

WHERE MORGAN COUNTY BUSINESS COMES FIRST

BUSINESS LEADER

MORGAN COUNTY

March 2021



A BLOSSOMING LANDSCAPE

*Keith and Liz Smith nourish and grow
Allscape Landscaping and Lawn Care*

Photo Courtesy of Mike Washington of MPWimages.com

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

He who has so little knowledge of human nature as to seek happiness by changing anything but his own disposition will waste his life in fruitless efforts.

- Samuel Johnson

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Not just economic: The real influence of small business

You can always find someone somewhere talking about the affect small business has on local jobs and the economy. No one will argue its importance. But small business has other influences on communities that might be a little less obvious.

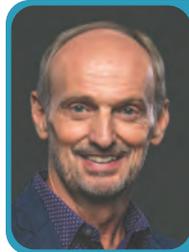
First, from our cover story about Keith and Liz Smith of Allscape Landscaping and Lawn Care, we can learn that many very successful small businesses are built on a passion, a hobby that becomes a career. Does that make the task of building a business easier? There are still long hours, ups and downs, and worries. But loving what you do and getting satisfaction from giving your community something it would not otherwise have can be extremely motivating and help you face those difficult times.

We also see the benefits of partnerships in which both parties complement each other. Some call it synergy, producing a greater outcome than the sum of two individuals. Those relationships are built on traits over and above financial and practical factors. They are built on respect, trust, communication, and collaboration.

Second, the story about Jim Jones and Your CBD Store offers our community other insights.

Not only do we learn that knowledge, skills, and understanding builds one experience upon another, so that the idea of a second – or third – career is achievable. We also learn that the importance of family and dedication to it is powerful, especially when the family benefits from something you are proud of and that you believe is good for the community.

It takes courage, perseverance, and patience to bring something new and different to a marketplace. Jim Jones loves living in Morgan



JIM HESS
From the Publisher

County and sees the good CBD could do in the life of many of his friends and neighbors. He, and his family, have taken on the role of educating the community about CBD and sharing their knowledge, understanding, and experience to do so. When we are called upon to have courage and patience, we have examples in our local business community to show us that it is possible – and we are not alone.

Lastly, we learn from Jessica Newman-Hoyt how close small business owners, their families, and the communities become and what it means. She reminds us that not only are the two integrated in a geographic location, but the threads are tightly woven to cross over a buyer-seller transaction and pull the community together in the fabric of life.

We also learn that hard work can be as much about fun and happiness as toil and tribulation. Bring a smile to someone's face, help build a precious memory, offer a hand, or a kind word because we are all connected with each other and can support and encourage each other.

Small businesses and small business owners do more than create jobs and enrich economies. They provide positive examples for people of all ages and also build respect, trust, appreciation, and most of all, community.



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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

A scoop of happy, please

CHUNKY MONKEY ICE CREAM & SWEETS

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By Elaine Whitesides

Morgan County Business Leader

There are creative people with very active frontal cortices all around and they come up with some really good ideas. Many dream and scheme and do a lot of what-iffing, but it is the entrepreneur who has the persistence to stick with an idea and bring it to life.

Coming from a family of self-employed people, Jessica Newman-Hoyt says looking for “that bright idea” is just a natural part of the person she is. At 18, she was running her own coffee cart. Later she was in real estate with her mother and after moving to Indiana from the West Coast at 21 years old, she operated her own real estate office in the area.

She earned a degree in social services from Ivy Tech and worked in the social work and childcare industries. She met her husband, Richard who is a native South-sider and together they have six children: Ricky, Kimberly, Aleutia, Cassie, Cason and Ahna ranging in age from 24 to 5. The eldest is a sergeant in the US Army and the youngest is the namesake of Chunky Monkey Ice Cream & Sweets.

When Newman-Hoyt was pregnant with Ahna, she yearned for a traditional banana split. The craving got so strong she could no longer just ignore it. She went on the hunt for the prize, driving from one place to another. Finally, with no other option, she went to the grocery store and bought all the ingredients to make one herself at home. After satisfying the craving, she called her husband and said, “I think we should open an ice cream shop.”

She was ready to open a business and felt their hometown, Mooresville, was lacking an ice cream shop. He agreed. “I knew nothing about ice cream or the retail business,” she said. However, that would not be the case for long. “When I want to know something, I spend hours and hours researching,” Newman-Hoyt said.



Jessica Newman-Hoyt

She had a lot of time to build a bank of knowledge and find the suppliers she liked because finding a home for the ice cream shop was a challenge. The couple were searching for a location that met her three criteria: the space must have previously served as a restaurant or café, have space for a playroom and party room, and offer outside seating. They unsuccessfully submitted plans for three different locations. “We were discouraged and took a short break.” Newman-Hoyt said, “then we went back at it. We were still determined to do it.” It took four years to find a space in Mooresville.

Chunky Monkey Ice Cream & Sweets found a home in an old bank building that had been used as a coffee shop. Not only did it meet all Newman-Hoyt’s criteria, but it also came with a drive thru. The shop opened in June 2019 offering Hershey’s ice cream and nickel candies.

THE BUSINESS OF AN ICE CREAM SHOP

“Having and running a business is second nature, not different,” Newman-Hoyt said. “Retail IS different. I had to learn from scratch in many areas. I am still learning and developing a routine. Local restaurant owners have become phenomenal mentors and friends helping me learn the ropes.”

Although ice cream creations are always on the menu, other selections are seasonal and tweaked depending on what is popular with customers and requests they might have.

First, the nickel candies from self-serve jars were eliminated due to COVID. Protein shakes and energy drinks have recently been added. They make chocolate sweets by hand. The chocolate mixed nut clusters are a favorite along with the cake pops.

Second, Newman-Hoyt noticed that a family would come in and parents or grandparents did not get any ice cream. Realizing it was because of dietary restrictions, she added dairy-free, lactose-free, keto-friendly, and low-sugar ice cream products to the menu.

COVID changed things besides the nickel candies. The shop was completely closed for a full month. “We had to scramble to adjust so we could efficiently serve people through the drive-thru,” she said. “More people are coming into the shop now, but we still serve about 50 percent of our customers through the drive-thru.” The party rooms now operate under restrictions.

WHAT MAKES AN ICE CREAM SHOP SO DELICIOUS?

Of course, the first thing is the ice cream in all its forms; cones, sundaes, banana splits, shakes. At Chunky Monkey it also includes candy and handmade chocolates. But that is not all.

“After we had been closed for five weeks due to COVID,” Newman-Hoyt said, “I was at the grocery store when a little boy pointed at me and shouted, ‘Look, Mom! It’s the Monkey lady!’” It is neat to be such a part of the community.

An ice cream shop is full of happiness. “Our customers are coming in as people who are already happy,” Newman-Hoyt said. “I love the people of our community.” She says people stop by to say hello, check out new offerings, and kids bring their drawings to the shop.

Ice cream shops are the setting for good memories. “I remember my dad taking me to an ice cream shop. I still remember how they put a jellybean at the bottom of the cone.” It is likely that everyone has at least one ice cream shop story. Newman-Hoyt sums it up saying, “Ice cream is good for the soul.”

SMALL BUSINESS IS GOOD FOR THE COMMUNITY

For these parents and this family, the reason for opening Chunky Monkey Ice Cream & Sweets goes beyond wanting to own a business. The parents decided they wanted to leave something for their kids, a legacy in their hometown, and they wanted something fun in life again. What could be better than a business to carry on filled with the fun and happiness of an ice cream shop?

The good feelings reach out to the community. In front of the shop is a Food Pantry Blessing Box. Chunky Monkey, along with others in the community keep it stocked for families in need.

Each year they host a Christmas Tree Shop. They take in donations of trees and decorations and let people come and take what they want. The first year 16 families got trees. Last year, it was 24 families. “People are able to come in and ‘shop’ with dignity and without cost,” Newman-Hoyt said. “The donations from the community are incredible.”

Chunky Monkey provided hot cocoa, cider, and coffee for the Morgan County Jeep Club Toy Drive last year at Pioneer Park. Newman-Hoyt also runs a “Letters to Santa” program. She responds to every letter submitted.

“Small business ownership is a lifestyle. All our kids are involved in some way and we all talk about it over dinner,” Newman-Hoyt said. “It is our life. It is what we do.” Besides fun and a family legacy, Chunky Monkey Ice Cream & Sweets is there to spread the happiness and make life in the Mooresville community better for everyone in some way.

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Time machine for taxes

It's that time of year again. Time to gather your w2's, 1099s, 1098's, K1's and whatever other number named documents you've been receiving in the mail. Time to pay the piper so to speak for money success you achieved in 2020. It's also time again to fire up your tax adjusting time machine.

What? Each one of us with earned income has a tax time machine that prudent investors and effective money managers will make full use of. I'm talking about actually changing the amount of income you received in the last taxable year. But how can we change the past? By making an IRA contribution.

Now I'm not a professional tax adviser nor did I sleep at a Holiday Inn Express last night so make sure you discuss any tax strategy with your personal tax advisor before implementing it. An IRA for individuals or a Self-employed IRA (SEPIRA) for small business owners can dramatically change how much you owe in taxes on income you earned last year.

According to the IRS, the annual IRA contribution limit for 2019, 2020, and 2021 is \$6,000, or \$7,000 if you're age 50 or older.

The contributions you make to each employee's SEP-IRA each year cannot exceed the lesser of:

25% of compensation, or \$57,000 for 2020 (\$56,000 for 2019 and subject to annual cost-



**JEFF
BINKLEY**
Finance

of-living adjustments for later years).

Simple back of the envelope calculations show that if you haven't made your 2020 IRA contribution you are paying thousands of dollars in taxes you don't need to pay.

Let's assume a 24% federal income tax rate and the 3.23% Indiana income tax rate for a combined income tax rate of 27.23%. Let's also assume we DO NOT make our max allowable IRA contribution of \$7,000.00 (age 50 and older). That means we must pay that 27.23% tax on that \$7k. That's \$1,906.10 in taxes we could avoid with a \$7k contribution. Can I find \$7k to keep an extra \$1,906.00? I'm sure gonna try. And if your married filing jointly, multiply it by 2. Even if your spouse

does not work, a spousal IRA can still be contributed to by the working spouse.

For self-employed small business owners, the numbers can be even more dramatic. Let's assume a 32% federal rate and that same 3.23% for Indiana. Should you choose to max out your SEP IRA contribution (\$57,000.00) you can shave a whopping \$20,081.00 off your tax bill.

My investment practice philosophy is built around finding total return for my clients. Total return does not only mean investment re-

turns, but it also includes helping clients take advantage of tax rules to keep more of your money in your pocket.

The IRA and SEP IRA are easy ways to go back in time and change the past when it comes to your taxable income.

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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A B L O S S O M I N

Keith and Liz Smith nourish and grow Allscape Landscaping and Lawn Care

By Elaine Whitesides

Morgan County Business Leader

Keith Smith's introduction to landscaping came when he was 18 years old and went to work as a laborer for a family friend. The first day, he was tasked with shoveling 30 yards of pine bark, by himself, and he loved it. Although he didn't know it at the time, that day was the beginning of a 30-year profession. It was part-time and he kept at the landscaping business through high school and even through two years of college while pursuing studies in finance and business.

His love of working outside and in nature took precedence. He left school and went to work full-time in the landscaping industry, even going to work in Florida for a time. His experience, knowledge and passion continued to grow from all aspects of landscaping in both regions and services from landscape design to mowing.

Smith had never really considered running his own business, but after several years of being caught between owners and customers, he asked himself why he couldn't do it on his own. His answer? "Let's do the work and just see how it goes." His father was supportive and encouraged him to go for it. It was March 1998 when he purchased a truck and a trailer and opened Allscape Landscaping. With a go-for-it mentality, Keith focused on landscape installation and maintenance. "I was never going to give up," Keith said, adding, "It always progressed."

The second year he added mowing to his business model. "I enjoyed mowing and it was guaranteed income," he said. However, landscaping is his passion. "The more work I did, the more I was sought by competitors." They wanted him to join their companies, but the offers did not change his path. "I couldn't see myself ever going back to work for someone else."

"Part of it," Liz, his wife, said, "is that your standards are so much higher when your name is attached to it. Keith is so talented with landscape and hardscapes. He has a vision like none other. He has an eye for it. He can see the complete project before it is even started. It is his gift." Having that vision, the outcome has to meet the vision, so those standards are always high.

Keith says he is self-taught. Not only was he trained through hands-on experience he took classes on everything from plants, plant growth, plant materials, soil conditions, and more, many through the Landscapers Association. Not only were competi-

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tors trying to persuade him to work for them, but his customer base was also growing. "Once we do work for people," he said, "they keep us." Some repeat business is for specific projects, but customers also rely on Allscape to maintain the landscape with spring or fall clean-up, mulching, and plant trimming or replacement. "We offer continuous support to maintain it and keep it looking nice."

LANDSCAPE GOALS

From the beginning there have been several goals Keith has set for his customers and their landscapes and hardscapes including stone patios, firepits, retaining walls and seating walls.

The first goal of Allscape design is that they create low maintenance landscapes. "Our customers love it," Keith says. "They want to enjoy it, not work at it all the time."

The second goal, which all gardeners know is a challenge, is to provide interest and beauty all year round, spring to fall color. "From tulips to summer annuals and perennials, it will stay there, including textures through the winter."

The third goal is to work with customers to develop a vision and bring it to life. "Most homeowners either have an idea to start from," Keith said, "or have no idea and are looking for guidance." We meet, put it all on paper. They have the opportunity to learn about the plants and swap out those they want and those they prefer to replace.

Another aspect of Allscape Landscaping is the delight of palm trees. While working in Florida, Keith developed an affinity for palm trees. To him, they were interesting and different from the midwestern flora. After starting his own business, he decided to bring a bit of the tropics to Indiana. Every year Keith offers palm trees and other tropical plants to Hoosiers. They have been a popular tradition and can be found indoors in commercial buildings and outdoor patios, outdoors poolside, and in wedding venues. He's become known in the area as the

Palm Tree Man. Especially now with travel restricted, Keith says, "If you can't go to the tropics, we will bring tropical to you!"

THE PERFECTLY ROUNDED BUSINESS MODEL

As the business grew Keith approached the bank for a loan. Liz was in the commercial lending division and they met. A year later, they were dating. Five years ago, they married and brought their family together including daughter, Tami, and son, Christopher. Liz continued to work at the bank for a while.

"Keith had been doing it all," Liz said. "The business was kind of just personal satisfaction for him. He was a single guy with a Great Dane, and he was paying his mortgage and other bills, so it was all good. But then he had a family, and it is a totally different perspective."

Liz came into the picture with her experience with marketing plans, daily cost to produce reports, and ability to determine what it cost to run the business every day, and things started to change.

With a bachelor's degree in communications, business classes, and 16 years in banking including management and business development, it wasn't long before they began to realize that the skills and talents each brought to the table complemented each other. "His passion is the working," Liz said, "my forte is the actual business side." Together they began to take a look into the business. "Getting organized and devising a plan in how we do business is key."

It was a big decision, but after taking that look, the pair decided it was worth taking the chance to have her come into the business full time. "We decided we go all in or not at all," Liz said. "We went over all the pros and cons, all the business advice, and decided we were giving it our all every day."

It was a good decision. "We have substantially grown in sales and income," Liz said. "We have two sets of eyes and two different backgrounds and are looking at everything from both sides now."

"We always use two sets of eyes and both do everything," she said, although she is allergic to flowers. "We do whatever needs to be done." They get dirty working together, do estimates and meet with customers. They make decisions together, and both delight in the smiles and appreciation from customers.

THE BUSINESS MINDSET

Another decision they made was to engage the services of Legacy Business Consultants with a business coach. Keith was skeptical. "I thought, 'we don't need that,' now, I can't wait to

Economy

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“We could not be happier where the business is at this point,” Liz said. “We thank God every day that we can do work we love, and both have jobs in the business.”

Facing big challenges, such as the move they had to make quickly about 18 months ago, is also easier with an advisor. The business had always been in Mooresville and Keith wanted to keep it in Mooresville, but time was short to find a new location. They decided to close the retail and nursery portion of the business, eliminating a brick-and-mortar business location. “We come to our customers now,” Keith said, “they don’t have to come to us.”

They have developed five-year and ten-year business plans because, Keith says, “If you don’t know where you are going, how do you get there?” Their plans are written and are revisited and tweaked at least annually.

In addition to the third set of eyes to clarify the path forward and aid in decision making, Liz said, “Our coaches give us applications to use that help keep us accountable. It is amazing how much difference that makes.”

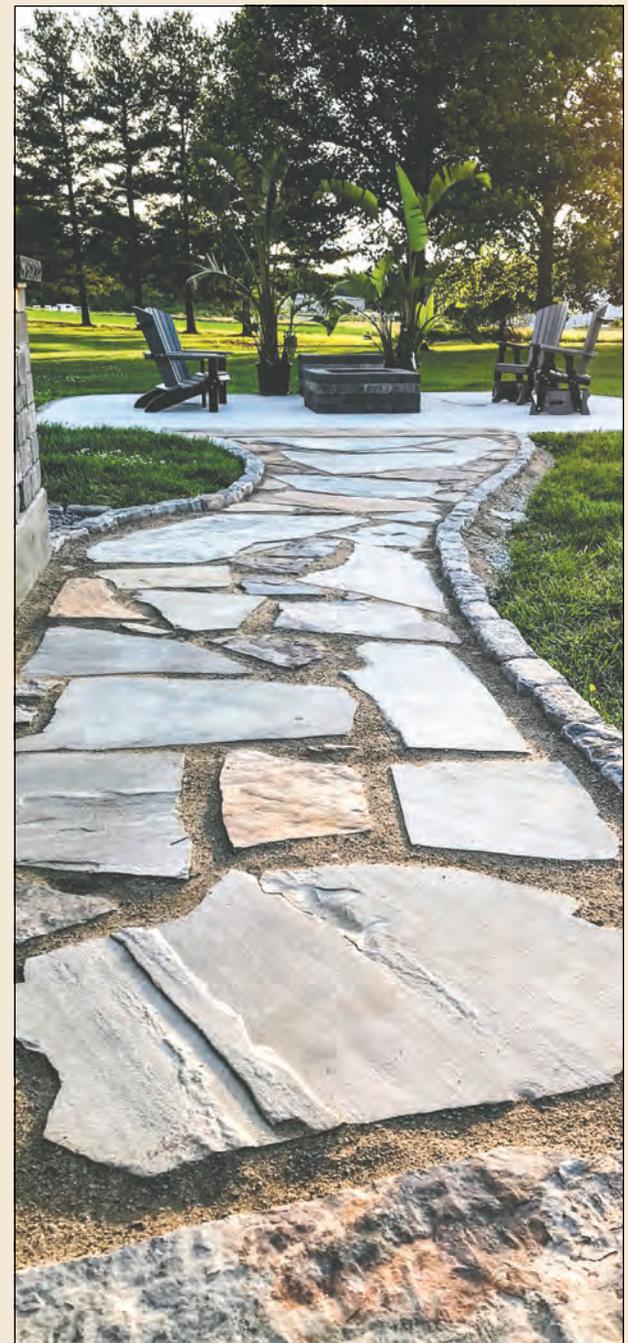
BUSINESS AND SERVICES EVOLVE

While the passion and talents lie in completing projects from deconstruction to hardscape and landscape from start to finish, other services and processes have been added to operations. Mowing is available every growing season. In the winter, Allscape Landscaping works with commercial accounts for snow removal and ice maintenance on sidewalks and parking lots. In addition, outdoor lighting for landscaping and holidays is also offered.

The number of employees varies through the year to meet the demand. Keith calls his crew the “A Team.” “Not just because Allscape Landscaping begins with an “A”, he says, but also because they are reliable, talented, and hardworking individuals.”

The business has taken a proactive stance in marketing and business development. For instance, reminders for annual care are sent out for services such as spring clean-up, and for summer projects. This singular action means that the company has a schedule of landscaping projects booked to begin each year. They feel it is one way they can provide better service to customers, by giving them a chance to get an earlier spot on the schedule.

Keith and Liz Smith have grown to enjoy not just the work they do every day and the smiles and delight expressed when a project is finished. They also enjoy helping the business grow, seeing numbers change year-to-year. For them, the weather doesn’t matter, they think that today is going to be a great day for someone – customer, employee, or owner.



see what will come.” He says business owners can get tunnel vision because they are so deeply involved in the work of the business. They see things from a single perspective and a business coach can broaden their sight with a third set of eyes.” An objective set of eyes brings new ideas and options to the table that might have been overlooked, or never even seen.

“You have to continue to learn,” Keith said. “Now I see something differently and understand what effect the owner actually has on customers and relationships with customers.”

When I learn that, it allows me to offer more to my customers. Customer relations are so critical, and our business coaches bring that vision to us.”

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By Elaine Whitesides

Morgan County Business Leader

What do you do when you have 30 years sales and business ownership experience and retire at 50 years old? If you are Jim Jones, it is the perfect time to start a new business. Jones, his wife, Kara, and children Trevor, Taylor, and Ariel moved to Mooresville in 2002. He came to the Indianapolis area from Ohio to expand the footprint of his Kirby stores business into a new market.

Originally the family moved to Hamilton County. Then they discovered Morgan County. “Mooresville was a much nicer community that we liked, and it was affordable,” Jones said. It was in that comfortable environment he made the decision to retire, which is always a difficult thing for driven entrepreneurs to do. He said, “I wasn’t done with life yet.”

Around the same time, he learned about the story of a friend’s wife. She was suffering with Crohn’s Disease with nothing working for her. She looked to CBD but had trouble finding a quality product. As a result, she began researching CBD and worked with a doctor to formulate products that helped her meet quality standards. Before long, her friends began to ask her to share and finding relief as well, encouraged her to produce and sell the products. She took their advice and soon the Tampa Bay resident was manufacturing and bringing SunMed CBD products to the marketplace.



THE INTRODUCTION OF CBD

Jones was intrigued and with his business-owner eye, he recognized a new challenge and opportunity. He investigated the products and business model and was impressed. He realized the public, everywhere, needed a dedicated and professional CBD outlet with quality products.

CBD was being recognized by the public. By March 2019, he opened his first Your CBD Store at 86th and Ditch in Indianapolis. The second store, on Shadeland opened in September 2019. The third store he brought was locally. “It was an open market,” Jones said, “and it was closer to home.” It was also just as COVID hit the country.

Many people are skeptical and concerned about CBD products because it is produced from hemp plants. “With CBD, a person gets all the benefits of THC without the high,” Jones said. He wants to provide accurate and reliable information about CBD to expose the myths and assuage the concerns.

“Everyone that works with me are trained and educated. We aren’t just selling you a product,” Jones said. “When you walk in the door (of our Your CBD Stores) it is a family environment. You can relax and learn about the products,” Jones said “We provide information and learn what you are trying to achieve so you get the appropriate product for you.”

Jones points out that every person’s body is different, so CBD may not work for everyone. However, that conclusion can be a rush to judgment. Many times, he says, people who say it does not work say that because they were sold the wrong product, the dosage was incorrect, they purchased CBD of inferior quality, or some that had expired. Jones encourages people to learn about CBD before making any choices. Having a professional, reliable, and trusted source of information is integral to proper use.

CBD VARIABLES AND PRODUCTS

The quality of the SunMed and SunFlora products was one of the critical assessments Jones made before bringing Your CBD Store to the area. “We make our own products, so we know the quality,” Jones said. The award-winning products are USDA approved and the company is currently working with the FDA to keep all products within their guidelines. “We are trying to lead the industry,” Jones said.

“We have regular third-party testing done and all the information is readily available, some by simply scanning the bar code.” He cautions consumers that the more difficult it is to find information about a specific CBD product, the more questionable the quality.

SunMed and SunFlora products come in many forms including oils, topical creams, vape pens, gummies, hard candy, beauty products such as body lotion and collagen cream. “I have tried them all,” Jones said, “even the beauty products, to learn how they affect me and what the product is doing.” There are also endocannabinoids for animals in pet treat form.

Indiana regulations require CBD be below 0.3% THC. Your CBD Store offers broad

spectrum products that contain no THC and full-spectrum products at the 0.3% level.

CBD manufacturers make no specific relief claims, but CBD has been used for issues such as anxiety (humans and pets), sleeplessness, pain, and chronic illnesses. “We don’t just sell it and say, ‘good luck.’” Instead, they provide on-going customer service to educate customers and help them make the best choices for themselves.

STARTING A NEW BUSINESS IN A NEW INDUSTRY

After 30 years owning and operating the Kirby business, Jones was comfortable running a business. He had employed more than 100 people and had several locations in two states. He says business is business in Ohio or in Indiana, although he finds Indiana a more friendly business environment.

This time around, though, he has a slightly different perspective. “This is the next move for me,” Jones said, “building something for our family. We are trying to create something that is built on a core of trust.”

Hiring people and hearing stories from customers and their families has revealed how different the perspective is for this new business. “There is more to this than making money,” Jones said. “It is a labor of love, creating a lifestyle, an environment, loving what I do, and helping people. It is passion.”

Another difference, he says, is that the Kirby business offered instant gratification. He said, “Retail is a different animal. You have to establish a customer base and build relationships. There is a lot of work involved in building that and it takes time.”

A business owner needs to be focused and patient. “You can’t sit there and wait for customers to come to you,” Jones said. Opening the local store in the midst of COVID, added even more challenges – and required even more patience.

He says being involved in the Greater Mooresville Chamber of Commerce has been beneficial. The community he has found has helped in many ways. From meeting people to holding a grand opening ribbon cutting, has made a big difference.

Being proud of the product makes it easy to educate consumers, and also indicates to Jones that there is plenty of room in the area to grow. With returning customers and customer referrals, business is increasing, despite COVID. He is excited to be bringing information to the community to understand what CBD is and what it does. “I knew I had more to do,” Jones said. “So, we went all in with a good product, a good store model, the desire to build something good for our family, and to bring something good to the community.”



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Tech Trends in 2021 — An Alternative Perspective

By the time we're reading this, we'll be a quarter of the way into the new year. 2020 is behind us, and many of us offered it a "good riddance" as we watched the ball drop months ago. I'd like to share a couple of my own perspectives on tech trends in 2021. These aren't the bleeding edge trends you may be expecting, but I hope they do us all some good.

VIRTUAL ISN'T EVERYTHING

We all learned how to go virtual last year. Screen time exploded as our meetings moved to Zoom and messaging tools dominated team communication. My hope is that in 2021 we don't just accept this as the norm and move on with it, but that we find places where virtual communication works and where it doesn't, and we force ourselves to find balance when we are able.

There's something to be gained by seeing more than someone's head and shoulders on a screen, by shaking their hand after closing a deal, or by forcing yourself to walk into an office and have a hard conversation that just wouldn't be as effective over a video call. We've learned how to be safer, but I have a sense of sadness for those whose roles have shifted from an office environment to a virtual one with no sign of ever returning. I feel there is some camaraderie that will be degraded and some purpose that will be lost.

DON'T BYOD EVERYWHERE

A trend over recent years has been to BYOD - Bring Your Own Data. Whereas our business life used to be limited to a computer our work provided, we're often allowed (and even expected) to utilize our own phones, tablets, and other devices for work purposes. While this is convenient when you want to sit down in the easy chair and delete a stack of emails at the



CHET CROMER
Technology

close of a day, it also means work can follow us everywhere we go, regardless of our other expressed priorities.

I'm a prime example of this myself. My work email is linked to about every device I have, and it's often one of the first few things I check every morning. It's my aim to set email and work messaging out of my peripheral view more this year, and to do so intentionally and repeatedly. It will push me to let go of things I hold very tightly and entrust them to other experts who can handle them just as well as I. Turn the ringer off. Put the laptop back in its bag at the end of your work-day from home. It doesn't matter which little step you take - just find one, take it, and stick with it.

These are the trends I choose to bring to life and encourage in the life of my team and family this year. I'd love to hear from you how you're disengaging when the time is right, and how you think that will improve our lives this year.

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.

Would you like to prevent a flooded basement or crawlspace?

A sump pump is installed in a pit in the floor of your basement or crawlspace. The pit fills with water from foundation drains, ground

water after a rain, utility sink, etc. The pump is designed to start automatically and remove the collected water. Your sump pump should be replaced every 5-7 years. If the pump fails, the pit overflows with dirty water and floods the surrounding area.



Jod Woods

A flooded crawlspace may sit unnoticed for a long period of time and the standing water can do great damage to your your home's foundation and even cause mold growth. A



flooded basement may not go unnoticed, but it will cause a great deal of damage. A back-up sump pump can help prevent this catastrophic damage to your home, but another option is a sump pump monitor. The monitor will send you a text alert that the primary pump has failed and potentially save your home from the loss associated with water damage. The earlier the detection, the better! Feel free to contact us at 317-831-5279 for more information on these preventative measures. AFTER the flood, it's too late! Be prepared for winter power outages and heavy spring rains with a new pump, a back-up pump and early notification.

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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A heck of a way to get a reservation

Growing up, we had a neighbor with a really unique first name. As a matter of fact, his name became a real asset in his chosen field of sales especially when he wanted to take a client to a nice dinner in New York or Chicago or most any other city. He could get a table when there seemingly weren't any available and he could get right in with his clients. I understand he would make quite an impression when making a reservation.

His name? His name was Admiral Weathers. No, really that was his given name, Admiral. I remember as a teen having a conversation with him about his time serving in the Navy and asking him if he was in the great World War Two. He just laughed as he told me he wasn't in the Navy. That's when he began to tell me the stories about getting right in to any restaurant he picked either with his wife Betty or with clients.

Here's how it worked, usually he would ask Betty to call the restaurant of choice and ask for a table for however many were going to be in his party, "Party for four for Admiral Weathers." Heaven and earth would be moved to accommodate the "Admiral." As he told me it sure was a heck of a way to get a reservation.

It's funny how a name or label can define a thing isn't it? Admiral Weathers became an Admiral in U.S. Navy in the mind of the listener. As an Admiral, there was due respect to



**JACK
KLEMEYER**
Business Coach

be paid and proper accommodations needed to be made immediately for a person with such a rank in the service of the United States.

Our mind is a funny thing. My very good friend and coach, Herm Haffner shared a concept with me called "Justing." Justing is when the audience (the person) you're talking to listens just enough so that "they think" they know what the message is that you're trying to send. The listening audience, once "they think" they know what the message is you're sending and they grab references from their own, memories, experiences and impressions that reside in their head, their memory.

I've read several times that the phrase "conspiracy theory" was first used after the assassination of President John F. Kennedy in Dallas on that November, 1963 day to keep the focus of the media and all others on a single assassin, Lee Harvey Oswald. Some of you reading article this

right now are concerned that I might be advancing some uncomfortable point of view. Some of you might even be angry and that is exactly how powerful a name or a label can become.

You see, once a frame of reference is established in our mind and if it came from a "credible source," the media, a Governmental agency or anyone we love, respect or admire it becomes "as if" it is absolute.

From Neuro Linguistic Programming I learned about hypnotic language discovered from the observation of Milton H. Erickson MD. Erickson had a reputation for having an almost magical way of speaking with his clients. It's as if his words were rich with a magical tapestry and typically a couple of visits with Erickson and the patient was "cured" of the bad behavior that had plagued them for years. So much so that especially if a person had been receiving therapy for years, those couple of visits with Milton are the ones that made the change happen. The language patterns Milton Erickson used were labeled "The Milton Model."

The patterns when used properly, can absolutely help a person make the change(s) they want to change. However, when used inappropriately, the hypnotic language patterns can be used for manipulation causing people to do things not for their own good but for the benefit of someone else. Don't be too alarmed

by this little "inside baseball" reveal. We are exposed to hypnotic language patterns every day though advertising on television and radio.

A couple of the Milton Model patterns that comes to mind (there are actually a few but for now these two) for this writing is the "Lost Performative" and the "Complex Equivalent." The Lost Performative is a value judgement where you've lost the performer. In other words, you don't know who's made the value judgement. Ever have a gut reaction of: "Says who?" Good chance you've come across a lost performative. The Complex Equivalent is simply when one thing means another thing. Here's a simple example "The fact that you're reading this article mean that you're learning and growing at an appropriate level."

For now, I'd like to request that you make a reservation with yourself and you begin to pay even more attention to the messages you receive. Begin to ask a few more questions and a great one to start with is "According to who?"

Grow Your Business™ Coaching founder Jack Klemeyer is recognized as a preeminent resource for business professionals. As a John Maxwell Certified coach, speaker, trainer and facilitator of Mastermind groups for business owners and professionals, his results-driven philosophy calls for action and accountability. Jack can be reached at Jack@GYBCoaching.com or at 317-755-6963. Learn more at GYBCoaching.com.

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Community development and why it matters to you

Since 2018, the Community Foundation of Morgan County (CFMC) has been hard at work to intimately understand needs and problems county-wide. Through community surveys completed in 2019, which can be found on the Foundation's website under the Community Development tab, CFMC established a baseline understanding for issues within local communities such as Monrovia, Mooresville, Martinsville, Brooklyn, Paragon, Eminence, and Waverly, but the work has just begun. Now with a dedicated employee and county-wide resource, CFMC will continue its efforts in matching impactful solutions with local problems.

Community development is just that, developing communities. This intentional work is a collaborative process involving residents, government, businesses, finances and local resources, and schools to take collective action and generate solutions to whatever moves our community forward in a positive manner. For the long term, these efforts are seen and experienced by residents where we live in a stronger, diverse community where we attract and keep talent, start and grow local businesses and overcome issues together.

So, how is CFMC tackling community development? It begins with health. Health starts in our homes, schools, workplaces, neighborhoods, and communities. Our health is also determined in part by access to social and economic opportunities; the resources and support services available in our homes, neighborhoods, and communities; the quality of our schooling; the safety of our workplaces; the cleanliness of our water, food, and air; and the nature of our social interactions and relationships. These conditions can explain in part why some Americans are healthier than others.

The Commission on Social Determinants of Health were established in 2005 led by the World Health Organization. These focus areas address factors that lead to healthier people



BRITTANI BENTLEY

and communities. CFMC dedicated a section of their website to explain these Social Determinants of Health (SDoH), which include: neighborhood environment, economic stability, healthcare and food, education, and community involvement. The goal is to create social and physical environments that are healthy for all Morgan County residents and local businesses, and to improve the quality of life so that people want to live, work, and play in Morgan County.

So, what does improving the quality of life look like based on these social determinants of health within Morgan County? First and foremost, it looks like a step by step project that includes your support and input as a community. CFMC needs to hear what is most important to you as a local resident and business owner. Specific examples include: safe housing and local food markets, convenient access to healthcare services, quality education, workforce development, greater opportunities for recreational and leisure-time activities for all ages, transportation options, public safety, drug prevention and intervention programs, housing available for all income-levels, access to emerging technologies (like fiber internet), and more.

Community development is a long-term project, and we are committed to improving the quality of life in Morgan County. For specific information about your community's survey, community development or SDoH, please visit cfmconline.org – Community Development tab or call our office at 765-813-0003.

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- 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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Arnold assumes new role at Home Bank

President and CEO Lisa Arnold announced that Bonnie Arnold has assumed the role of Director of Community Funding Development at Home Bank. Arnold will be facilitating the bank's participation in programs by the Federal Home Loan Bank of Indianapolis which support affordable housing and community development on an individual, small business, and community level.



Arnold most recently served as a commercial underwriter at Home Bank, joining that organization following a 25-year career with Eli Lilly. Her community involvement has been extensive and included board membership for WellSpring Center and Habitat for Humanity of Morgan County. Arnold is an instructor for Dave Ramsey's Financial Peace University, as well as a tax preparation specialist for low-income households through the United Way. She was also invited to represent Morgan County as a United Way Torchbearer for the Indiana Bicentennial Torch Relay in 2016. Arnold is a graduate of Purdue University.

large scale affordable housing projects, small business development, and variety of options to support the entire cycle of home ownership. Qualified first-time buyers may receive assistance with down payments and closing costs, current homeowners may receive assistance for allowable home repairs, and seniors and the disabled may be eligible for funds to complete approved accessibility modification which allow them to remain in their home.

Community Investment Programs of the FHLBank of Indianapolis provide funding for

Individuals or organizations with questions about these programs may contact Arnold at barnold@homebanksb.com or 765-558-3840. 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.

	Economic Development		Healthcare & Food
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Our mission is connect donors with evolving community needs in order to enhance quality of life in Morgan County. We offer a wide variety of funds designed to serve both current and future generations.



Franciscan Health Indianapolis earns national valve repair certification

Franciscan Health Indianapolis has been recognized by the American College of Cardiology (ACC) for its demonstrated expertise and commitment in treating patients receiving transcatheter valve repair and replacement procedures.

and comprehensive cardiac care to the patients we are privileged to serve," said Terri Ruff, vice president of operations for Franciscan Health Central Indiana. "I am proud and humbled by the dedication and hard work of our doctors, nurses and support staff at Franciscan Health Heart Center Indianapolis."

The hospital was awarded Transcatheter Valve Certification based on evaluation of the staff's ability to meet standards for multidisciplinary teams, formalized training, shared decision-making and registry performance.

"Franciscan Health Indianapolis has demonstrated its commitment to providing central Indiana patients with excellent heart care," said Phillip D. Levy, MD, FACC, chair of the ACC Accreditation Management Board. "ACC Accreditation Services is proud to award the hospital with this certification."

Transcatheter valve repair is a minimally invasive procedure to replace a narrowed aortic valve that fails to open properly.

The certification uses established national clinical measures to support clinical decisions and links process improvement to patient outcomes. Hospitals that achieve Transcatheter Valve Certification learn best practices for implementing evidence-based medicine to support patient-centered decision-making and can track key performance identifying opportunities for improvement.

The ACC's Transcatheter Valve Certification is an external review and certification process that pairs with established national clinical databases to monitor patient safety and real-world outcomes related to transcatheter valve therapies.

"Achieving this one of many specialized accreditations reflects the passion of our physicians and staff to provide the most advanced