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May 2021



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Cooperation and perseverance for the county

What started as a traditional blueprint – a technical drawing or design plan – turned into a blueprint of another sort: a blueprint of cooperation and perseverance. On April 1, the Morgan County Regional Sewer District's Waverly wastewater treatment plant went live, followed by a ribbon cutting at the facility on April 9.

You may ask, "Ryan, why are you writing about wastewater for your first column in the Morgan County Business Leader?" I am glad you asked! First, it is timely. Second – and far more important – because it matters. This is a big deal for Morgan County. Wastewater may not be glamorous to talk (or write) about, but it is vital to future development and prosperity. This new plant is tucked away along Morgan County's future I-69 corridor, and as an added benefit, it is not just about the future, but the present as well: approximately 30 residents and businesses (including Waverly Elementary) voluntarily connected to the system in time for its opening day.

Perhaps you now understand this is a great win for Morgan County, but you might still wonder why this project became such a model of cooperation and perseverance?

Cooperation. The Morgan County Regional Sewer District (RSD) is a quasi-governmental agency, with members appointed by the Morgan County Commissioners and the township



**RYAN
GOODWIN**

trustees of Madison and Harrison Township – the two townships the district currently serves. The board of the RSD oversees this small operation, financially and otherwise. The Morgan County Redevelopment Commission (RDC) is a function of county government that has the authority to spend and bond against a portion of property tax collections, specifically for the purpose of infrastructure and economic development. This body – the RDC – funded the Waverly wastewater project. On the private sector side, Beam, Longest & Neff designed the plant, constructed by private contractors, and United Consulting designed the collection system, constructed by private contractors. Day-to-day technical operations? Those are handled by Aqua Indiana. Now, we are rather far into the weeds here with names, acronyms, and details. But do you see the picture? Getting that many entities – mostly public entities



– to work together with so many moving parts, is quite an undertaking and accomplishment. And the cooperation does not end there: as this facility can serve nearby portions of Bargersville and unincorporated Johnson County, as the RSD explores ways to work with its regional neighbors.

Perseverance. How many times have we witnessed government talk-up a project, only to abandon it or never get it off the ground in the first place? This does not just occur in government, of course, it happens in business as well.

In the case of the Waverly wastewater plant, this is about 19 years in the making – or almost 7,000 days, as one of the engineers jokingly pointed out during last week's ribbon cutting. Yet, despite setbacks, concerns, and plenty of roadblocks, the boards and individuals involved persevered, even as representation on the various boards involved changed over the course of those years. What began as a vision of former Morgan County Commissioner Jeff Quyle and former Morgan County Councilmember Kenny Hale so many years ago, is now a reality.

This is a big win for Waverly, for Morgan County, and the State Road 144 / I-69 Corridor as a whole. With this plant, Waverly Elementary comes off a failing mound system, the nascent but beautiful and growing Old Town Waverly Park has permanent restroom facilities, and more than two dozen families along the first phase service territory has affordable, sanitary sewer. This is big for both the present and for the future. And we have the past to thank – visionary individuals looking to better Morgan County, and those that cooperated and persevered to see it to fruition.

Ryan Goodwin is a former Morgan County Commissioner and current board member of the Indianapolis Airport Authority. He holds an MBA from Purdue University and writes on business and government.

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Are you well adjusted?

"I can't change the direction of the wind, but I can adjust my sails to always reach my destination."

– Jimmy Dean

Whether you are a sausage fan or not, Jimmy Dean has given us some wise words. Some people are planners, and some people are dreamers. Successful people, it seems, are a bit of both. Successful businesses are built by entrepreneurs who have a goal and adjust their plans accordingly to reach those goals.

For instance, Mike Ricks, of Water Solutions Unlimited, Inc. has always pursued success. First, he did it in a giant corporation. Then he adjusted his sails to live the aspiration of satisfaction and pride that comes from growing a small business in new ways. Not a step one, step two sort of plan, but one that watches and listens for opportunities and jumps on them. His is an open-ended destination that he finds exhilarating to chase.

An example of another sort is Jill Harding and her business, Boundless Design. Since the beginning, Boundless Design has been both purposeful and flexible. As life demands change, Harding adjusts her sails and rides the current, comfortable in knowing her business will adjust with her. She fosters the steadiness and stability of it as she develops her professional skills and knowledge. Like a good, reliable friend, she knows it is there when and how she needs it. Boundless Design is aptly named. Her destination is without bounds and the business is a true reflection of its owner.

On the other hand, Aaron Molin had a plan. He had a business plan, too. He says that everything in building Core Fitness Club in Mooresville went according to that plan. He also says he forced it to do so because there was



JIM HESS
From the Publisher

no other option. Perhaps he just had a good, thorough plan.

In seeing the business succeed, Molin adjusted his sails to go beyond the completion of the initial plan to grow to more than the original goal. His sails are adjusting again as he aspires to a future destination that includes other successful business interests. This time, however, there is not a step-by-step plan to follow, which probably means many sail adjustments are to come.

Mike Ricks explained that one of the greatest differences between a big corporation and a small business is that with all the siloes and layers built into the structure of large organizations, it takes forever to make decisions and accomplish things. A small business is much more flexible, and nimble, which makes decisions less complicated and faster. If things don't work out for the best, it is easy to pivot into another option or go in another direction. In other words, small businesses can better adjust to the winds. Perhaps that is why small business has always been, and will always be, the backbone of the economy.

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A fit plan

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Aaron and Jessica Molin

By Elaine Whitesides

Morgan County Business Leader

Ever since Aaron Molin was a sophomore in high school, he's had a plan, a business plan. Listening to teacher Marc Anderson who pushed his students to think about the future, Molin and his friend and teammate, Jacob Stroud, put their heads together and it made sense to them to open a gym in Mooresville.

"I knew much of the gym and fitness part of it," Molin said, "and I wanted to know how to run a business." The pair roomed together

at the University of Southern Indiana. Molin graduated with a degree in Exercise Science combined with Business and Marketing.

"Going to college was to learn as much as we could and to establish some credibility," Molin said. "If you want a bank to believe in you, you need some credibility. We really had nothing but a good work ethic and a dream,"

Molin said. It took effort but they found such a bank and by October 2005, Core Fitness Club was underway – albeit on a shoestring.

They leased 10,000 S.F. in Mooresville for 5-years. "We did all the renovations ourselves," Molin said. "My wife, Jessica, and our parents were there swinging hammers, sweeping floors, and painting," he said. Jessica made hand-painted signs advertising the gym and offering pre-opening memberships. Molin said they knew their plan was working when they pre-sold a couple hundred memberships. "We couldn't have done it without everyone's support."

GETTING THE WORD OUT

Since opening, they have been creative in promoting the business. Their advertising budget went to sponsoring local teams and organizations. That decision became one of the main ways to market the gym.

They also began hosting events. "It gave our members a fun goal to reach their own goals," Molin said, "and it got news out about the gym."

First events were powerlifting competitions. They also held 5K runs and eventually the Dirty Dash mud run. "I would be in the parks for weeks setting up event obstacles," Molin said. Proceeds from the event went to what they called "Kicks for Kids." Core Fitness donated a truckload of shoes to needy children. "It was a lot of fun and did some good for the community."

In the same spirit, Core Fitness Club hosted Fitness Challenges. Guidelines were established by body weight and the percentage of goal achievement. It was another way to give members something to train for and be something good for the community at large.

Later, Core Fitness began hosting Strongman competitions. Originally focused on the local area, it grew to become the only national qualifier held in the United States for the televised World's Strongest Man title competition. Core Fitness Gym has one of only a few elite

facilities in the nation just for Strong Man training. Molin is a referee for the competition that has taken place around the world.

MAKING A MOVE

In 2009 Stroud left to pursue other goals and the Molins became the sole owners of Core Fitness Club. Their family had grown to include son, Diesel now 13. It was time to grow the business, too.

They went back to the bank. A lumberyard on High Street was going up for auction. There, the amount of equipment, room for classes, and space overall would double. They won the auction. Core Fitness Club had a new home.

They were back to jackhammers, paintbrushes, rollers, and lots of elbow grease. Family again pitched in and the new gym opened in March 2011. The also welcomed son Onyx, now 10, into the family.

THE GYM ENVIRONMENT AND ATMOSPHERE

"Atmosphere is the word people always use when they talk to us about the gym," Molin said. There is a family atmosphere, Molin says, with teens and seniors and everyone in-between working out together.

Another word that is used to describe Core Fitness is "clean." Molin says the members see it and let them know how much they appreciate it.

COVID came and shut down the gym for two weeks. Re-opening under new sanitization guidelines was easy. "We were already doing it," Molin said. "We were already ahead of the curve. A professional cleaning crew is here every night after we close. Our staff cleans all day long and we provide spray bottles of sanitizers for members."

A FIT BUSINESS

In the beginning, Molin and Stroud worked open to close. "As we started hiring help, we trained everyone, which gave us the opportunity to put a strong team together. Our core family is a very hard-working crew that we couldn't do it without them."

He says he feels good about the jobs created at the gym. He also feels rewarded when members say, "Thank you for being here," and explain how their lives have been changed by the positive environment. "It's really cool," Molin says, repeating the phrase he hears others say about the gym.

Molin is an owner-present business and Core Fitness Club is where Molin wants it to be. "It's big enough and fits the community really, really well. We want it to stay strong and keep serving the community the way it does.

"Our personal plan was to get the gym going strong as a way to create time for family and to pursue other business interests." There are more things they want to accomplish and build in their community. Sounds like a good plan.

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CFMC supporting the community with scholarships

Annually, high school seniors across Morgan County, and those attending Indian Creek High School, apply for scholarships provided by the Community Foundation of Morgan County (CFMC). These scholarships are provided through funds established at the foundation. These funds are either invested accounts, which ensure a long-term legacy, or an account where dollars are raised on a regular basis and simply held at CFMC. By establishing these funds (or accounts) at CFMC, fundholders (account holders) decide how they use these monies to invest in our communities. Thus, annually, over 60 scholarships are provided to our high school seniors. This year, we are proud to award these scholarships ranging in dollar amounts from \$500 - \$13,000 and over half of these scholarships are for seniors pursuing a trade school.

It is a common misconception that students must be at the top of their class or pursuing a 2- or 4-year degree to qualify for scholarships. While there are plenty of academic and university scholarships, thousands of dollars locally are provided for students pursuing a trade career. According to collegetuitioncompare.com, the national average cost of tuition and fees annually is \$6,500 for in-state attendees and \$17,800 for out-of-state attendees. Trade school students average costs ranging \$5,000 - \$15,000 annually. Additionally, the Federal Reserve states that the average graduate's student debt among student loan borrowers is \$37,700 post-graduation.

While there are several repayment options aiming to keep student loan payments feasible for graduates, this amount of debt hangs in the balance for several years as our young adults begin their life with an average salary of \$30,000 and other financial demands such as housing, food, transportation, childcare, insurance, and the list goes on.

The point is applying for scholarships are worthwhile.



BRITTANI BENTLEY

While initially time consuming, and stressful to meet a multitude of deadlines, it is free money that does not need paid back. And long-term, it means less overall debt for student loans and smaller or zero monthly payments, just by being proactive during their senior year.

Joanie Stader, Monrovia High School's Guidance Counselor states, "I'm so proud of our students. We have received many scholarships totaling \$91,000, which is a significant amount for a school our size. From a parent perspective, my kids received both merit and CFMC scholarships and it was so beneficial on so many levels. We had a student who received the Lilly scholarship through CFMC and is now a doctoral student studying to become an epidemiologist in low-income communities."

This year, CFMC will award these scholarships in May during each high school's senior nights. COVID-19 still impacts whether awards nights are hosted in-person, so stay tuned for our future press release to celebrate these scholarship finalists.

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GR EAT

Water Solutions Unlimited is making water safe and healthy

By Elaine Whitesides

Morgan County Business Leader

Hoosiers are known for their love of basketball. While it is a sport to many, to Mike Ricks, it was life changing. He played basketball for Wabash College but graduated with a degree in economics with a minor in speech and history. Basketball did not define his life immediately after college. He did not go into a sports-related field, but by his own admission, he is still a big hoops fan.

Ricks went to work for pharmaceutical giant GlaxoSmith-Kline, now most commonly known as GSK. Over 20 years he held several roles including sales, management, and national sales training. He relocated to Philadelphia for a few years but found his way back to his native Indiana in 1998. This time his family, including wife Lisa, and children Steve, Sam, and Kelly, settled in Pittsboro. By that time, he was ready for professional change, but not actively seeking anything new.

That is when basketball took his future in hand. Lisa's father was also a basketball fan, and together, they scratched their itch for the sport by attending Butler basketball games. Nick Stanley was another aficionado of the sport and Ricks got to know him. Nick Stanley founded and owned a company called Water Solutions Unlimited, Inc. After becoming friends, Nick asked Ricks if he would be interested in taking over the business so Nick could retire.

CULTURE SHOCK CAN BE A GOOD THING

Ricks was ready for a change professionally but adjusting to a business with 12 employees when coming from a corporate giant with over 100,000 employees and an established corporate structure was a huge change. The more Ricks considered the opportunity, the more he embraced the idea.

He saw how his job was limited in scope because of the siloed structure at GSK. "I saw the opportunity to work with something and let it grow," Ricks said. In 2010 he made the move and in 2015 he and Lisa had downsized and purchased a log cabin in Monrovia. In 2019 he became the majority owner of the business along with long-time employees Brian Bardy, Rusty Bruce, Dave Harvey, and Scott Stanley.

WATER SOLUTIONS UNLIMITED, INC.

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A UNIQUE SMALL BUSINESS

Nick Stanley built the business on phosphate technology. He invented the chemicals to prevent corrosion in pipes, which solved that problem for cities and towns all across the Midwest. Ricks said, "Water Solutions provided the chemicals needed to keep the water pure for everyone to drink."

Water Solutions Unlimited developed a reputation for being a hands-on company of experts in the field of water treatment for municipalities. The 12 employees serviced customers primarily in Indiana and Illinois, with some reaching into Iowa, Michigan, Kentucky and Ohio.

"Our salespeople were ex-water treatment superintendents themselves and that made them really good at providing supplies and service to small and medium-sized towns," Ricks said. In fact, salespeople would deliver the chemicals personally and help water treatment superintendents find solutions to the problems they had. They understood that water superintendents filled many roles in their jobs, often water treatment was just one on the list.

"Small town water superintendents reach out to us to solve problems," Ricks said. "They don't always know what to look for and when they call us in, we dig into the problems and find solutions to get them on the right program." Personable and knowledgeable sales personnel is one of the ways Water Solutions Unlimited stood out in the water treatment industry originally and still does today.

"There are bigger companies than us," Ricks said, "but their salespeople don't always understand how and why a certain chemical is used. We are problem solvers. We figure out the best way to use the chemicals and then help our customers use them to meet the state and federal regulations by which they are governed."

POISED FOR GROWTH

Ricks had always been on the business side of the pharmaceutical industry. "I'm no chemist," Ricks said. "I am good at the top level but not so much the nitty-gritty details." That is part



of what made his joining the company a benefit to all.

He saw opportunities to grow the business. One of the prospects he pursued was moving into the distribution of high concentration chemicals that made them hazardous. Customers had often requested those chemicals so they could streamline their purchasing and use one supplier instead of several. It was decided that Water Solutions could handle and sell hazardous chemicals if they were properly labeled.

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W A T E R



Mike Ricks

age, and distribute them through their network. “Smaller to medium-sized cities cannot always meet the minimum order requirements demanded by large companies,” Ricks said. “That’s why they need us. Because we can buy and blend in bulk, we can sell the smaller quantities that fit their needs and budgets.”

EXPANDING THEIR REACH

With a greater distribution network, Water Solutions was able to enlarge their service territory. “We are expanding outside our core of cities and towns. Now, we do a lot of business in Michigan and Kentucky and more than before in Ohio and Iowa,” Ricks said.

Because of their reputation for helping to provide healthy water for people, when farmers had problems with livestock dying, they got calls, which opened a new opportunity in the agricultural industry. “We have stepped into a little bit of business in the agricultural industry making water good for animals to drink.” Rusty Bruce oversees the agricultural applications.

Ricks said their overall belief is that if you give somebody great water, good things happen. Good things for humans and animals. Healthy water is one step, but they were getting inquiries from water superintendents responsible for community swimming pools. Previously the company would say no, that they did not service pools. After thinking about it, the answer to the inquiries changed. Instead of saying no, they started to say, we might. After all, if healthy water was good for people and pools were good for communities, why not explore the need? Now, Dave Harvey is the lead pool expert that provides service for municipal, commercial, and residential pools.

Customer’s needs drives more than expansion into new areas. It also drives new products at Water Solutions. “We produce Aquaox, which is a highly-potent, non-toxic, and non-allergenic disinfectant that runs through fogging and spraying machines,” Ricks said. Not only is it effective it solved another issue that customers had. Some disinfectants make the air difficult to breathe and smells so bad that no one could stay in a treated area for some time. “With Aquaox,” Ricks said, “it is safe, and the smell is manageable.”

Water Solutions Unlimited developed and sold Aquaox before COVID arrived. After it arrived, the company began selling it nationally and internationally as well as regionally. Part of the benefit of using Aquaox is that customers can get it in the quantity needed. One- or two-gallon jugs for smaller companies or organizations like movie theaters, libraries, and community centers, or a pallet full for clinics and hospitals or hospital suppliers.

With new service areas and products, the company has grown to 33 employees and expanded facility equipment needs.

Those decisions, according to Ricks, are part of what makes working with a small business so attractive. “We can make decisions in a meeting or two,” he said. “Most things work out and if they don’t, we can quickly pivot.” He says his days go by quickly now. Unlike working through the hierarchy of a corporation, Ricks said, “when we want to do something, we do it.”

THE SMALL BUSINESS ENVIRONMENT AT WATER SOLUTIONS

Not only does Ricks like working in a small business environment he likes being a resource for other small businesses. “We are a good outlet for sole proprietors and small businesses because with our bulk purchasing strategy, we can supply them with the smaller quantities they need at a good cost.” Small businesses like pressure washing companies and facilities like the Boys and Girls Clubs are customers Water Solutions is happy to serve.

“Water Solutions has definitely become a family-oriented business,” Ricks said. “They say you shouldn’t hire family and close friends. But the thing is that you can trust them. If you have to have a talk with them, you can. When it’s not the right fit, it’s an easy decision to make because it’s probably that their passion lies elsewhere and what may be best for them is not at your company.”

With that in mind, there are relatives working in the business, like Dave’s wife works as a chemical engineer, Nick’s son, as well as Rusty Bruce’s son are members of the team. Ricks’s wife, Lisa is in the office, and his son-in-law, Callan Hughes heads up the Aquaox department. “Not only do family members work for the company,” Ricks said, “we have become a family all working together. We are all invested in the success of the business.”

The group of owners participate in the American Water Works Association and the Alliance of Indiana Rural Water. At the conferences they conduct educational sessions. An upcoming 2021 session will be on phosphates and phosphorous. Dave Harvey is an associate board member for the Alliance organization, which is focused more on small towns.

Besides the prevalence of good basketball in the area, the opportunity to be hands-on and grow a business was what first grabbed Ricks’s interest in joining Water Solutions Unlimited. Serving communities is such an important result that has grown larger and larger along with the business. It is the thrill of helping small towns and cities provide good, healthy water to their communities that has become so satisfying. He said, “It kind of feels like community service.” After all, like he says, when you give people great water, good things happen.

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Boundless business

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By Elaine Whitesides

Morgan County Business Leader

Originally, Jill Harding wanted to be an interior designer. Then she was told the market for interior designers in the Midwest is only slightly better than nil. She pivoted to a new Graphic Design program.

Harding was one of the first generation of students to learn graphic design on a computer. Technology opened up the world of graphic design in boundless ways and she was on the cutting edge.

Since graduating from Indiana University with a Studio Arts degree concentrating in graphic design as well as marketing and communications, Jill Harding has seen lots of changes in her life. She married David, had three children, Grant, now 10, Berkeley, now 8, and Tenley, now 5 years old. She and her family



Jill Harding

settled back into Morgantown and life driving a van and living in a log cabin on five acres in the country.

There is one thing that has remained a constant in her life since the cap and gown came off in 2001. That one thing is her business,

Boundless Design.

When Harding took her first graphic design job at Cook Medical, it shortly rolled into a marketing position. She wanted to keep her technology-driven graphic design skills sharp, which is why she started Boundless Design on the side.

EXPANDING HER REPERTOIRE OF SKILLS

While at Cook Medical, Harding was introduced to Experiential Marketing. "My definition is that it is an entire channel of marketing that creates and nurtures business opportunities," Harding said. "It is online and face-to-face. It is what people say about you when you leave the room. It immerses the consumer into a brand or product by engaging as many human senses as possible." She says the bottom line is that it takes branding to a level in which the consumer is emotionally tied.

Experiential Marketing was a new concept being explored at Cook at the time. Using the approach at tradeshow, their booth exhibitions and giveaways reflected all five senses, several of which she says are often neglected in marketing and branding.

It was applied in taking their customer service to a more personal level. Boxes filled with swag as customer appreciation gifts included scented air fresheners, Silly Putty, chocolate bars, as well as a hand-written note. "Using the senses brings people back to the brand," Harding says. "It evokes a feeling with lasting power."

BOUNDLESS DESIGN CONTINUES TO EVOLVE

After almost six years at Cook, Harding was ready to move Boundless Design off the side-

lines. "I always wanted the business to be full-time," Harding said, "We did not have children at the time, and I figured this was the time to try it." It was 2008 and while the timing was right for her, the economy was faltering.

As it turned out, the economy faltering was a boon to Boundless Design. Harding said, "Businesses were looking for smaller marketing people because they couldn't afford in-house staff or larger marketing firms."

She incorporated Experiential Marketing into her work with Boundless Design clients. It was easy to integrate into what they were already doing to complement their marketing efforts. The approach was a real differentiator for their businesses, and they saw the impact it made. Boundless Design grew.

By 2013 the family was growing, too. Her eldest son was diagnosed with a serious illness and a second child was on the way. Medical costs and insurance became a heavy burden with both parents being self-employed.

When she got a call from a friend at Cook Medical asking her to return as Experience Marketing Manager, she did.

Harding rolled right back into the groove at Cook, but kept Boundless Design running on the side. "I was keeping the door open," Harding said. "I was maintaining my clients, being selective and taking referral-based clients while keeping up with the software and technology."

While working Boundless Design on the side, the demands of a job, long commutes, and frequent international travel for the mother of three young children was taking its toll. Harding was eager to have more flexibility with her time and family.

ON HER TERMS

Ever since she knew she wanted to be a graphic designer, Harding knew she wanted to own her own business. "That's why I have always kept at it," Harding said. "The dream lived within me and I knew the right timing would present itself." Boundless Design was the answer in 2019, as it had been before.

Boundless Design's reputation was as a well-rounded brand strategic graphic design studio passionate about Experiential Marketing. Harding brings skills and experience to small businesses that can't afford large agencies. But the change from working with a lot of people to working alone again was a struggle for her.

Harding looked at her business model from a new perspective. She began combining efforts with Tomato Fish Marketing as a brand strategist and business developer. It is a great example of two small businesses working together so it benefits everyone.

"We have a different approach to branding and marketing. We bring something new to the table," Harding said, "The value we bring complements the value they bring and plays to both of our sweet spots for the clients we serve."

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Be still

One of my favorite quotes. Some of you know where it comes from, the rest of you can Google it. I'm not really good at it in practice since I'm a "Fix It Felix" kind of a guy but when life gets overwhelming I try to remind myself to just Be Still.

Sometimes, oftentimes, most of the time, being still with your portfolio is the right thing to do as well. Big caveat here though. Be still If you and your advisor have done the good hard work in setting up your portfolio, i.e. figured out your true financial and emotional risk tolerance; picked the right allocation; established a good, solid core; and then implemented it with value and performance in mind. If you do the work, then being still often is the very best thing to do when the market does what it does. It will fluctuate, sometimes it will fluct down, sometimes fluct up, but count on it fluctuating. And ride it out.

These past 15 months have shown just how rewarding a be still investment strategy can be. As the market fell in the latter half of February and the first 3 weeks of March 2020, many weren't still. They got active and sold off much of their portfolio. Only to be caught on the wrong side of the market as it rose dramatically for the next 9 months while watching from the sidelines. They became still, but on the wrong side of the market.

Emotion aids in decision making. Fear keeps you from getting too close to the edge of the canyon. Optimism keeps you getting back on that (insert your own cardio exercise fat burning device here) and hoping your efforts



JEFF BINKLEY
Finance

will be reflected on the scale. But emotion can be harmful when it comes to investing. Fear can cause an investor to dump stuff when it should be held. Greed can cause the reverse, buying stuff just when it should be ignored.

Investing peace of mind comes from rational, hard work in learning about, then choosing appropriate investments and a proper portfolio allocation for you.

Choose your hard.

Choose the hard of sleepless nights and anxiety because of impulsive investment decisions based in emotion like fear or greed.

Or choose the hard work up front to develop a strong, balanced portfolio of quality investments. Then you can enjoy the peace of mind and comfort that being still brings.

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.



Due to the mild winter, physicians are predicting a spring and summer with an alarming increase of the particles in the air that cause those with seasonal allergies to suffer. There is little that you can do if you venture outdoors, but did you know that you can eliminate as much as 99.98% of these particles from the air inside your home? If you or someone that you love suffer from seasonal allergies, PLEASE contact us to discuss

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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@EconomyHVACP.com.



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Cultivating the trust factor

Having trust is more critical than ever and especially in today's business and political climate. With the level of trust in Corporate America and in our political class continuing to be at all-time low, and suspicion of "all things corporate" remaining on the rise and our politicians saying outlandish things on a daily basis. To make matters worse, large corporations and small businesses alike continue to use antiquated techniques, such as gizmos, gimmicks and gadgets, to try to win over new clients. When they should be trying to address the heart of the matter by using time tested trust-building techniques that will resonate with clients and new prospects.



**JACK
KLEMEYER**
Business Coach

Clients and prospects are in search of trust in their business relationships, but building trust and credibility does not happen overnight. To cultivate trust, you need to be intentional and it takes the risk of being open with clients and prospects. You have to be the one to extend trust first and be transparent. This allows them to see you as a real person, – one with strengths and weaknesses that come into play as the relationship develops. When trust is reciprocal, you will find that your confidence in others is rewarded by their support and reinforcement of what you also stand for as a business.

WHAT IS TRUST

What is trust? Trust can be defined as a firm belief in the honesty of another and the absence of suspicion regarding motives or practices. The concept of trust in business dealings is simple: Build on an individual's confidence in you and eliminate fear as an operating principle.

LETTING GO OF FEAR

Let go of fear, which restricts your ability to relate to others. Letting go frees you of behavioral constraints that can immobilize your emotional and professional development. Fear of rejection, fear of failure, fear of success, fear of being hurt, fear of the unknown- all these are roadblocks to developing and growing a trusting relationship with clients. Let go of your fear of losing a sale or not having the right answers. Leave all your fears at the client or prospect's doorstep. Become more transparent.

Another critical step in cultivating trust is knowing who you are and knowing your potential value to your clients. The relationship that forms because of this can have a tremendous impact on your sales in a positive way. People don't just buy from anyone. They buy from people they can trust. The rapport and credibility you can establish with the trust factor go a long way toward building a client's confidence in your ability to meet his business needs.

Trust has both an active and a passive component in a business relationship. The active feeling of trust is confidence in the leadership, veracity, and reliability of the other party, based on a track record of performance.

The passive feeling of trust is the absence of worry or suspicion. This absence is sometimes unrecognized and frequently taken for granted in our most productive relationships.

BUILDING TRUST WITH CARE

So how do you build trust with clients? First, you need to care about them. Obviously your clients care about your knowledge, expertise, and accomplishments. However, they care even more about the level of concern you have for them. Successful trust building hinges on four actions: engaging, listening, framing, and committing. The trust factor can be realized once we understand these components of trust and incorporate them in our daily lives.

Engaging clients and prospects occurs when you show genuine concern and interest in their business and its problems. Be sincere and maintain good eye contact and body posture. Good eye contact signifies openness and honesty. And your body language and other forms of nonverbal communication speak volumes

about your attitude toward them. By the same token, you want to be aware of your client's or prospect's eye contact and body language.

Listening with understanding and empathy is possible if you think client focus first, what is in it for them. Let the client tell her story. Put yourself in her shoes when you listen to her business concerns, purpose, vision, and desires. Show approval or understanding by nodding your head and smiling during the conversation. Separate the process of taking in information from the process of judging it. Just suspend your judgment and focus on the client.

Framing what the client or prospect has said is the third action in trust building. Make sure you have formed an accurate understanding of his problems and concerns. Confirm what you think you heard by asking open-ended questions such as, "tell me more about that?" or "Help me to understand the major production problems you are experiencing" After you have clarified the problems, start to frame them in order of importance. By identifying the areas in which you can help the client, you offer him clarity in his own mind and continue to build his trust.

Committing is the final action for developing the trust factor. Communicate enthusiastically your plan of action for solving the client's problems. Help the client see what it will take to achieve the end result. Presumably, what you have said up to this point has been important, but what you do now "how you commit" is even more important. Remember the old adage "Action speaks louder than words." Demonstrate you want this client's business and you want it long term. Complete assignments and projects on budget and on time. Then follow up with clients periodically to see how your partnership is faring.

In the final analysis, trust stems from keeping our word. If we say we will be there for our clients, then we should honor that commitment by being there. Trust results from putting the client's best interest before our own, from being dependable, from being open and forthcoming with relevant information. It is impossible to overestimate the power of the trust factor in our professional lives. Truly, trust is the basis of all enduring, long-term business relationships.

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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"If there is no struggle, there is no progress."

~Frederick Douglass

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

Pinnacle Treatment Centers Breaks Ground

Pinnacle Treatment Centers, a leader in providing accessible, affordable treatment for individuals struggling with substance abuse, broke ground last week on a comprehensive treatment campus and recovery community in Martinsville, Indiana.

Phase One on the 9.25-acre parcel on Grand Valley Boulevard is a 64-bed drug and alcohol addiction residential treatment center.

The campus will be called Recovery Works Martinsville and offer treatment for adult men and women through a full continuum of care including medically monitored detoxification/withdrawal management, residential treatment, intensive outpatient programs with recovery homes, and outpatient opioid addiction treatment.

After years of progress in reducing overdoses among Hoosiers, Indiana experienced record increases in overdoses and naloxone administrations—a byproduct of the isolation, stress, fear and anxiety caused by the COVID-19 pandemic, according to Indiana Executive Director for Drug Prevention, Treatment and Enforcement Douglas Huntsinger.

Pinnacle Treatment Centers has operated in Indiana for nearly five years and has worked closely with state and local officials on expansion of services and locations to meet the growing need.

“Recovery Works Martinsville is probably the first comprehensive addiction treatment campus in the state, and it might even be the first in the country,” said Joseph Pritchard, CEO, Pinnacle Treatment Centers. “This campus will truly allow us to meet people where they’re willing to accept care. Whatever we can do with whatever services we can provide to help start the process to get you the care you need to save your life, we’ll do it. We’re truly grateful to be part of Martinsville.”

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