business owner or successful community leader who was not busy? I do not, in particular, mean busy with customers or constituents. I mean they are expending their energy on the task at hand. They are at WORK.

Some may have family or friends that tell them they WORK too much, or too hard, or too long. The response is usually something along the lines of, "Maybe." partnered with a slight grin, or dare I say, smirk. They know a secret.

WORK defined by Webster's New Collegiate Dictionary, is 1. activity in which one exerts strength or faculties to do or perform something; 2. Sustained physical or mental effort to overcome obstacles and achieve an objective or result.

Of course, dictionaries go on to provide other, detailed and nuanced definitions, but you get the idea. WORK can be used to describe playing the piano, reading, or even cooking up the evening's supper. In those instances, the "WORK" is a pleasurable endeavor with a satisfying result.

The point is that WORK is not, by definition, a negative word. The negative connotation it has acquired is based on the attitude one has toward the activity being performed or pursued. Is the professional football player hard at WORK while competing in a championship game? Is the professional landscaper hard at WORK while designing, mowing, or planting a landscape? Is the accountant hard at WORK while preparing stacks of returns to meet the tax filing deadline? The answer would be yes, all of these people are WORKing. Likely they



JIM HESS
From the Publisher

are not considering their efforts grueling and soul crushing. To them, WORK is not a four-letter word.

In fact, to them, the WORK may be thrilling, satisfying, and what they cannot wait to get at every morning. WORK may be their idea of joy.

Therein lies the great secret of successful business owners and community leaders. Their WORK is also their JOY. Yes, they may WORK hard every day. Yes, they may WORK long, long hours. Yes, their brains are often engaged in WORK while their family watches a movie. That is not necessarily a bad or negative thing. Of course, everyone needs rest and de-stressing activity, but when WORK is joy, it does not produce the stress one wants to release. It feeds the soul and gives pleasure.

Hard WORK, great effort is the foundation to success in every endeavor. The lucky ones are those who know the secret and know WORK is not a four-letter word, but one of their greatest joys.

Welcome 2021! May you find joy in all your WORK this year.

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BUSINESS LEADER

MORGAN COUNTY

"Declaring the good works being done"

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

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

Heavy Duty Help

DC ELECTRICAL SYSTEMS

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Family run business
119 S. Clay St.
Mooresville, IN 46158
Phone: 317-961-4117
Email: customerservice@DCElectricalsystems.com
Hours:
Monday – Friday 6:30 AM – 5 PM
Saturday – 7 AM – noon
Sunday – Closed



By Elaine Whitesides

Morgan County Business Leader

In these days of 25-minute fast food drive thru lines, long waits after interactive voice response systems take your call, and lost or delayed mail, knowing a guy when you need help sounds a bit old fashioned – but a very welcome thought.

When it comes to heavy duty agricultural, industrial, and automotive units such as starters, alternators, lights, batteries and cables, and more, you, too, can “know a guy.” In actuality, it’s more a family than one single guy. David Carter, and his children, Derrek and Jessica, operate a business called DC Electrical Systems in Mooresville. DC does not stand for David Carter or Derrek Carter. It stands for Direct Current (DC) as opposed to Alternating Current (AC) in regard to electricity.

The business has been open since 2017. Right out of high school the Mooresville native found a job doing whatever was needed in the sales of heavy-duty DC electrical parts and units. As the years went by, Derrek and Jessica went to work in the industry as well. Over the years working together, they found they enjoyed it.

David had always had in the back of his mind that he would like to own his own business. When Derrek and Jessica began to suggest to their father that they should open their

own business, they supported their position by saying he was well known in the industry, had connections with good suppliers and business owners, and the customers, too. The seed took root.

Finally, in 2017, David woke up one morning and decided it was time to make the move. “I had done it for so long,” David said, “that it just made sense. Our own business would be something we could work at together.”

The three of them live adjacent to each other and an empty block building right across the street from their homes was available. “It was convenient, and I wanted to work close to home,” David said. “I bought the place, turned it into a business, and never looked back.”

OPENING JITTERS?

David says there was no uneasiness in starting the business. In fact, it was the opposite. “I was ready and excited (to start the business),” said David. “It was time to move on to the next chapter in life. Derrek and Jessica were absolutely excited as well.

“My kids have been in the same industry for years,” David said, “and so we kind of know how we work and think, and we get along great.” Opening DC Electrical Systems was more like changing jobs than starting something new. Derrek and David took on operations like managing, selling, and working with customers. Jessica took on administrative duties such as billing, payroll, and after the sale customer service. Between the three of them they were confident in running a business.

THE CORE OF THE BUSINESS

“We are family run and oriented,” David said. He says they do a little bit of everything having to do with automotive and heavy-duty equipment. While there are many family businesses, he admits there aren’t a lot of people in his industry anymore.

Customers contact them on an as-needed basis. There are few browsers coming in the door. When the calls come in, the Carters need to be ready, and they are. “It gets hectic,” David said. “We stay busy.” Since the business is located right across the street from home, he offers service day and night. “Whenever any of my customers call, I go over and let them come in.”

His business is not cyclical or seasonal. Vehicles and machines do not always break down at a certain time of year or during regular business hours. “We have always been customer oriented,” David said. “Without customers, nobody has anything.” He explains that they definitely never complain about the business or what they need to do to take care of their customers because it is all about the customer.

CUSTOMER ORIENTED BUSINESS

Besides being able to say that their niche in

the market is DC electrical systems, it can be hard to put your thumb on exactly what you will find at DC Electrical Systems. There is a reason for that, and it is a good reason.

Chances are good that if you are in need of anything connected to DC electrical units, they will be able to help you, and are willing to help 24 hours a day, 7 days a week, 365 days a year. Customers range from farmers to industrial and manufacturing companies, automotive repair shops and more. Some of these customers have equipment running 24 hours a day, or at least late into the night or early in the morning. When something breaks down, waiting for business hours to come around is not an option.

Customers will find parts and units needed for heavy duty applications such as semi-trucks, locomotives, large equipment like excavators and bulldozers, farm equipment such as tractors and combines, industrial equipment like forklifts, as well as automotive uses. They also supply parts for headlights, taillights, brake and backup lights; both LED and incandescent. “We have a large array of products,” David said. “We carry a little bit of everything to do with DC.”

Their customers come from a wide swath of industries and include individuals, manufacturers, businesses, and even the government. Their customers also come from a wide range of locations both nationally and internationally. In addition, many customers are local individuals. Parts and units are shipped when necessary. Installation is up to the end user.

Most all of their business comes from referrals and word of mouth. They have a reputation for being troubleshooters and being able to source parts and units if they don’t have them in stock. They are also known for offering hi-amp conversions and rebuilt units. The goal is to provide solutions to customers’ problems.

ONLY ONE REGRET

Currently, five people are employed in the business between part-time and full-time hours. “The knowledge between all of us means we can work together, and get the job done,” said David. “If we don’t have what is needed, we get it.”

David said, “I enjoy the variety. My greatest satisfaction is in the work. Going to work every day and talking with customers and meeting new customers, that’s what I enjoy.” He says every customer has their own story and every story is different. Every person needs something different. It is never the same thing day after day. “I have great customers.”

The proximity of home and business allows him to do his own thing close to home. “I couldn’t ask for a better setup or atmosphere than working with my family within walking distance.” His only regret, he says, is not starting the business 30 years earlier.



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So how do we fight the fear?

"It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of Light, it was the season of Darkness, it was the spring of hope, it was the winter of despair, we had everything before us, we had nothing before us, we were all going direct to Heaven, we were all going direct the other way—"

— Charles Dickens, A Tale of Two Cities

Few times before in our country's great history has our nation been so divided. Many of us, myself included, sometimes, nay oftentimes, just want to bury our heads in the sand like the proverbial ostrich to try and find a little peace. Peace is good. It helps clear our heads. What I've found very helpful is only listening to news for 10-to-15-minute stretches. After all, the facts of the news remain the same with little new info coming in, just hours and hours of opinion surrounding limited data. Go ahead, turn it off.

Now don't you feel better?

Apparently Dear Reader, it's not only you and I that are feeling verklempt. My phone, text and email has seen a noticeable increase in activity from friends, clients, and prospective clients with questions and concerns about what to do in the present



**JEFF
BINKLEY**
Finance

environment. Some just want to pull a full ostrich and go all to cash. I understand that sentiment but highly advise against it. Those who pulled a full ostrich back in March of 2020 were caught wiping the sand from their eyes while the market turned around almost on a dime.

So how do we fight the fear? Think rationally. Understand

My suggestion would be if your emotional risk tolerance is overwhelmed, temper that with making few rational decisions that align with your financial risk tolerance.

that markets have a long, long history of returning to growth and making new highs. Always. My suggestion would be if your emotional risk tolerance is overwhelmed, temper that with making few rational decisions that align with your financial risk tolerance. Don't sell everything. Consider instead creating a cash cushion of 6, 12, 18 months of your monthly living expenses. Then regardless of what happens in the markets, you can rest assured you have all the cash you need for those 6, 12, or 18 months. The market then isn't in control, you are.

Then turn off the news and go fishing.

Jeff Binkley is the Founder and Managing Director of Binkley Wealth Management Group LLC located in Avon. His firm is an Independent Fee-Only Indiana Registered Investment Adviser that has adhered to the fiduciary rule since its founding in 2010.

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KEEPING THE LEGA

Morgan County native Lisa Arnold takes the reins at Home Bank

By Elaine Whitesides

Morgan County Business Leader

Lisa Arnold has lived in or near Morgan County her entire life. She is married to farmer, Kevin Arnold, and she loves the farming way of life and what that represents. In fact, she says it is not a vocation, but a way of life. Being out in the fields with the corn and soybeans is the way she clears her head and relieves the stresses of life. That, and being a part of the farming community of family and friends, ties her to the land.

However, another aspect that is central to her life is her career at Home Bank. Arnold has determined that she is an accidental banker. She never thought of banking as her career path, but she was proud to work part-time at Home Bank while she attended Franklin College. That was 35 years ago and this month, Arnold steps in to take the helm as president and CEO of the Bank.

The first position Arnold held was that of teller. "That's the position a large number of people enter banking," Arnold said. "I consider it the most important position in the bank because tellers provide service to customers and learn the products the bank offers. It's a wonderful foundation." It is a starting point from which to grow and have the opportunity to explore other avenues in the bank. "Each role teaches you something for the next role," Arnold said.

After graduating, she taught school for several years, still continuing to work part-time at the bank during summers and vacations. In 1994, Arnold was asked to be the branch manager when Home Bank opened the Mooresville location. A person of faith, Arnold felt she was led on this path and she accepted the full-time job. She stayed at the Mooresville branch for about seven years. In 2001 she accepted a position that was company-wide and moved to the main branch in Martinsville.

Since then, Home Bank opened branches in Greenwood and Plainfield increasing the number of locations to five. She was involved with opening the new offices. "Any time we go to open a new location we have a great team that works together on everything," Arnold said. "It's much like a small business where everyone pitches in and works together."

In fact, Arnold says it is just one example of the organizational culture of Home Bank. "One of the amazing things about being part of Home Bank is the "we" culture," she said. Teams are comprised of people from different areas of the bank

HOME BANK

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with different skill sets who take ownership of the task before them as a group.

The culture, Arnold says, is based on the bank's core values; integrity, doing the right thing, that defines who they are as an organization. It provides the "why" and promotes working together. They view their purpose as doing something that needs to be done, for the good of the team and the community. Home Bank's mission statement, To Make Lives Better, guides decisions and actions.

"From small gestures such as a smile or greeting to large programs like the PPP initiative," Arnold said, "the mission drives everything we do. We are going to, in some way, make life better for people in our community. That's who we are as individuals and all together as a bank."

CULTURE AND STRUCTURE

2020 has been a year of challenges for everyone. "It's been very humbling for folks in leadership to see what our people here at Home Bank have done, and we are amazed," Arnold said. "It's during tough times that you see what people are made of and it's been an amazing thing to witness, their efforts for the customers and the good of the community."

The community piece of Home Bank is ingrained not just in the culture of the bank, but in its structure as well. Home Bank is a mutual bank and has been since first chartered in 1890. "We do not have stockholders or private interests," Arnold said. "(The bank) was chartered for the purpose of providing a place for people to save, earn interest, and borrow money to build or buy homes." It is who they are as a banking organization today, no owners or shareholders.

The mutual bank structure is not as common today as in the past, but Arnold says that the mutuality is a structural difference that sets Home Bank apart from other banks and they have embraced that in a big way. "The products, services, and rules, all of it is the same as other banks. You wouldn't know the difference just walking in. You feel it more than see it."

She says funds go back into capital, an organizational piggy bank, not out into the personal pockets of individuals. In 2012, the organization decided they would donate 10 percent of their

earnings back to non-profits working on community problems and issues. It is called the Community Giving Program. A committee of employees representing all the branches and their communities and departments in the bank make decisions about the recipients and donations from Home Bank. The receiving organizations vary year to year and address issues such as poverty, education, families, and the needs of young people.

"The committee represents all the employees who make the bank successful," Arnold said. "The gifts represent all the employees giving back to the community. Approximately \$1.5 million has been gifted to qualified not-for-profit organizations in all the counties in which Home Bank has a branch. "We are invested in the communities and want to help." She says it is founded in the Bank's mission and their "why" as an organization.

THE ROLE OF GENDER

One of the sidebars to Arnold's accepting the promotion to lead the Bank is that she is the first woman to come into that role. While viewed as an achievement for women by many, Arnold says in the Home Bank culture, it is not a big deal. "There has never been anything in this organization that would have made it more challenging as a woman," Arnold said. "It's about the individual and their character and commitment. It's about the hard work they put in. That is what leads people to advancement. Many women in Home Bank have advanced to leadership roles. In fact, three of the four senior management team members are women."

The retirement of Dan Moore as president and CEO brings to light how gender and culture converge in regard to leadership. "Dan always made sure we were thinking of the future," Arnold said. "Part of that is identifying people who might be candidates for different positions and helping them with their development to see where their future might be."

In a small bank, Arnold says, people are generalists. Employees really get exposed to a lot of aspects of banking. "It's important to understand how things work, how the bank makes money," Arnold said. "That knowledge is so important because banking is complex. We want all our employees to be as knowledgeable as they can to know what they are doing."

She says succession planning is an on-going process, recognizing and developing all people to put their efforts to what fits their hearts and providing opportunities for advancement. "We do a lot of leadership training," Arnold said. There is on-going professional training so people are always developing professionally with the goal of having more than one person able to step in should someone in a key role depart.

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NOT JUST A JOB

“We are bankers, and we do banking,” Arnold said, “just like a lot of other banks.” For Arnold, who had been educated to be a teacher and never considered a career in banking, it is not the nuts and bolts and details of banking that has kept her at Home Bank for more than two decades. It is being a part of something that aligns with her personal values. She says it is the people, the mission, the idea that each day is an opportunity to help people, that is what has made her feel she is where she was meant to be.

“As years have gone by and I have been given opportunities at the bank that have helped me grow personally and professionally,” Arnold said, “Home Bank has become a huge part of my life.”

Arnold says she is someone who has always enjoyed the job, or role, she had at the time. “I was happy to be doing what I was doing.”

While she felt prepared for this new position, she said, “I am very humbled and honored to have the opportunity to serve the organization in this role.” For her, it is not feeling like a big dramatic change. Previously, in other positions, she moved from day to day focusing on details. Now she sees her charge to be looking at the bigger picture to ensure the business is going in the direction to achieve the goals it sets. “It feels like a natural progression,” Arnold said. “Dan has done a wonderful job making this change a progress, not an event. He gave me the opportunity to learn and help me focus on what I would need to know and do in this position.”

THE FUTURE

Arnold is honored to be part of the organization and step into the role of president and CEO.

Her focus, she says, will always be on the bank. “It’s important to me that people know what the organization is trying to do and how much we love and appreciate this community.”

That being said, staying relevant, especially in the realm of technology, is an important and on-going pursuit. Staying abreast of advances is key to continually improve service for customers.

While growth is an objective, protecting the culture and legacy of the bank is at the top of Arnold’s list. “We want to take our culture and business model into other communities,” she

said, “for the good of those communities.” Home Bank’s practice in opening new branches is not to acquire existing banks but to go into a market and then build one new customer at a time. “New locations in the immediate area are good for the communities. As the bank prospers, it provides opportunity for employees and people in the community. Home Bank will always be a community bank and stay true for continued success.

In closing, Arnold paused a moment and said, “The bank is a huge part of my life and has been for a majority of my life. When you join our family here at the bank, you become part of something special, in a lot of ways. We have inherited a wonderful legacy in Home Bank, and we never want to take that for granted.”



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Protecting our housing future in Morgan County

By **Chris Pryor, MIBOR**

SR. Vice President Government and Community Relations

The challenge of providing attainable housing continues to be a hot topic for communities in central Indiana, especially those with the potential for growth such as Morgan County. With historically low inventory of available homes for sale and the impact of a worldwide pandemic, addressing the barriers to producing attainable housing options has become increasingly critical. Even though our region is often touted as an affordable place to live, central Indiana is not immune to the challenges of delivering diverse housing products at the right

price points and in the right locations. This issue is one that challenges towns such as Mooresville and Martinsville as well as the rural areas of the county.

Affordability is a term that is often used to describe the relative ability for consumers to procure housing. What is considered affordable for one family may be completely different for another. Affordability is generally defined by a guideline of spending no more than 30 percent of gross household income to determine how much to spend on housing, however that is not the only



guideline on which to focus. But because affordable is a relative term, we must strive to think beyond the price point. Providing safe, decent and affordable housing with access to opportunity is the challenge that must be addressed. Consumer preference plays a big role as well. Some households will spend more or less depending on their preferences including proximity to work, school options and

other amenities. In 2018 MIBOR REALTOR Association and the Metropolitan Planning Organization commissioned a Consumer Preference Survey. The survey found that 69 percent of residents in central Indiana prioritize neighborhood qualities over home qualities when choosing where to live. This supports focus on communities investing in quality of life amenities and placemaking. Additionally, in the Fall of 2018, MIBOR with the Builders Association of Greater Indianapolis commissioned a Regional Housing Analysis. The analysis found that central Indiana is underproducing housing units by 1,750 units each year.

Underproduction of housing affects the entire economy. It causes the labor force to suffer from limited availability of homes and higher home prices. It results in fewer workers coming to the region which can cause economic growth to be stalled as jobs go unfilled. And the region as a whole becomes less competitive with its peers making it hard to attract people, jobs and investments.

With the projected growth in Morgan County, housing, as you can see, is a critical component in preparing for and maintaining the influx of new residents and businesses into the area.

Locally, an increase in housing options help people both live and work in the same community which cuts down on commute time and traffic overall. More housing options also makes it easier for employers to attract and retain talent. Housing options promote income integration as well, which is associated with faster overall economic growth. Lastly, housing options also broaden the tax base which occurs with increased economic activity.

Increasing production is not the only factor to meeting housing demand. Creating the right supply is critical. Ultimately, a variety of housing choices are needed. Product type and options for owners and renters are equally as important as price.

A variety of housing options means that residents and their families can move into different levels of housing as needed and still remain in the community they love, such as Mooresville or Martinsville or rural or smaller hamlets as well. Retirees may want to downsize. Growing families might need more space at home. Young professionals and newly married will change housing as their lives change. Price point is only one consideration. Size of the homes, the neighborhoods, accessibility to schools, churches, and healthcare facilities also matter. The larger the tax base new homes create, the more amenities and improvement in the quality of life many seek.

What stands in the way of meeting demand for housing in the right locations, of the right types, and at the right price to support the workforce and our local municipalities?

Barriers and challenges include government restrictions in the areas of planning, zoning, and land use, mismatched infrastructure standards, strict design standards, fees and lengthy review processes, and the cost and availability of land.

Finding solutions requires collaboration that creates a win-win for municipalities, builders, and residents.

Our community is faced with a huge opportunity to impact our position among peer cities regarding talent attraction, job growth and economic and community development. A strong regional economy means increasing housing production that incorporates different types of housing, includes various price points and unites housing and economic development strategies.

Morgan County residents and leaders need to think about this issue carefully now. There needs to be a plan to prepare to meet the demand. More housing options for current residents will help maintain our populace as needs change. Likewise, housing options means communities and businesses in the county can attract new workers and families that will contribute to economic health and quality of life in our county.

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Does my seasonal business need a website?

When your business is only open a few months a year, or even just a few weeks, a professional website may seem like overkill. While there are times this may be true, here are three reasons your seasonal business may need a website.

RELIABLE HOURS OF OPERATION

Nothing is more aggravating for customers than guessing whether a business is open or not. When customers don't visit your business regularly, they want to be confident that you're still in business from one season to the next. Modern consumers want to do their own research, and if your website or Google Business listing isn't readily available, potential customers will move on to the next option or abandon the search for your goods or services all together.

YEAR ROUND MARKETING

Even though your business may be seasonal, your marketing shouldn't be. A high performing website is one of the most cost effective ways to engage with potential customers. You don't need to go crazy in the offseason, but a fresh blog post every few weeks about improvements you're making or new products you're exploring go a long way to retain customers.

HARVEST WHILE YOU CAN

You know you need to maximize revenue during a specific time period. Maybe it's Memorial Day through Labor Day. Or Thanksgiving to New Year's. Whatever your time period, you've got to get people excited early. A website enables you to capture potential customers' attention early and often. You can use simple forms on your website to capture email information and send important advertisements about upcoming activity. You can use that same mailing list to retarget your audience with new offerings once the initial rush has passed.



CHET CROMER
Technology



Are you a seasonal business owner? Perhaps an off-season website refresh is something you should consider, or at least a review of your online presence at Google Business.

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.

How long should it take to install a new furnace?

I am frequently asked this question. After all, no one wants to be without heat in the middle of the winter. Some expect this process to take several days to complete, but it may surprise you to know that we can install a complete heating and air conditioning system in less than one day. Many times, the temperature in the house has not even dropped to a cool level before the new furnace is up and running. You do not have to wait for nice weather to upgrade your old, inefficient heating and air conditioning system



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your needs and desires for a new heating and air conditioning system in your home. **Take advantage of up to 72 months 0% financing.**

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



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Are You Facing Any Of These Challenges



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

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

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That one person

If we're honest with ourselves, we'll admit that the toughest person to lead is ourselves. Most people don't need to worry about the competition. Other people aren't the reason they lose. If they don't win, it's because they disqualify themselves. They disqualify themselves because they haven't lead themselves.

At one of the last Maxwell International Certifications in Orlando, where we could actually be together without social distancing, I was facilitating a discussion of a small group around a table and we were discussing chapter two in the Fifteen Invaluable Laws of Growth, The Law of Awareness. The Law of Awareness which says, “you have to know yourself to grow yourself.” One of the participants at my table, Jamie from the Chaktaw Nation, made a statement that that really struck me. He said, “My talent took me to a place that my character couldn't handle.” To me, that was so profound... Wow!

“We have met the enemy and he is us!” What a pertinent quote from Walt Kelly, used in his famous cartoon POGO.

In his book “Winning with People” John Maxwell started the book with the Mirror Principle, where he advises “The First Person We Must Examine is Ourselves.” John says that if you don't take a realistic look at yourself, you'll never understand where your personal challenges and difficulties lie. If you can't see them, you won't be able to lead yourself effectively. Carl Jung said, “Until we make the unconscious, conscious, it will control your life and you will call it fate.”

One of my favorite exercises with a new coaching client is to have them make a listing of their strengths, talents, successes and gifts. Most folks can fill a couple of pages with all of their mistakes, short comings and failures but to list their gifts, talents, successes and strengths, they struggle. We are much harder on ourselves than we are on others And I think that's because we judge others based on what we see, their actions but for us... we look at our intentions.

FOUR SIMPLE, NOT EASY, STEPS TO LEADING YOURSELF

1. **Learn Followership** – Only a leader who has followed knows how to lead other well. Leaders who have never fol-



JACK KLEMEYER
Business Coach

lowed well tend to be prideful, unrealistic, rigid and autocratic. Arrogant leaders are rarely effective in the long run. Learn to be a good follower.

2. **Develop Self-Discipline** – We are responsible for our thoughts, our feelings and our actions and that is a lot to be responsible for and accountable to.
3. **Practice Patience** – Few worthwhile things in life come quickly. A vital part of the process is becoming the kind of person who leads well and that takes time. Many leaders tend to be impatient and that's primarily because they look ahead, think ahead, and want to move ahead. That can be good and it can also be bad. Maxwell says, “Being fifty steps ahead could make you a martyr.”
4. **Seek Accountability** – People who lead themselves well know a secret, and that secret is they don't trust themselves. They outsource their accountability. Leaders know that power can be enticing and seductive. Just look at our politicians... they are consumed by being in power for themselves not for we the people. Good leaders know and understand their own fallibility. Deny this at your own peril.

How clearly do you see yourself? Where do you need to grow?

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.

People who lead themselves well know a secret, and that secret is they don't trust themselves. They outsource their accountability.

Why you should start planning travel now

For nearly a year, COVID-19 has been disrupting our lives — our daily routines and how we interact with others. Fear, anxiety, and stress related to health, finances, career, and more are taking its toll on our mental wellbeing. We are encouraged to stay home and limit interactions with those outside our household. Traveling was at a virtual standstill for a long time but has started to return in many destinations both domestically and internationally.

According to the U.S. Travel Association, since the beginning of March 2020, the COVID-19 pandemic has resulted in more than \$460 billion in cumulative losses for the U.S. travel economy. For years, studies have demonstrated the health benefits of travel — how it relieves stress and boosts mental health. Plus, by traveling you are not only boosting your wellbeing, but you are supporting an industry that has been ravaged. We encourage you to start planning your future travel now, so you have something to look forward to. Travel brings people so much joy — whether it is during the planning process, on the actual trip itself or reminiscing over memories while looking at photos.

There are ways to travel safely and within your own comfort zone. This can mean taking day trips or staycations, or even vacationing to the Caribbean or Mexico. Traveling is and always has been an important part of our lives. It introduces us to new cultures, shapes who we are as individuals and has the power to give us a perspective



WILL GOTT
Business Travel

that truly transforms us.

COVID-19 has for sure changed the landscape of travel, but it has not changed our need to reconnect with families, loved ones, co-workers, and business partners. We need connection with people and the world around us. Travel will be safe again and destination and experiences we have all missed will be ready and waiting for you. Start planning your future travel now, so you have something to look forward to.

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.magnified-vacations.com

Family Doctor Joins Franciscan Physician Network

Tyler S. Feldman, DO, has established a practice with Franciscan Physician Network Kendrick Family Medicine.

He joins a team of physicians and advanced practice providers who offer a full range of family medicine care to residents of Morgan County. Their offices are located on the Franciscan Health Mooresville campus at 1001 Hadley Road, Suite 101.

Dr. Feldman recently completed training with the Franciscan Health Family Medicine Residency program.



An Indianapolis resident, he received his undergraduate degrees in biology and religion from Indiana University (with honors) and earned his medical degree from the Marian University College of Osteopathic Medicine.

Dr. Feldman is a member of the Indiana Osteopathic Association, American Osteopathic Association, Phi Beta Kappa and Phi Eta Sigma.

To schedule an appointment with Dr. Feldman, call (317) 831-9340.

Hospitalist Joins Franciscan Physician Network in Mooresville

Ancy Jacob, MD, has joined the Franciscan Physician Network IMPACT Center.

She joins Drs. Adam Andres, Daniel Gay, Emily Gropp and Peter Turlo in providing perioperative consultations and nursing assessments to patients before they have surgery. Their office is located at 1199 Hadley Road, Suite 100, Mooresville, Indiana 46158.

Dr. Jacob most recently completed her residency training in internal medicine at St. Vincent Hospital in Indianapolis.

She received an undergraduate degree in liberal arts



at Southwestern University in Georgetown, Texas and earned her medical degree from the University of Texas at Southwestern in Dallas. She is board-certified in internal medicine.

Dr. Jacob is a member of the American College of Physicians and the American College of Clinical Endocrinologists. She is fluent in English, Malayalam and Spanish.

To schedule an appointment at the IMPACT Center call (317) 834-3263.

Nice-Pak announces plans on new facility in Mooresville

Nice-Pak, a pioneer and the leading global producer of wet wipes, announced that it has signed an agreement to begin construction on a new facility in Mooresville. The 1.2 million-square-foot facility, which will house manufacturing and a distribution center at a single location, will represent a \$165 million investment that will result in 150 additional jobs in Morgan County by 2024, and employ up to 800 associates when fully operational.

“Our new investment in Mooresville is an important milestone in our mission of helping the world stay healthy and well,” said Robert Julius, Chairman and CEO of Nice-Pak. “We could not think of a better partner than the Mooresville community in our ongoing efforts to meet the increasing demand for wipes — essential products in helping to protect against COVID-19.”

“Nice-Pak manufactures products that are critical in our fight against COVID-19, and we couldn’t be happier to support their Indiana expansion,” said Governor Eric J. Holcomb. “The company’s commitment to sustainability and corporate social responsibility is admirable, and we’re grateful they have chosen to grow their Mooresville campus and create 150 new career opportunities for Hoosiers.”

The new complex will be located at the intersection of Merriman Road and Bethel Road, five miles from Nice-Pak’s existing 147,000-square-foot facility, located at 1 Nice Pak Road. The current facility will remain open and part of Nice-Pak’s overall manufacturing footprint. Construction of the new location is slated to begin in March 2021, with a target occupation date in May 2022.

“Nice-Pak has been a terrific Mooresville business partner for over 45 years,” said Shane Williams, president of the Mooresville Town Council. “The economic impact of their new investment will be significant, and we are thrilled that the company has chosen to expand in our community.”

“This agreement was made possible with the help of some terrific partners,” said Matt Litchfield, Site Director of Nice-Pak’s Indiana operations. “Special thanks to Andrew B. Morris, SIOR of CBRE, who has been instrumental in identifying and securing the location, and Steve Brunson with McGuire Sponsel, who served as an important conduit to the IEDC and local redevelopment commission.”

A Commitment to Sustainability

The state-of-the-art facility will remain zero landfill as part of Nice-Pak’s “war on waste” that includes more efficient energy and water use, and a reduction of greenhouse gas emissions. Designed by ARCO Design/Build in Indianapolis, the facility will boast a sustainability profile with plans for natural and LED lighting, low-flow water fixtures, eco-friendly landscaping, high-efficiency HVAC systems, low VOC paints and floor coverings, and a white roof to reject heat gain. The building is planned to be constructed from local concrete and regionally-sourced, heavily-recycled content steel. The current Nice-Pak facility boasts world-class safety performance that underscores Nice-Pak’s commitment to health and wellbeing at their production facilities.

Responding with Essential Products to Protect Against COVID-19

Nice-Pak continues to respond to the unprecedented need for wipes — essential in battling the COVID-19 pandemic. The company recently received EPA approval for claims that its disinfectant wipes demonstrate efficacy against the virus that causes COVID-19. The company also introduced a new graphics and branding strategy for their Nice ‘N CLEAN® wipes, covering the baby, hand, flushable and surface categories. The program supports market-leading performance products with a comprehensive wellbeing and sustainability platform.

Nice-Pak and its sister company, PDI, employ approximately 2,850 associates in the United States, United Kingdom and Germany. The company is hiring for many positions at its current location in Mooresville. The company’s compensation package and benefits are highly competitive, and interested applicants may apply at www.nicepak.com/careers.

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