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BUSINESS LEADER

MORGAN COUNTY

June 2021



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Engineer Brian Figg turns creativity and persistence into success

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This is what makes Morgan County so remarkable

Early last month, May 4 to be exact, I attended the Groundbreaking Ceremony for the new Medical Office Building at Franciscan Health Mooresville. What an impressive event. Not only because of the project getting underway, but it was a reminder of how blessed Morgan County is to have numerous life-enhancing institutions like Franciscan Health Mooresville in our community.

I am reminded that many small and rural communities across Indiana are lacking these businesses such as healthcare services. There are towns and counties with few, and in some cases, no healthcare service providers available locally. Adequate and appropriate care is miles away. That is not the case in Morgan County.

The people of Morgan County have world class cardiac care, world class joint replacement, an acute care center, a birthing center, as well as a host of expert professionals in the hospital and coming medical center to care for all our medical and health needs.

It is no accident that we have such a facility. It took the time, effort, and dedication of many to evolve from a small 10-bed sanitorium that burned to the ground in 1936 to what is here today. Bud Swisher's mother, Louise, pushed, pulled and eventually she and husband, Senator Swisher, bought the land to construct the Kendrick Hospital. Additionally, the community pulled together donations; taking out second mortgages, getting loans, and even one resident donating an inheritance that made Kendrick Hospital a reality.

While his mother's goal was to have a hospital, Bud followed in her footsteps, becoming Chief Executive Officer in 1981 and continually asking, "What else can we do now."



JIM HESS
From the Publisher

Over the 21 years Bud was at the helm, the hospital grew and advanced, bringing in specialists and services in that were heralded as cutting-edge administration and care. It was under his leadership that St. Francis purchased the hospital around the year 2000. The proceeds of the sale established the Kendrick Foundation, Inc., which continues to this day making significant contributions to the community.

Bud Swisher retired and today, Chief Operating Officer, Peter Murphy continues to drive the evolution of the hospital and services to Morgan County. He is overseeing the \$17.5 million expansion that we celebrated on May 4. (See page 12 for Press Release)

Not only does Franciscan Health Mooresville bring superior medical care to the community, but many residents are also employed at the facility, allowing them to put food on the table for their families. The hospital supports the community with health events and programs aimed at improving health and encouraging youth to take up careers in the medical field.

Yes, I see Morgan County is truly blessed. Blessed with people like the Swishers and institutions like Franciscan Health that strive to make Morgan County a remarkable place to call home.

BUSINESS LEADER

MORGAN COUNTY

"Declaring the good works being done"

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

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RESTOREX DISASTER RESTORATION

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By Elaine Whitesides

Morgan County Business Leader

Corbin Clow grew up in an entrepreneurial family in Martinsville. His father, Terry Clow, is an architect and structural engineer and has always had a business of his own. The thought of someday having a business lingered in the back of Corbin's mind.

The fall after he graduated from Martinsville High School in 2007, he started engineering and economic studies at Rose-Hulman Institute of Technology.

During his time in school, Corbin knew two things. First, he liked the business classes more than the engineering classes and second, it was more probable that he would be a business owner. He just did not expect to tie those two bits of knowledge together into something so soon after graduating.

Terry was owner of a water and fire res-



Corbin Clow

toration company and during breaks Corbin worked with him. "We were really involved with the flood in 2008," Corbin said. "I really got my feet wet then with a lot of experience doing a lot of different things. It was a great opportunity to learn about the restoration business." However, the recession hit Terry's business hard, and he closed it.

By 2010 father and son were talking about starting a new restoration business. They knew the industry and had experience in it. Corbin

would be the owner. Terry and one of Corbin's best friends, Ryan Granger, would work alongside him.

Because Corbin had been in ROTC at school, he had a six-year commitment to fulfill. He joined the Indiana National Guard. "This business allowed me to serve in that capacity with the Army."

The timing was perfect to start Restorex Disaster Restoration.

STARTING A BUSINESS

When Restorex opened Corbin was 22 years old and knew little about running a company. From ROTC he knew he had to have a plan and from his engineering training, he knew how to approach problems.

He wrote a business plan. "There were things I didn't see or understand initially," Corbin said. "Ultimately it changed for the better to shape us into what we have today."

He leaned on Terry with his 25+ years of business and technical experience. "I learned from riding around in the truck with him," Corbin said. "He's the most talented builder I know and takes all his knowledge and applies it to every project we do. For the first five years he taught me."

Those conversations gave Corbin the knowledge and confidence needed to begin making independent decisions. But that does not mean they no longer discuss a lot of things. They do every day. "My father and family are the most valuable relationships I have," Corbin said.

BUSINESS, FAMILY, AND COMMUNITY

In the beginning, Corbin says they took on many kinds of fire and water damage jobs. They handled projects from start to finish; from the first call about damage, through the insurance claim process, the mitigation, and the rebuild/restoration.

Corbin assessed the personal service vs. growth models for the business. He said the growth model would increase growth and rev-

enue, but he did not like the possibility that the quality of work might suffer. He chose the service model.

"We can do a lot of things," Corbin said, "but we figured out what we are really, really good at and how we serve our customers best." Their main business now is specializing in water damage restoration services.

In his experience, homeowners have fears about the water damage, the cost to repair and whether their insurance will cover it. "We are handling their property, which is likely their biggest investment," Corbin said. "We have seen just about every situation that could occur and know we have the knowledge, experience, and certification necessary to handle the complexities of water damage, insurance, mitigation, rot, decay, mold, and repairs."

Because they specialize and keep the company small, one of the three people running the company work with customers to provide personal help. "We meet with clients, handle the insurance claims, handle the planning, the sourcing of materials and supplies, and the build.

We do it all start to finish." There is less pressure to keep his seven employees busy and fewer overhead costs.

This personal service model fits the business, Corbin says, not only because it is good for customers, but also because there is a good work/life balance.

Work/life balance is important because of the stressful nature of the business. "Every call is from someone in an emergency state," Corbin said. "The caller is in crisis, and you know they are overwhelmed, don't know what to do, and need help. It's an opportunity for us to turn disaster into a "good experience" through compassion, kindness, and empathy."

To stay levelheaded and manage stressful times, Corbin says he relies on his faith. "I believe that God does work all things together for good and I know I can lean on that truth in tough times.

Corbin and Anna, his wife, have two daughters: Olive, age 2 and Zoe, five months. Keeping the company small with a good work/life balance allows everyone more flexibility in how they operate and with their families.

The service model, which guides Corbin's business decisions at Restorex goes beyond customer interactions. He said, "Healthy leaders cultivate strong vibrant communities." To support leadership development, Restorex partners with Life Impact Ministry. The Ministry hosts Life Impact's Oasis for Christian leaders who need a personal retreat to gain physical, spiritual, and emotional strength while processing unresolved or crucial issues.

"At Restorex, I love to find creative ways to overcome disaster," Corbin said. "In a kind and compassionate way, we return people back to their norm." He says it is solving problems. It looks a lot like serving people and the community in the best way they possibly can.



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How grant writing supports your organization's mission

Non-profits of all shapes and sizes sustain services by various ways including fundraising, building endowments, obtaining grants, as well as other labor-intensive projects. Obtaining a grant is different from the other methods and applying for funds can be intense. Most grant-writing organizations, like the Community Foundation of Morgan County (CFMC), require a letter of intent and/ or an application process. This application process requires an applicant to explain the programming a non-profit performs, how their organization helps the community, and data to support the impact make within their community.

To help support our local non-profits, churches, and governmental agencies, CFMC hosted a free grant writing seminar in early 2021. Hosted by J.D. Levy and Associates, this virtual seminar focused on critical aspects of writing a grant proposal. This virtual seminar helped non-profits find additional funding for programming they provide within Morgan County. Specific topics included finding grant-makers targeted on a specific demographic or program related activity, project development, case and impact, and the fundamentals of measuring data outcomes for final reporting requirements. When an organization finds grant dollars, it frees up their fundraising dollars for organizational growth and proper strategic planning and implementation. Alternately, these acquired grant dollars provide continued services and support for the most vulnerable in our county.

While not all grant applications are successful, the process of evaluating and collecting data also strengthens an organization because it provides additional evidence and awareness to their effectiveness within the community. A grant proposal helps an organization explain the services they



BRITTANI BENTLEY

provide, gather data to support the organization's mission, and gives a great platform of understanding for the organization's programming. While most non-profits work with a board of directors for strategic planning, grant proposal preparations guide organizations to make an informed decision and implement creative adjustments for a greater impact.

Morgan County non-profits have received millions of dollars in funding from grant makers. These dollars have been used to pay for staffing, supplies, and resources to help them continue implementing their programs and services. Directors who serve on non-profit boards greatly benefit from grant writing experience so that they can guide leadership, assess programming effectiveness, and ensure financial longevity. At CFMC, we pride ourselves on supporting Morgan County's non-profit organizations. If you should ever want to know more on community resources and capacity development, we are always here to help!

How do you know whose advice to heed when dealing with life's circumstances?

Who do you trust to give you the REAL answers to your needs and those of your family?

Whether you are looking for gardening advice or seeking answers to a health issue for a loved one; we all want to speak with someone that we can trust. There are many "would be experts" to be found on the internet.



Jod Woods

We all joke and say things like "You know it's true if it's on the internet!", but that is the first place we go for answers.

Can you trust what you are reading on the internet? We know in our heart that this may be false information. No one wants to be taken advantage of or cheated. TRUST is something that is earned.

May I offer a few items to consider when

choosing a trustworthy contractor to work in your home or business?

- Well established in the community that you live and/or work. A local business can provide superior service compared to those coming from miles away to service your needs.
- Longevity in the community is typically proof of a trustworthy organization.
- Community involvement, such as work with local social services, not-for-profits and churches are typically good indicators of the "heart" of a business.
- "Gradings" or "Standing" with local chambers of commerce, BBB and consumer review organizations will help determine the consistency and quality of service that a company provides.
- Internet reviews can be a mixed bag. As we discussed earlier, this information may not always be true, but worth a look.
- A referral from a trusted friend or family member is always appreciated.

I hope this helps in choosing a contractor to assist with home improvement projects.

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B U I L T B Y

Engineer Brian Figg turns creativity and persistence into success

By Elaine Whitesides

Morgan County Business Leader

Like many youngsters who grew up in Speedway Indiana the sound of racecars flat out on the track fueled Brian Figg's dreams of being a race car driver. The proximity of race shops and the cottage industries surrounding them offered the junior high student opportunities to explore the industry. "Racing was my desire, my passion," Figg said. "I kept telling Amy Watson, daughter of A. J. Watson (renown racecar chief mechanic and winner of 6 Indy 500s), I was going to come out to work at her dad's shop on Indy cars. I think she got tired of me saying that and finally one day she told me that her dad said I should come on out." Figg did so and immediately got put to work washing body parts and waxing wheels. "I thought I'd died and gone to heaven," Figg said.

The next few years he raced go karts and worked in the Watson shop. "On the side I'd buy a beater, fix it up, sell it and then buy another, better, one." After graduation when all his buddies were going off to college, Figg got a job with Patrick Racing, not as a driver, but as a shop go-fer. In his mind working for a race team was the pinnacle of success. It was then that fate took him by the hand in the form of legendary engine builder, Sonny Meyer.

TIME TO BUILD PROFESSIONAL EXPERIENCE AND CREDIBILITY

Tucked away in the engine shop under Meyer's tutelage he began tearing apart and building engines. He took to hanging out after work with the team engineer, talking his ears off about race cars and engines. One late night the engineer turned to him and said, "If you're really serious about this, why don't you shut up and go to school?" The seed was planted and although Figg considered himself a terrible student, he took the advice and enrolled at IUPUI.

He finished his degree in the Purdue School of Engineering and had a job waiting for him in Ohio at True Sports. At the time, Bobby Rahal was driving the Budweiser-sponsored car powered by a Judd engine. The team was collaborating with the UK engine builder in an engine development program. "I wasn't labeled an engineer," Figg said. "I would build the development engines and test them on the dyno." He also took the oppor-

STIFFLERS CHASSIS & SUSPENSION INNOVATIVE PERFORMANCE TECHNOLOGIES, LLC

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tunity to spend a couple of semesters at Ohio State studying internal combustion engine design and theory.

As with other teams in the industry, eventually sponsorship floundered and Figg found himself looking for a job. He got a call from the Japanese company, KYB, the provider of world class suspension parts and struts. Figg signed a five-year contract. He left for Japan while his wife, Mary, stayed home pregnant with their first child, Korbin. After Korbin arrived, Mary and baby joined Figg in Japan. They stayed for the remainder of three years. The last two years of the contract brought them back to Indiana where Figg continued his design and production work at KYB's Franklin facility.

When the contract was up, the company campaigned for him to sign up for another term, but Figg still had the racing bug. He went to work at Speedway Engine Development. He was part of another engine-development collaboration, this time with Cosworth. "It was work, work, work, and a lot of traveling," Figg said, "and by this time my daughter, Olivia, was born and I was needing to make a change and do something so I could be present more often at home."

TIME TO PURSUE ENTREPRENEURSHIP

"I left Indy car," Figg said, "and did engineering consulting for a couple of local companies." He made it work for a couple of years. "I thought this was fine, but it wasn't fulfilling my creativity."

At the time he had a 1968 Fastback Mustang that he'd worked on for the better part of five years. The car had become a work of art in the concourse level of showing. In it, Figg saw his next step. "I thought I could make chassis and suspension for the Mustang aftermarket." In 2009, he started building some at his home shop when he casually met Mike Simpson, another Indy man who came to adulthood working around racing. His father had a fabrication shop and Mike grew up in it.



"We hit it off with a good balance. I had the engineering and machine programming, and he knew his way around the shop environment." Figg told Mike about his idea of building Mustang parts. Mike said, "I'm in. Let's do this!"

In 2010 Figg started Innovative Performance Technologies, LLC. By May of that year, the pair had designed and manufac-

Economy

HEATING - AIR COND - PLUMBING

DESIGN



Brian Figg and Mike Simpson

Chassis and Suspension products and within a year they could afford to advertise in a Mustang magazine. That's when things really started to take off.

Figg was doing sales, the books, running the website and CNC machines. Mike was also running machines and doing the welding. By year three they were in a 3,000 SF shop in Plainfield and realized that they could not keep going. Something needed to change.

Change came in the form of Marlene Avery. "She was a godsend," Figg said. "She brought structure and 'put the glue on everything' that kept us from falling apart." The trio worked together for the next eight or nine years. "We worked our butts off, added to the product line, and continued to grow."

TIME TO GROW THE BUSINESS

Figg's parents owned and operated a restaurant when he was growing up. "I learned that good customer service is essential," he said. "If you don't have that, you don't have anything." He took that one bit of knowledge from his father to heart. "We became known for customer service and a really good product line."

Stiffers had built a name and reputation and Figg took the opportunity to build a distributorship program across the United States and Canada. "It was all based on a well-engineered quality product at a reasonable price with good customer service," Figg said. He said it was like being in a David and Goliath situation. "We have managed to create something out of nothing that has been very successful," Figg said. "I am still amazed by that."

Companies inside and outside the automotive industry began to contact Figg asking about manufacturing parts and pieces for them. "They came to us because they knew we could cut, bend, and weld," Figg said. They began doing contract jobs. When the PRI Show was moved to Indianapolis, Stiffers had a booth. Other big automotive parts suppliers got wind of Stiffers and approached Figg about making parts for them under their label. Figg saw the opportunity to diversify and grow the business.

In early 2020, the need to expand brought them to Mooresville. "We were in this now for the long haul," Figg said. "We were looking to buy a building." He began his search in Hendricks County where he lived, but he said, "I was disappointed in the price and the taxes." Always having been fond of the Mooresville area he decided to look there.

They found a 11,000 SF building in Flagstaff Business Park. "We purchased it," Figg said. "I remember standing in the shop and saying, 'Wow, this is a lot of room. We'll never fill it up!'" They built out offices and started moving the equipment in.

The location was perfect according to Figg. Perfect to grow the

business because other businesses in the industrial park learned they could "cut, bend, and weld" and came by asking if them to manufacture parts for their agricultural machine business. "We started to quote some parts and within about one-and-a-half years, we are manufacturing so many parts I can't name them all." They also work with a powder coating company down the street and have an ideal logistics process. They make the parts, take them to get powder coated and then the parts are picked up by the wholesaler – everything completed on one street.

"We are a team here," Figg said. "We can make parts for virtually anything. I find it kind of comical that Stiffers started out as a performance parts design and manufacturing company and now we are making tractor parts. There couldn't be a bigger spread – tractors vs. performance cars and everything in between."

The company has diversified even more with contracts and upgraded two large pieces of equipment. The staff roster includes seven people now, even with Marlene retiring.

TIME TO TALK ABOUT THE BUSINESS

Figg says that he owes the business's success to his wife. "She was the who had faith in me," Figg said. "She was the one who supported me on my doubtful days when I asked, 'What am I doing?' She's my rock for sure."

"This business is me and I am this business," Figg said. He admits being intimidated in the beginning. He knew he could produce a product, but he was not as certain about running a business. He sought help, took baby steps, avoided pitfalls along the way, and learned. "Knowing if you want to get a paycheck, you've got to make it happen. Failure is not an option."

He finds satisfaction in being able to express his creativity with new designs and helping any business with their designs or design changes. "I love to be able to look back at the end of the day out in the shop and be able to say we took these raw materials and created these products that are going to market or in a cell tower or an agricultural machine," Figg said. "It's different every day."

He believes that if you are passionate and persistent about something, you can achieve your goals including creating a business. Nothing happens overnight, according to Figg. It took eleven years to get out of the basement at home to where they are today. "There is no magic to getting here other than persistence and hard work."

"Moving down here to Morgan County is absolutely the best thing I have done for my business," Figg said. "We love the industrial park. It has good access to the interstate system. It's easy to find for deliveries or the occasional customer. We are here to stay."

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By Elaine Whitesides

Morgan County Business Leader

There's nothing like celebrating the tenth anniversary of your business in the midst of a pandemic. COVID snuffed out any big celebration plans for Jay Allen, and it changed the focus of work at Techno Advantage. While he and his team were accustomed to working remotely, much of the rest of the business world was not. Their job was to find ways to make it happen for small businesses around central Indiana.

COVID AND THE WORK-AT-HOME MOVEMENT

"Working remotely was already happening for many people," Allen said, "but COVID escalated the timeframe and forced people to

work from home (WFH)." Now, he says, businesses are letting many employees stay in their home offices and encouraging others to join them.

Business owners recognize the benefits that remote workers bring to organizations.

First, no longer is there a need for as much office space. They can reduce their overhead by cutting square footage and eliminating office furniture. Second, their liability is reduced because not having employees on site means that if someone gets injured, it is not a workman's compensation claim because the injury occurred on the employee's property. Third, benefits could be affected because many employees will work while ill at home instead of taking a sick day and time away from work, which affects productivity.

A Stanford study of 16,000 employees found that working from home increased productivity by 13 percent. One more benefit for employers.

For Techno Advantage the adaptations businesses had to make for their employees working from home centered on technology and security.

First, they had to find ways to make working from home possible. Getting a remote computer access into the business network is possible in several options.



Jay Allen

The first thing WFH employees consider is using their home computer and installing software to access the business network. Or, as an alternative, using their work device and creating a Virtual Private Network (VPN) on the computer. Both alternatives create security vulnerabilities. The most obvious being that if an individual's computer is compromised, hackers would likely be able to access the business network because viruses and malware are easily transmitted.

Installing credible VPN software mitigates the risk. In essence, the software creates a tunnel into the network that is separate and secured by encryption.

Technology and security for small business "Everything we do," Allen says, "is geared toward small business. Enterprise level businesses have big budgets and the technology in place to make remote working an easier adjustment and keeps the network secure." With small businesses, IT professionals are tasked with finding solutions that are not only effective, but cost conscious.

In addition to finding the best solution for connectivity, Allen says that users need to be educated and reminded of security protocols. Cyber threats over the last year have exploded. One study found that in 2020, malware incidents increased by 358 percent and ransomware attacks increased by 435 percent. Hackers get access by, in some way, fooling a user into opening or clicking on an infected link.

"Working on an open network like at the local coffee house is a bad idea, especially right now," Allen said. "Anyone with a software net

could scoop up content from your computer without ever being detected." Being cautious and conscious of password use is an easy, and often neglected, precaution to take. "For instance," Allen said, "multi-factor authentication is inconvenient but one of the best protections users can apply. It's easy to implement and comes at no charge. People are resistant because it adds one more step to the login process."

SUPPLY AND DEMAND

Along with the onslaught of establishing secure connections, businesses needed additional hardware. New computers, laptops, wireless keyboards, headsets, and more were not available. As the world shut down, the manufacturing and shipping of goods shut down, too.

"There has been a shortage," Allen said. "The best equipment for small businesses has sold out and the lower quality products were higher in price."

DIVING DEEPER INTO SECURITY

"Security has always been a question," Allen said, "now we are diving deeper into that." For instance, Allen says software that continually monitors activity on the network is going to become much more prevalent, especially for any businesses that have government contracts and must certify the security of their network. "With these tools, businesses can see if they get hacked and it documents when the breach occurred, where the hackers went, what was seen and then it sends alerts and can assist in the remediation of the breach," Allen said. "All of it is done automatically."

Likewise, software that monitors names, passwords, and other data on the dark web is being seen more often. Some anti-virus software now in use has a SOC (security Operation Center) that monitors and can stop/kill a ransomware attack and even roll back the encryption.

The approach that is needed by all businesses that have any client or customer information on a data base is one of active protection. "You have to be trying to protect your data and that will include monitoring the network," Allen said. "Many companies carry cyber liability insurance, but just like the insurance companies won't cover theft from a car that is left unlocked, if you are not actively protecting data and you are opening the door for hackers, the insurance might not cover a breach."

COVID has affected small businesses in many ways. Some closed their doors. Others struggled to keep up with new hurdles and their customer needs. Many continue to take it one day at a time and press on looking for a brighter, more stable, tomorrow. Allen sums it up when he says, "We have to live with this and adapt. It's a new world."

An advertisement for Ray's Trash Service. The background is a landscape with a large green tree in the foreground and a blue sky with white clouds. The word "RECYCLE" is written in large, white, bold letters at the top. Below it is a recycling symbol with the word "with" in the center. The name "Ray's" is written in a large, stylized, orange and yellow font. Below that, "TRASH SERVICE" is written in white, bold letters. At the bottom, the phone number "317.539.2024 • 800.531.6752" and the website "www.raystrash.com" are displayed in white.

Bipartisan support for retirement planning

While the media focus on other more emotion inducing aspects of what Washington is doing, taxes, stimulus, racial equality, etc..., Congress has been quietly and more importantly, bipartisanship, working on the SECURE act of 2021. SECURE stands for Securing a Strong Retirement and has some things this writer and many others, consider to be a good step forward.

Here are a few of the more impactful changes:

- The SECURE act of 2021 could change the rules again for IRA Required Minimum Distributions (RMDs). The 2021 act as proposed increases the RMD age in stages, to 73 in 2022, 74 in 2029 and 75 in 2032. This means those with traditional IRAs and 401(k)-type accounts can put off withdrawing those funds a few years longer, letting them continue to grow tax-deferred.
- Raises the allowable catch-up contribution amount for those nearing retirement. Workers aged 50 and over can now contribute an additional \$6,500 on top of the regular \$19,500 annual 401(k) contribution limit. SECURE 2021 would raise catch-up contribution limits for those ages 62 – 64 to \$10,000 and index that limit to inflation. The legislation would also index the current \$1,000 additional IRA contribution for age 50 and over to inflation.
- I'm typically not a supporter of govern-



**JEFF
BINKLEY**
Finance

ment mandating anything but SECURE 2021 mandating automatic enrollment into workplace savings plans may be a very good thing. Employees would automatically have 3% of their pay put into 401(k)s, with that percentage rising one point annually to 10%. Mandate is used loosely here since workers would still be able to opt out and decide for themselves what amount they can afford to defer.

On May 5th, 2021, The SECURE Act of 2021 found unanimous bipartisan support in the House Ways and Means Committee. And because of the changes discussed above, it may be a bill that Americans from either political stripe can find reasons to support its full passage. I can.

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.

DOES INSURANCE COVER THAT?

Water Damage caused by a Failed Water Heater

Yes, a Homeowners Insurance Policy does cover Water Damage caused by a Water Heater...

A water heater is a common source of water damage in residential homes and commercial properties. There are several ways water heaters fail:

1. The water supply lines connected to the water heater can deteriorate over time and burst causing water to flow out of the water lines.
2. The bottom of the water heater can rust after many years and start leaking or fall out, causing water to flow out of the bottom of the heater until the water supply can be turned off.

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Corbin Clow

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Thoughts are things

Have you ever heard the phrase, “thoughts become things?” Do you realize just how accurate that phrase is in reality? Maybe a more accurate way to explain the concept would be to say that “thoughts become emotions.”

Emotions in turn drive the machine of your life that creates the things that you think about.

The fact that emotions need to be part of the equation is easily verified by thinking back to any time in your life whenever you thought long and hard about having or doing something, but those thoughts never manifested into whatever it was that you were thinking about. For example:

- Many people think very often about having enough money to enjoy certain material possessions or experiences.
- Almost all people give considerable thought to weight loss, physical fitness, or their overall health.
- The majority of people also spend plenty of time thinking about satisfying romantic or other social relationships.

Despite the massive amount of thought that is dedicated to some or all of those things, it is often the case that we achieved the level of success in those areas that we desire.

The reason for that is because we do not have the appropriate emotional attachment to



JACK KLEMEYER
Business Coach

the things that we want to bring into our lives. When giving thought to the things that we want, more is not necessarily better, since emotionless thoughts have no real power, no matter how many times we think them.

Napoleon Hill said it in his classic *Think and Grow Rich*: “Unless you can work yourself into a white heat of desire for money (any given thing), and actually believe you will possess it.” You have to experience (feel as if) you are already are in possession of your desire.

In order to illustrate this concept, simply think back to any job interview, health improvement program, date, or other social situation that you were involved in that you felt very positive and confident about. In most if not all of those situations, one of two things happened:

1. You attained or enjoyed the experience of whatever it was you felt positive about, or
2. You realized after the fact that you didn’t really want it after all... lack of true desire.

By feeling positive and confident about attaining something, you put yourself in charge of the outcome, as opposed to how a lack of confidence will tend to make you (whether you are aware of it or not) feel powerless to get what you want out of any given situation.

You need to be honest with yourself, when considering whether or not you truly feel positive and confident about attaining something.

Strongly desiring something does not equate to feeling positive or confident about acquiring it. Everyone wants whatever they consider to be financial, health, or social success, but actually believing that we will attain it is another matter entirely.

It is this difference between simply thinking or wishing for something vs. giving a high quality of thought to something that is ultimately the deciding factor in whether or not we attain it.

High quality thoughts about something are thoughts that evoke a consistent positive emotional response in relation to that thing. These thoughts fill you with the belief that, “that sooner or later,” you will attain whatever it is that you are thinking about.

Compare that to the thoughts that most people have about attaining their desires. You will see that often their thoughts about their dreams tend to evoke negative, disempowering emotional responses, such as doubt, fear, uncertainty, concern, lack of confidence, unworthiness, etc.

The bottom line solution to using the power of your emotions as the fuel for self improvement or goal attainment is to make a conscious

recognition of how you feel about something that you want to accomplish.

If the thought of improving your finances, your health, your social life, or any other area of your life causes you to feel anything other than positive and confident, you must embrace the fact that you have mental roadblocks that need to be cleared before you will achieve success in that area. It’s interesting that when you are ready, the thing of your desire will appear.

Those roadblocks can then be cleared by engaging in whatever activity will eliminate those negative feelings. That may include learning what it will take to accomplish your goal, it

may mean practicing affirmations or visualizations, it might involve doing research on the topic, hiring a professional to help you, or even something as simple as recognizing the disempowering belief(s) you say to yourself.

Once the roadblocks in our subconscious are brought into our awareness, they are often seen to have very little actual power over us, if any at all. Ferret out your negative, disempowering beliefs by being 100% truthful with yourself about how you feel about something that you want to attain.

Once you have recognized whatever it is that is causing your negative feelings, drag it kicking and screaming into the light, eliminate it, throw it away, and you will leave yourself with nothing but positive and confident feelings about your ability to succeed. Then you will do exactly that!

Once the roadblocks in our subconscious are brought into our awareness, they are often seen to have very little actual power over us, if any at all.

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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Who owns my tech?

I've lived in the country for over 20 years now. It's quite common for my commute on county roads to be delayed by a few minutes because I get behind a tractor hauling equipment that takes up the entire road. Rather than getting frustrated about being late to check my emails, it's become a good reminder to slow down, breathe a little deeper, and enjoy the moment. My grandpa was a farmer. I remember his massive pole barn full of green tractors like it was yesterday. I even came across the sales ticket for one of his combines one time and was amazed at how expensive it was, even decades ago. I can't imagine the cost of a modern tractor.

If I was a big time farmer and had millions of dollars of equipment sitting in a barn, I'd be quite protective of it. I'd close the doors at night. I'd keep it clean. I'd perform all the maintenance it needs whenever it needs it. I'd also take pride in what I owned, and if the time ever came to work on my tractor on my own, I'd certainly expect that I could do what was necessary to get the repair made quickly and efficiently.

How does all of this relate to tech? Truth is, many farmers no longer have the right to service their own tractors! With all the computers, software, and other technology built into these machines, there are many components and systems that are only able to be worked on by an authorized dealer. This isn't just because they have the special expensive tools to work on them... it's also a legal matter now. Most complex farm equipment has systems and firmware that remains the legal property of the manufacturer, and the owner no longer has the legal right to alter or even maintain it in any way.

If you'd like to learn more about this, simply google "right to repair." You'll find blogs and legal opinions all over the place, but the truth is, software ownership and intellectual property rights are a big



CHET CROMER
Technology

deal right now, and this doesn't just apply to expensive farm equipment. The Microsoft Word software I'm writing this in right now? Not mine, it's just a license. If I don't pay my fee to Microsoft next month, it will quit working. The copy of QuickBooks I use to run the financial side of my business? Again, just a license. And how about that cloud-based drive I store all my critical company files on. Let's not even get started.

Intellectual property in the tech space is of vital importance to small and big businesses alike. Over the next few months I'd like to dive deeper into this world, and I hope we can all gain some knowledge as we explore the world of code ownership, licenses, and ownership of data.

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.

Johnson honored for 50 years of service with Home Bank

On behalf of its board of directors, Chairman Dan Moore congratulates James "Jim" Johnson for 50 years of service with Home Bank.



Johnson joined Home Bank in 1971. During his tenure, he has served in the roles of Vice President, Chief Financial Officer, and President/CEO, retiring in 2005. Johnson continues to serve as a member of the Board of Directors.

In 2015, Home Bank established a program which annually presents scholarships to local seniors. These are given in honor of individuals whose lives have impacted Home Bank and our community in a significant way. In 2021, a new award has been established in Johnson's honor to join those currently presented in the names of Gene R. Levell, JK Daily, and Ruth Rusie.

"This year marks a major milestone in Jim's long and distinguished career," stated Moore. "We extend our congratulations and heartfelt appreciation for his major contributions to our institution."

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Franciscan Health Mooresville expansion project groundbreaking

Franciscan Health Mooresville – Morgan County’s only full-service hospital – continues to move forward with the construction of a new \$17 million medical office building.

Groundbreaking took place on Tuesday, May 4, near the construction site on the hospital campus (1201 Hadley Road). Franciscan Health leaders and staff, and Morgan County public and civic officials were on hand for the event.

“This represents another large step in our Franciscan Health Mooresville physicians’ and staffs’ ability to meet the healthcare needs for people throughout Morgan County and nearby communities,” said James Callaghan, MD, president and CEO for Franciscan Health Central Indiana. “Further, this project is geared to provide better access and service for the patients we are privileged to serve.”

The two-story facility will be located at the former Women’s and Children’s Center entrance. Before that work got underway, various medical services were relocated on the Mooresville campus. The overall project entails the construction of a new 50,000 square-foot building, which, in part, will house the Women’s Center and other specialty care.

The first floor will contain a central registration area, Franciscan Physician Network Kendrick Family Medicine offices, Southside OBGYN offices and a nurse navigator lab. The second level will house Franciscan Physician Network Mooresville Family Care offices, and



various clinical services.

“We have appreciated the flexibility of our patients, visitors, vendors and staff during the initial phase of the campus expansion,” said Peter Murphy, chief operating officer for Franciscan Health Mooresville. “Preceding this construction project, various infrastructure improvements were made throughout the campus.”

Since late 2019, work began to modernize heating, cooling, plumbing and electrical systems, the installation of a new nurse call system, and upgrade roofs, siding and sidewalks. That phase of work was campus-wide.

Planned completion of the medical office building is fall 2022. Tonn & Blank Construction is overseeing the work. Engineering firm IMEG and arcDESIGN Architects are also involved in the project.

Groundbreaking Advances

The campus improvements and infrastruc-

ture work mark the latest development at Franciscan Health Mooresville. In spring 2008, Franciscan Health Mooresville completed its \$42 million expansion, adding a 34-bed orthopedic inpatient unit, a 26-bed adult medical-surgical inpatient unit, an eight-bed intensive care unit, added operating rooms, a new laboratory and established the facility’s first-ever

emergency department. In total, the hospital grew from 258,000-square-feet to nearly 400,000-square-feet.

For many years, Franciscan Health Mooresville has been home to the internationally acclaimed Center for Hip & Knee Surgery and its Franciscan Physician Network Joint Replacement Surgeons. The Center has been recognized as No. 1 in Indiana for joint replacement each year since 2018.

The hospital also offers state-of-the-art services by highly regarded Franciscan Physician Network Indiana Heart Physicians, Franciscan Physician Network Indiana Colon & Rectal Specialists and Franciscan Health Cancer Center.

Currently, the hospital has a 100-bed-plus licensed bed capacity, a full range of outpatient care, employs more than 300 full-time clinical and support staff, and has 400 active/affiliated physicians.

Franciscan Health Mooresville, Carmel COO Poised for Retirement

Peter Murphy, vice president and chief operating officer of Franciscan Health Mooresville and Franciscan Health Carmel, is retiring June 4, 2021, after 26 years of dedicated service.

Joining Franciscan in 1990, he served at St. James Health in Chicago Heights as executive vice president/chief operating officer and then as divisional president and CEO until 2008. He relocated to central Indiana in 2013 and has served in his current role since that time, overseeing operations at Franciscan Health Mooresville and Carmel hospitals.

During his tenure, Franciscan Health Mooresville has been the recipient of many awards and honors. The hospital has continually rated as tops in the state, and among the highest in the nation, for joint replacement. Franciscan Health Mooresville repeatedly earns high marks for patient safety and pa-

tient satisfaction, as well as a five-star CMS rating. Franciscan Health Carmel also delivers leading ratings for patient quality and experience.

Additionally, during this time, Murphy helped lead many growth and improvement initiatives at the Mooresville campus. This includes facility infrastructure upgrades, remodeled and expanded areas, as well as a new medical office complex that’s currently under construction, which will greatly en-

hance Franciscan’s services for the community.

Murphy credits the accomplishments to the dedication and team effort displayed by staff and providers. He attributes any success he has achieved as an administrator to the Franciscan mission that has guided his decisions and leadership style.

In retirement, Murphy plans to stay busy traveling between St. Louis and Mexico and spending more time with family and friends.



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