

WHERE MORGAN COUNTY BUSINESS COMES FIRST

# BUSINESS LEADER

MORGAN COUNTY

February 2021

A portrait of Brittani Bentley, a woman with blonde hair, wearing glasses, a black top, and a pearl necklace. She is smiling and has her arms crossed.

## MAINTAINING MOMENTUM IN COMMUNITY DEVELOPMENT

*Brittani Bentley leads CFMC as President and CEO*

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# Networking opportunities

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

**Business Networking International:** Morgan County Connections meets every Wednesday Morning at the Mooresville Public Library, 220 West Harrison Street, from 8:00am to 9:30am. For more information visit [www.bni.com/find-a-chapter?searchBy=46151](http://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](http://www.b-p-e.org).

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

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

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

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

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

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

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

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

**QUOTE**

*Progress is impossible without change, and those that cannot change their minds cannot change anything.*

— George Bernard Shaw

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# What do you want to be when you grow up?

It's that time of year when there are tense discussions in which 17- and 18-year-olds are trying to figure out what career they will choose. It is a lot of pressure to decide what you will do for the rest of your life. The bad news is there is a lot of stress about it. The good news is that the decision is not a final one. In actuality, studies have determined that the average person changes careers five to seven times over a lifetime. Now, with the growth in industries, job changes are likely to occur every twelve months.

It happened that all three of the featured subjects this month demonstrate how prevalent job changes are and how good a thing that can be. For instance, our cover story about Brittani Bentley shows how the accounting career she prepared for in college wasn't exactly what she found to be the best career for her. She uses her accounting and finance knowledge and experience in her new position as President and CEO of the Community Foundation of Morgan County. Accounting and finance were a both the foundation and a steppingstone for her professional life.

As a boy, Kevin Greene set three career goals. He wanted to "do something with flowers", be a fireman, and be a cook. Eventually he accomplished all three, often doing two at once. Each experience has brought him satisfaction and rewards that all demonstrate his desire to do something good in the world that makes him and other people happy.

Like Greene, Caleb Gluff decided early in life what he wanted to be when he grew up, a police officer. He diligently pursued it through



**JIM HESS**  
From the Publisher

the years. He was a reserve officer and graduated with a degree in criminal justice. He did, indeed, become a police officer. However, after five years he realized it wasn't a good fit for him. He then tried several different jobs, and, in the end, he picked plumbing. It felt right for him. His nature is to give 100 percent to whatever he does, and this career change was no different. He now owns his own thriving business and wakes up every day eager to help others in their time of need. His plumbing company is based on the same core values that were underlying his choice to be a police officer: integrity, quality, and helping others.

Education and experience are assets that cannot ever be taken away from someone. No matter how unexpected or surprising a career change could be, there are always skills and knowledge that will transfer from one career to another. In addition, different careers satisfy different parts of a person. We all just need to realize that it is never too late or too difficult to pursue work or a business that feeds our soul. Remind those young people that careers are not always a single choice or decision. Opportunities and dreams will lead them where they need to go.

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## BUSINESS LEADER

MORGAN COUNTY

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Ephesians 2:10

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# Building a place to gather around

## GATHER AROUND BBQ

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## By Elaine Whitesides

Morgan County Business Leader

Every Valentine's Day, Kevin Greene's father would bring flowers home to his daughters making them ooh and ahh. And his mother loved spending time gardening. It was those memories that made him want a career "doing something with flowers." But that wasn't all he wanted to do. He also wanted to be a fireman and a cook. "I grew up wanting to do those three things," Greene said, "and eventually I made all those things happen."

The Morgan County native went to Purdue University and graduated with a degree in Landscape Horticulture and Design. He returned to Martinsville and spent the next nine years running his own business, Greene's Grasses.

He married and the need for insurance and benefits were important, so he took a job in the estate division of a landscaping firm.

His second goal, to be a fireman, was realized when he became a part-time volunteer fireman in Washington Township in Martinsville. In 2009, the volunteer became a full-time fireman.

## REACHING THE THIRD GOAL

He and his best friend from college made it a routine to gather their families together and cook out. When the conversation led to talk about BBQ competitions, he was all in. "I had to learn how to weld to make our first smoker," Greene said. "In 2011 we took the smoker on a trailer and followed the competition circuit." They called their team Gather Around BBQ because that was exactly what it was – a way for their families to gather around to eat BBQ and spend time with each other.

In 2013 they went to the largest Indiana BBQ competition called Ribberfest in Madison. "We placed high in several categories and took second place in brisket," Greene said. "That's when we knew we had something going on."

His dad suggested he think about selling BBQ as a way to



Melissa and Kevin Greene

support his competition habit. It made sense to Greene, so he packed up the smoker and went to the Martinsville Grand Prix event. The go-karts were a hit, and so was his BBQ. "We were wildly successful at the Grand Prix, which led us to start doing other events. All of a sudden we were having a custom trailer built and buying larger smokers." By the end of the festival season, Greene had a second business running.

The food truck had a regular spot in the Rural King parking lot. Greene and his wife, Melissa, and their children Hannah, Braden, Lauren, and Emma were settled into jobs and school.

Around 2017 he was approached about opening a Gather Around BBQ restaurant on the square in Martinsville. "The time wasn't right," Greene said. "There were lots of things going on. We decided to maybe consider it in the future."

Later, Greene told Melissa that if the location ever came up available again, he wanted to go look at it. In the meantime, January 1, 2020 he was promoted to Fire Chief.

## TAKING ON A NEW CHALLENGE

"The landlord of the space on the square called and asked if I was interested in coming to look at it." He agreed, looked, and signed the papers right away. "It was the week before COVID technically hit," Greene said. "I knew it was going to be a challenge, but I couldn't back out. We decided to forge ahead and get ready to open the doors."

As Fire Chief, Greene had regular day hours, but he had to be able to leave if the fire alarms went off. That was non-negotiable. "No one is going to die from not getting a BBQ sandwich, but someone out there might need my help and that is what I need to do."

He knew a successful restaurant needed consistent management. He decided to hire two managers and two assistant managers. "One of the most important things in a new business is hiring trustworthy people," Greene said. "I have 20+ people now and they are the greatest crew ever. It's also important to realize your strengths and weaknesses and solve those problems and understand that once you commit, you see it through."

He solved his problems with delegation. The managers handle ordering and inventory, and a bookkeeper does payroll and taxes. Melissa takes care of behind-the-scenes work and the social media. "I'm in the restaurant pretty much every day," Greene said. "It all depends on my schedule and what is needed."

## THE OPENING

The doors at Gather Around BBQ opened on July 23, 2020. Greene said there was a lot of anticipation because the food truck following were eager for the restaurant. Despite COVID the response was great, and business was building.

Then the downtown water project started. Beginning in October through the end of the year the streets were shut down and the traffic fell to a trickle. "That caused a lot of pain on the bottom line," Greene said. "It was painful for employees, too. We had to cut their hours."

By the end of October, the Greens decided, "If people can't get to us, we'll get to a place where they can." The Gather Around BBQ food truck came out of retirement and went back on the road at two locations including the space at Rural King. Not only did it supplement the restaurant income, it provided employees with more hours while letting them see how the trailer works.

"There are many people who have not set foot in a restaurant since last March," Greene said. "At the food truck, people can be outside, order and take their food back home." Although the water project downtown is finished, the food truck is still running. All in all, Greene says it worked out well.

## MAKING IT A DELIGHT

Gather Around BBQ works with Celebrations Boutique to supply food for catering events. The restaurant supplies the food and Celebrations provides the service. Customers can also order deliverables, large bulk orders, directly from the restaurant for pick up or delivery (with an upcharge).

There are several unique menu items that have become customer favorites. The candied bacon, the BBQ nachos, and the Dirty Dog, which is a signature sandwich with a story of its own. Another popular dish is the GabbyMac; layers of macaroni and smoked pork covered with shredded cheese and a drizzle of sauce on top.

"We went to great lengths to make the restaurant unique," Greene said. "Customers love the heated outdoor covered patio. I wanted a certain look and feel, a classy ambience but yet one where you can get dirty and sticky and it's OK."

"What I love about this is seeing people smile," Greene said. "When somebody loves food and finds good BBQ, they talk about it and that makes me happy."

Greene has achieved all three of the goals he set early in life: to do something with flowers, be a fireman, and a cook. Each of those goals have brought him fulfillment and satisfaction. "The Fire Department job gets me up, and the restaurant job drives me to stay up late nights," Greene said. "Every day is different."

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# Let your politics inform your portfolio decisions, not rule them

The third week of January, you know, the one in which President Biden formally took office with inauguration day, well anyhow, that third week of January my phone didn't stop ringing. Many of my clients, friends, and family on one side of the political aisle were calling with fears about what President Biden and the new Democrat controlled Congress were going to do to America in general and capitalism specifically. We had some great conversations and ultimately, I learned some things from them, and they learned some things from me.

My clients pay me for four things, and one of the four is not to tell them which way the market is going because honestly, I don't know. What they do pay me for is my decades of investment management experience, my ability to educate them, my help in lowering their investment expenses through value minded investment products like ETF's, and to help them master their emotions and make rational investment decisions.

There was a lot of fear in those conversations but what I encouraged my clients to do, and now I'm encouraging you to do the same, is to let your politics inform your decisions, not rule



**JEFF  
BINKLEY**  
Finance

them. It doesn't matter what side of the political aisle you fall. Making investment decisions based on your politics is not good investment practice. I'm not saying you don't take political considerations into account. You just don't let them control your decisions.

It's hard. Trust me I know. As a citizen, I have very strong opinions, but as a professional investment advisor serving the needs of clients

from both side of the aisle, I do my best to put aside my opinions and focus on the data and economics of the issues facing America. When I hang up my political hat and put on my advisor hat is when my best advice for the particular portfolio, I'm advising makes itself clearer.

I encourage you to do the same. When looking at your portfolio, hang up your political

hat, put on your rational investor hat. Arguably you'll make better investment decisions.

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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# MAINTAINING COMMUNITY D

*Brittani Bentley leads CFMC  
as President and CEO*

**By Elaine Whitesides**

*Morgan County Business Leader*

After graduating with a degree in Accounting and Finance from the Kelley School of Business at IUPUI in 2008, Brittani Bentley took her first career job. Over 15 years, although she loved accounting, she realized that she would be happier with a job that fit her cheerful personality. She liked to work with people.

She found an opportunity at a local Morgan County internet provider handling the accounting and reception/customer service duties. She loved that she could use her accounting skills as well as satisfy her need for social interaction. She also fell in love with Morgan County and the people who live here. "People genuinely care about each other and come together here to rally around someone in need of help," Bentley said. "There is a great sense of community."

Not one to overlook opportunity, Bentley moved to the Community Foundation of Morgan County (CFMC) in 2016 as the Finance Manager. Again, the new position provided her a place to expand the use of her career skills while allowing her to be involved in a variety of areas and work with people she liked and respected. She was also introduced to philanthropy.

In 2017, Bentley became the Associate Director, working directly with Executive Director, Ed Kominowski and the CFMC staff. "It gave me the opportunity to have my hands in everything they do at the Foundation," Bentley said, "and three years of mentorship with Ed."

## A CHARITABLE HEART

While organized philanthropy on the Community Foundation level was new to Bentley, charitable work was not. She and her husband, Brandon, had adopted a rescued Pit Bull named Stella and later, a 14-year-old yorkie they named Chewy Bacca. Getting to know the executive director, she and her best friend decided they would merge their love of scrapbooking and their love of Every Dog Counts Rescue together to benefit the non-profit. They called the Indianapolis area fundraising event

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Croppin' for a Cause and hosted 20 participants. Since that first event eleven years ago, it has become a bi-annual event with more than 150 participants that brings in more than \$10,000 for the foster and rescue program.

There were many aspects of The Foundation's work that was new to Bentley initially. She was introduced to the scholarship programs, grant writing and funding processes, and how all the programs worked together to have a meaningful impact on the community.

"Philanthropy is a long-term goal. The purpose is to increase the quality of life in the community. It takes a lot of people and a lot of time," Bentley said. The learning curve was steep. To begin with, she had little to no grant experience, and she needed to learn how to gauge whether a program substantially helped people when they fell on hard times as opposed to a program that was one that felt good to do, but the impact on the community as a whole was small.

## STEPPING UP AS A LEADER

When Kominowski stepped down, Bentley submitted her application to be considered for the position. She was selected and named President and CEO. The position was altered along with the title to include her on the board of directors. Bentley now works with a board of nine members who are not involved in the day-to-day operations of the Foundation but Bentley keeps them informed and provides a good understanding so they can be strategic in planning and making decisions.

With Bentley's prior experience with the CFMC as Associate Director and Finance Director, she brings a wealth of



institutional knowledge to the position. She had also previously worked closely with the staff, providing a comfortable ease in the transition which she used to keep the momentum of their forward trajectory going. "The staff has been very supportive," Bentley said. "It is a great group that embodies the same core values."

*Economy*

HEATING - AIR COND - PLUMBING

# MOMENTUM IN DEVELOPMENT

With limited experience in a management role, Bentley sees the importance of hiring the right people for the right positions. “I can go out to grow the organization and know everything is running smoothly.”

From her previous experience as an employee and then as a mentee, Bentley wants the talented people in the organization to succeed here, or anywhere else they might go. “We want to train them to be our replacement. That way the organization never has to take a step back. It continues to move forward.” She is eager to help everyone develop their skills, rely on each other, and work together as a team.

She said, “Sometimes it is hard to think outside the box with philanthropy and you can’t be successful without a great team. That’s what we have here, a great team.”

## THE RELATIONSHIP BETWEEN THE CFMC AND OTHER NON-PROFIT CHARITABLE ORGANIZATIONS

Bentley explained that CFMC is different from other non-profits because it does not actually run programming. She says that the grant process is the best way to prioritize and impact the community. “We support those who do the programming through funding or partnerships,” she said. “We may start a program and hand it over to another group when it gets up and running.” An example would be the Luncheons with Mentors program for middle-school children.

Although the CFMC does not manage other non-profit organization’s programming they will assist with the back office and offer advice when asked. “We can manage the money and accounting for other non-profits. They pay a small percentage of the dollars they collect, and, in return, we can assist in locating and reviewing grant proposals, help cut expenses for programs, be relied on for tax and accounting reporting, provide support for publicizing events and programs, and get word out to the community so residents know of resources if they fall on hard times.”

The Foundation does play a role in connecting donors with what Bentley calls their “charitable passion,” things they are passionate about to serve the non-profit space and put their passion into the community. “We never try to compete with lo-

cal non-profits,” Bentley said. “Instead, we work together and share resources to prevent competition. That way every dollar donated goes back out into the community for programming to improve the socioeconomic situation.”

## THE IMPRINT CFMC LAYS IN MORGAN COUNTY

At the end of the day, Bentley says, the Community Foundation is trying to solve some of the issues that lead people to need charitable resources through community development.

In 2019 the Lilly Endowment conducted a survey to help foundations get involved in community development and improve the quality of life using social determinants. The areas considered include: Neighborhood Environment, Economic Stability, Education, Healthcare and Food, and Community Involvement. Their research indicates that when people feel happy in these areas, it increases the health outcomes in the community.

Based on those results, Bentley said, “The Foundation is focusing on those to improve the conditions in Morgan County, so people want to work, live, and play here.”

## THE COVID ROADBLOCK

Just as the CFMC was preparing to move ahead on its plans for community development, the Coronavirus hit and put a pause on getting out into the communities to meet face-to-face.

“I didn’t want to see all the effort we put into this development over the years get dropped or go away,” Bentley said. They quickly learned they would have to adapt and will likely need to continue to adapt in 2021.

“Ultimately, the CFMC needs to be out in the community,” Bentley said, “but right now, that is not possible, so we are looking at other ways to serve.”

COVID has created an uptick in phone calls for mental health services and food and rent assistance, Bentley says. “It’s been incredible. We connect them with the best resource for their needs. We even added a space on the website to support these needs.”

The CFMC brings together collaborative partners in community initiatives. Through a partnership with the Purdue Extension, the Kendrick Foundation, and the Food Pantry

Coalition, ideas and resources are being coordinated to increase capacity.

Bentley says everyone is working together to be a resilient community that overcomes the day-to-day challenges. “We want to go where the need is, equally serving all the communities in Morgan County,” Bentley said. “The smaller communities that are under-voiced with smaller populations deserve the same resources for help as the larger Morgan County communities.”

The Foundation has adapted programs and policies to give grants to schools for COVID relief, internet access, and sanitation needs and to fund food pantries. To aid non-profits in securing funding, they offered a virtual grant-writing seminar in two 2-hour sessions. Additional events will be noted on the CFMC website.

## MEETING THE CHALLENGE

Bentley says now is the time for non-profits that serve the community to maintain and grow. “Their work is too important, and we want to help them be successful,” she said, “We know donations are down and we want to help as much as we can to ensure that programs stay in place to help people in need.” Her goal is for the CFMC to increase the non-profit capacity by helping and supporting them.

“Every day I come into this office I know there is someone we can impact along the line. Morgan County has a great sense of community,” Bentley said. “It may be stressful and require lots of hours, but we are all so passionate about working with amazing businesses and residents to make the community better.”

According to Bentley, local businesses are really leaders in the community. They cannot survive should their community fail. Socioeconomics drive how successful they can be as a business. The Foundation recognizes this and works to help them with the struggles they have by positively impacting future employees for Morgan County businesses.

“This is a community that stands up together when people are in need of help. We are in this together and we always will be. That is what is so special about Morgan County. I am excited to see Morgan County be resilient and succeed. It’s a beautiful place to be.”

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# The fit matters

## GLUFF PLUMBING

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### By Elaine Whitesides

Morgan County Business Leader

Caleb Gluff's family has lived in Morgan County for five generations. Believing that law enforcement was to be his lifelong career, he was a reserve officer for Monrovia, Martinsville, and the Monroe County Sheriff's Department. He attended Vincennes University and IUPUI, graduating with a Bachelor of Science degree in Criminal Justice.

After five years as a police officer, Gluff faced his reality. "I thought that was what I wanted to do, and it just wasn't," Gluff said. "I kept on trying to like it and it just didn't fit."

If you're going to do something," he said, "you have to put in your whole heart. You have to pick one thing and run with it. I picked plumbing."

Plumbing was not a random choice. Plumbing was in the family. While never intending to follow in the footsteps of his father and grandfather, once he decided, he hit the ground running. Now, 10 years later, he said. "Once I started doing plumbing, I fell in love with it. I just knew it was what I was supposed to do."

He took a plumbing day job and worked through four years of apprenticeship night school. When it was time to get licensed, he opted for the Plumbing Contractor's License because it opened the door to owning his own business someday.

He spent several years in jobs, gaining experience in every aspect of plumbing work. Feeling settled and successful in the work, the idea of starting his own company took root. He said



Caleb Gluff

he did not know the first thing about running a business. What he did know was that he was not going to go into debt, and he did not have the start-up money.

The solution was in timbered land he owned. He found someone interested in buying some of the timber and made a deal on a promise and a handshake.

## THE DOORS OPENED FOR GLUFF PLUMBING

That was only the first step. Married to Megan and with three daughters, Keziah, Eliana, and Naomi, Gluff felt the responsibility of a family. When he told his boss that he was leaving to do his own thing, he was given encouragement and a standing job offer.

He had the money to begin and had faith customers would come. A woman found him

online and called. She explained she had broken lines outside her home and wanted to replace them plus all the rest, about a half mile in all.

Calls started coming in. "I can't believe the work coming in," he said. "If the phone is ringing, someone is needing help and we need to run these calls. It is not in my blood, my DNA, to turn down work that God has been gracious enough to give us." As the volume increased, he began hiring. He now employs five people, several of which are military veterans.

He puts a strong emphasis on customer service and is proud of the high ratings Gluff Plumbing gets. That's not to say everything is always problem-free. He takes complaints personally. "It goes straight to my heart. I find out what happened and work to fix it."

The opinions of his customers are important to him. So are the opinions of his employees. "I get in the trenches and work with my guys," Gluff said. "Sometimes it is to my own disservice to be out there in the field instead of getting paperwork done, but I want them to see me work. I sweat, work hard, and that builds credibility." There are times when he asks them to go the extra mile. Knowing he will be right there working hard alongside them, they put in the effort.

## THE GLUFF PLUMBING NICHES

Although they provide every kind of plumbing service, Gluff has developed two niches in which they excel.

The first is sewer and water line excavation. He has invested heavily in excavation and

safety equipment. "My guys have to be safe and have what they need to do the job," Gluff said. "If God is gracious enough to provide work and workers, it is my responsibility to be as good a boss as I can."

The second niche Gluff Plumbing grew is contracting with home warranty companies. He picks up the phone and "goes fishing," negotiating contracts with warranty companies for a certain amount of work at a set cost.

## BUSINESS OWNERS MUST KNOW THEMSELVES

When Gluff started, he knew more about plumbing than business. "I know a company has to make money," Gluff said. "More has to be coming in than going out." He seeks people to help him continue learning so he holds several different licenses for the trade and has a business coach. "You have to stay on top of your game," he said, "Peyton Manning had a throwing coach and even Michael Jackson had a vocal coach."

Gluff developed relationships with other plumbing professionals who share his mindset in regard to customer service, quality of work, and integrity. It is a special relationship built on respect and trust. They rely on each other to help when a call comes in and the schedule is full.

Owning a business requires blood, sweat, tears, and time away from your family. He says his wife, Megan, is amazing, and he could not ask for a better workmate. She understands and endures his long and crazy hours. She provides mental and emotional support and even does the billing for the company. He treasures the time with his family that now includes a fourth daughter, Moriah. "If something is going to take my time, it better be for a good purpose," he said. "There has to be intentionality behind everything that is done."

Community is also important to Gluff. He takes pride in being able to give back. Gluff says he does not see himself so much as an owner, but the steward of this resource. "Being a good steward of what God has given me, the opportunity to run this company, goes beyond the plumbing work."

## JOB SATISFACTION AND FULFILLMENT

"Plumbing fits me," Gluff says. "I couldn't go to work for 30 years and hate my job. "There is a special feeling when you know what you are supposed to be doing, a sense of fulfillment, a level of satisfaction. I KNOW this is it for me and God gives me the strength for the many 18-hour days."

"Once you know what you are supposed to be doing in life, you start working and find your niche, those things you are really good at, and you throw everything you have at it and just work it."



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# G-Suite or Microsoft 365 — Is there a 'right' choice?

Microsoft and Google have been going head-to-head in recent years in the email, calendar, and office suite product space. There's a good chance your business uses one of these suites for your own communication and collaboration tools. Microsoft Outlook, Word, and Excel are the tried and true giants in this space, but Google's browser-based applications have become a familiar go-to as we share documents with others and transition to a "work from anywhere" environment.

We recently helped a growing local business begin the transition from one of these suites to the other. As we listened to some of their current pain points, we found them to greatly enjoy the familiarity of the familiar office tools Microsoft provides, yet they enjoyed the ease-of-access that the G-Mail platform and calendar provided. They were unaware that Microsoft has been in the cloud-email space with their "Exchange Online" service that allows businesses to drop the on-premise server in exchange for a simple, scalable, cloud based service. As we walked this client through their wants and needs, we found that they thought they had to get the best out of both worlds, when the reality was that a migration to a single platform would better suit their current and long-term needs.

Microsoft 365 isn't the best fit for every business, though. Younger teams and those utilizing mobile devices may enjoy the clean and simple web-based and mobile app interfaces G-Suite provides over the bulkier tools Microsoft has that set out to provide much of the same functionality as their offline products in the browser. Google's suite of tools also provides a set of authentication tools that many other sites on the web integrate with, allowing you to utilize your G-Suite credentials to log in instead of coming up with ANOTHER complex password.

The battle for the office suite is no small matter for Google and Microsoft. They know



**CHET CROMER**  
Technology

that many of us live in our inbox and calendar, and if they can keep us in their product there, we are more likely to utilize their products for companion tools such as cloud storage, task management, and presentation software.

Making the decision to start up a business with one of these tools can be a straightforward evaluation, but what do you do if you're already utilizing one (or both) of these but considering a move to a single platform? We're in the midst of this migration ourselves at C2IT this year, and it's been a process, not just a cutover. We've found great benefit in some of the tools and prioritized those moves, while others have been left alone for now as we continue to grow our business.

Are you ready to make a switch? Consider carefully the features you need, the tools your team is familiar with, and the way you use collaboration tools. Both products offer their own unique value, and there is no single best-fit for everyone. As always, if you'd like a sounding board for any of your considerations, we'd be glad to lend a listening ear.

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

# How Long Should a Water Heater Last?

A water heater is potentially the most ignored appliance in our homes. We prepare to take a shower, and assume we will have warm water. Did you know that the average water heater should be replaced within ten years? A water softener will only add a couple years to a water heater's life expectancy. Why should you consider replacement prior to failure? Water leaking from a



**Jod Woods**

ruptured heater tank is the most common failure. This type of leak may create severe water damage if not caught early. In addition to damage from a leak, old water heaters consume much more energy and produce less hot water

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than a new heater. May I recommend that you replace that water heater before you end up with no hot water, high energy bills or water damage? Please call Alicia today at 317-831-5279 to schedule the replacement of your old water heater. You will save money and gain peace of mind with a new high-efficiency Bradford-White water heater.

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

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# I know what you mean ... and it's bad for business

How many times have you said that? How many times have you heard that little statement? My guess is probably thousands of times to both. With the best intentions we say "I know what you mean..." which in business is a crap shoot at best for being correct.

Each of us has a perspective on things that are created for the most part from our experiences which formed our beliefs. I haven't had the experiences you've had and therefore my beliefs are not the same as your beliefs.

We make assumptions when we don't fully understand a situation. Sometimes we make assumptions when we think we know what a person means or what their intent is. Consequently, it is a natural reaction to immediately fill in any missing information by making up our own story. We do this because we like to try to make sense of people and situations. The problem with this is that most of the time our story is incorrect which causes all kinds of complications. The fact is, we don't know what the truth is unless we ask!

As much as we would like to think we know what others are thinking, we simply can't read minds. Sometimes we think we have the super power to know the reasons why people do the things they do (without asking them) which is pretty presumptuous. Remember, not everyone sees the world the same way you do (shocker, I know, but it is easy to forget).

Need another reason to stop making assumptions? Try turning it around, do you believe that other people can read your mind? Would you rather that someone makes up a story (an assumption) about what you are thinking and feeling? Or, would you prefer if they ask you?

When you ask instead of assume, you may not always get an answer you like or expect. Still, asking is much better than making up your own story because then you are in the position to make an informed next step.

Asking questions seems like an easy thing to do so why don't we do it more often? Why do we sometimes become paralyzed when it comes time to:

- Contact a client to find out why they haven't responded to a phone call or e-mail
- Read a social media post when our emotions are fully charged on a topic
- Ask a co-worker if they are satisfied with the way you work together
- Ask a colleague if they still plan to make that introduction for you that they promised

It goes something like this. Let's say you see a prospective client at a networking event, he sees you too but when you try to approach him for a chat he leaves abruptly. That is all that happened, you don't know why he had to leave and yet your mind starts making up a story, an assumption.

You might think he doesn't like you or that



**JACK  
KLEMEYER**  
Business Coach

he isn't interested in your business. That may or may not be true but why bother thinking negative thoughts when you don't really know the reason he left.

If you want to know the reason, ask! You may find out that he just went outside to put money in a parking meter, that he had a family emergency, or something else which was not related to you at all.

So how do you do it? When asking questions, do so in a non-judgmental way with the intention to discover the truth and a healthy dose of curiosity. Stick to the facts and use a neutral tone when asking questions verbally.

If you're still not convinced, here are seven reasons why you, and your business, may be suffering because of assumptions. Making assumptions is bad for business because doing so can:

- Cause unnecessary stress
- Waste time and energy
- Create misunderstandings
- Cause you to miss out on great opportunities
- Lower your confidence and create self-doubt
- Lead you to offer the wrong product/service
- Create obstacles that don't exist

Hopefully it is clear why assumptions are not good for your business and you are willing to stop making them. Making assumptions isn't good for any relationship which means you can apply this to your personal life as well. After all, you do have a life outside of your business right?

My challenge to you is to start paying attention to your thoughts and become aware of when you are making assumptions and then get into action and ask the right questions.

Asking questions is simple, and not always easy. Find the courage to do what may feel difficult and just ask. Ending assumptions is like any skill, it takes practice. The more you do it the easier it will become!

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](mailto:Jack@GYBCoaching.com) or at 317-755-6963. Learn more at [GYBCoaching.com](http://GYBCoaching.com).



## Home Bank CEO Dan Moore retires

Completing over 43 years of service, Dan L. Moore has retired as Chief Executive Officer of Home Bank SB. He joined the organization in 1978 and has held the roles of Vice President, Chief Operating Officer, President, and CEO. Moore is currently chairman of the board and will continue in that capacity.

Moore graduated from Indiana State University and also holds an M.S. from Indiana Wesleyan University. He is a graduate of the School of Executive Development and has served as an adjunct instructor in the School of Business at the University of Indianapolis.

Moore is currently chairman of the Federal



Home Loan Bank of Indianapolis. At the national level, he holds the role of chairman of the Chair/Vice Chair Committee of the Council of Federal Home Loan Banks. Moore was an appointee to the Mutual Institution Advisory Board of the Office of the Comptroller of the Currency (OCC).

His other affiliations include Hoosier Voices for I-69, the executive committee of the First United Methodist Church of Martinsville, and directorship for Stability First, a non-profit established to address issues associated with the alleviation of poverty.

## Fisher promoted to COO

Lisa Arnold, President/Chief Executive Officer at Home Bank, has announced the following promotion.

Melissa Fisher has been promoted to Senior Vice President/ Chief Operations Officer. Fisher joined Home Bank in 2008, previously serving as Senior Vice President/Chief Administration Officer. She is a graduate of the IBA Leadership Development Program and TrueU Leadership Program. Fisher is a graduate of the ABA Stonier Graduate School of Banking (University of Pennsylvania).



## Home Bank Donates \$130,000 in 'Thirteen Weeks of Giving'

Celebrating its 130th anniversary in 2020, Home Bank selected thirteen local not-for-profit organizations for community gifts of \$10,000 each. The donations, made weekly during the holiday season, were part of the bank's "Thirteen Weeks of Giving."

"Since our start in 1890, this community has supported our bank and its mission," stated Lisa Arnold, President/CEO. "We could think of no better way to mark this milestone than by giving back to those who are working hard to serve and make life better for all of us."

The thirteen organizations receiving gifts are based in Morgan, Johnson, and Hendricks Counties, representing markets served by the bank:

- Angel Care
- Barbara B. Jordan YMCA
- Churches in Mission
- Desert Rose Foundation
- Family Promise of Hendricks County
- Habitat for Humanity of Johnson County
- Habitat for Humanity of Morgan County

- Hendricks County Food Pantry Coalition
- Interchurch Food Pantry
- KIC-It
- The Gathering Together
- WellSpring/Community Service Center
- Morgan County Weekday Religious Education

Home Bank chartered its gifting program in 2012 in which 10% of its net earnings are donated to non-profit organizations addressing the greatest needs in the community. A committee of employees representing all departments and markets of the bank direct these donations.

Home Bank SB was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support. Home Bank serves South Central Indiana with offices in Morgan, Hendricks and Johnson Counties.

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- Is your management team in need of training for leadership or growth?
- Do you need a keynote speaker?

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