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# BUSINESS LEADER®

MORGAN COUNTY

December 2021



## THE POTENTIAL IN CHANGE

*President Eric Rogers steers PDS Connect through change with a commitment to community*

Inspired by **THE REASON FOR THE SEASON**  
**MERRY CHRISTMAS FROM OUR FAMILY TO YOURS**



**Franciscan  
HEALTH**

# Christmastime in Morgan County

As I write this in early November, the first snowfall – the one that so pristinely renders the landscape ivory – has yet to fall. And certainly, the first snowfall to shutter transportation and gift some of us with an unexpected day off, has yet to come. But we can be certain of what is near: Christmas. The telltale signs are evident: small shops decorating their windows, busier weekend foot traffic in the local shops, and on some parcels, Christmas lights are precociously illuminated. And it has me thinking there are few better places to celebrate Christmas than Morgan County.

As a Christian, I understand Christmas is first and foremost about celebrating the birth of Jesus. As a human, I also appreciate the further meaning of Christmas, perhaps best characterized by Dickens' *A Christmas Carol*, as a season of caring and giving. After years of government and civic involvement throughout Morgan County, I am confident we are a community of Cratchits instead of Scrooges. Morgan County is a community full of big-hearted givers, people who persevere, people that see the good in others. As I think through this, my mind floods with faces of people who embody all of this – and so much more. Just look at the number of non-profits that operate here. A cynical eye might cite this is evidence



RYAN  
GOODWIN

of a high need of services – why would we have so many non-profits but for need? Personally, I think it is more reflective of our heart. It makes me smile to think the Christmas spirit is not just something that shows up in December; in Morgan County, it is how we do life all twelve months of the year.

I love our big heart but I also cherish *how* we celebrate Christmas, and I look forward to it each year. Look no further than two traditions: Mooresville's Victorian Christmas, held on December 4<sup>th</sup> this year, and Martinsville's Cookie Stroll, on December 11<sup>th</sup>. Just two of many Christmas traditions in Morgan County, both perfectly marry Christmastime, family fun and supporting our great local businesses into an event you'll quickly want to make a tradition. Both events are designed to bring

large volumes of foot traffic to small downtown shops, and both overwhelming succeed in doing so each year. After many years attending Victorian Christmas, I must confess that I've more recently Martinsville's Cookie Stroll – where participants receive a "passport" to travel among a few dozen local retail stores – including the famed Martinsville Candy Kitchen – to collect cookies at each stop while patronizing the local businesses. It's a carbohydrate-filled but bustling experience. I strongly encourage you to checkout one – or both events this year – you will not be disappointed. In fact, it might encourage you at just how much our terrific county has to offer. I know both events remind me of this each year.

When I hear Perry Como sing "there's no place like home for the holidays," I think he must have had a home like Morgan County. I'm certainly glad this is my home for the holidays, and I hope this holiday season, you'll take a few minutes to reflect on how good we have it and give a few thoughts to how you might make it even better in 2022.

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.

**"Stop being afraid of what could go wrong and start being excited about what could go right".**

~ Author Unknown



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# We all could use a well-executed plan, couldn't we?

As we look out over the landscape of our world, it seems uncertainty is on the increase. The Coronavirus, supply chain, staff shortages, global economy, world-wide conflicts, political tension, healthcare, education, the national debt – the list of what catches our ear or eye as we do business each day seems to be growing, bringing with it everything from passing concern to panic. The impact of uncertainty is felt in foreign lands, down the block, across the street, and in your heart and head.

Many of you have been able to steer your business through this uncertainty with creativity and a sharp eye for ways to change with the marketplace. You have developed new services or products and kept your workforce productive. Perhaps you have found a paradigm, a set of guiding principles, stalwart practices by which you operate, so that your company is not overwhelmed by such things. If so, you can still say that regardless of all this, business is good, your company is successful.

But what about you? What about you personally? How are you holding up? Does your mood depend on your profit margin or the news of the day? Does your confidence hinge on your ability to apply your smartest folks to the job at hand? Does your certainty rise and fall with revenue? Does your home life mirror the ease or worry of the office? For some of us the holidays mean more business. For others they mean the phone stops ringing and the emails slow - maybe even a few well-deserved days off. But the season could mean much more. If you seek it out, the next several weeks could offer you a personal certainty that is independent of the tide of your day.

Christmas is the story of a well-executed



**JIM HESS**  
From the Publisher

plan based on a clear and enduring purpose in the face of uncertainty. God saw a world aching with uncertainty. He recognized that we are lost in it, consumed by our attempts to manage it. He looked on us and desired to provide for us a certainty, an anchor, a Savior. He gave us One who could bring His certainty. A certainty each of us could take with us to work, into our homes, into our communities. Through Jesus Christ, His Son, He revealed to us the certainty that He loves us, forgives us, and wants a relationship with us. "The angel said to the shepherds, "Do not be afraid. I bring you good news that will cause great joy for all the people. Today in the town of David a Savior has been born to you; he is the Messiah, the Lord....." (Luke 2:10 -11)

As we join together this Christmas season, we also look forward to the year ahead. It is impossible to know what 2022 will bring. The forecasts have been made but the trends are yet to be realized. How the next twelve months will be different or similar to the last twelve is uncertain. But, the story we now celebrate, in these few short weeks - this thing that has happened - is certain. For it has been made known to us.

Have a Blessed Christmas!

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MORGAN COUNTY

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Ephesians 2:10

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E-mail:

jim@morgancountybusinessleader.com

Publisher Jim Hess

Copy Editor Sherry Smith

Writer Elaine Whitesides

Writer Ariane Cagle

Design/Production Zachary Ross

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p.m.; Friday 9 am. – 4 p.m.

### By Elaine Whitesides

Morgan County Business Leader

When plans do not work out as expected, what do people do? Some are paralyzed and give up. Others, though, adjust and pivot. Those with the courage to forge their own path gather up all they have learned and done and start something new.

Trina Russell grew up in Mooresville. She married Ryan Russell and they have a daughter, Alyssa, who is now 15 years old. The Russells have made Monrovia their home now for more than two decades.

In the beginning of her professional career, Trina Russell went to A Cut Above, a cosmetology and nail school on the south side of Indianapolis. She had heard that doing nails was a good-paying job and she could have flexible hours. That was what she was looking for. Besides that, she enjoyed people and doing nails. Manicures and pedicures have been either a full-time or part-time job ever since she got her first license.

After Alyssa arrived, Russell wanted to show that she could do or be anything she wanted. To make the point, Russell enrolled at Ivy Tech and received an associate's degree in 2014. She went on to IU Kelly School of Business, graduating in 2016 with a bachelor's degree in business management and human resources. With a goal of teaching business at the community college level, Russell graduated from Western



Trina Russell

Governors University with a master's degree in management and leadership in 2019.

The years beginning in 2019 and with COVID have been a topsy turvy world for everyone, personally and professionally. Russell could not find a full-time teaching position. Rather than be discouraged, she took a step back to look at her options.

It did not take long for her to decide to open a business. "I'd always done nails. I was comfortable doing nails," Russell said. "I wouldn't have thought of doing anything else." It did, indeed, make sense, but Russell decided to add a twist to the services offered at The Nail Shack Salon. "I wanted a service like no other," Russell said. "And it all fit together now."

### A SERVICE LIKE NO OTHER

"I have always had toenail issues," Russell

said. "It runs in the family. Eventually I lost the nails on both big toes." She understood the pain, frustration, and embarrassment that people dealing with toenail issues felt. "I wanted to expand and help a group of people who couldn't find help or relief without losing toenails."

Toenail problems are instigated by different things such as heredity, medications, injuries, health issues and conditions, shoes that are too small, or because of athlete's feet. Unlike fingernails, toenails are susceptible to fungus because the conditions inside shoes create a moist, dark, and warm environment for it to proliferate. Doctors can identify, diagnose, and treat specific fungus.

"Before someone has the toenail completely removed, or for people without insurance," Russell said, "they have the opportunity to potentially salvage the toenail over four to twelve weeks of pedicure services." In addition to standard manicure and pedicure services, Russell offers two specialty pedicures specifically for men and women with toenail issues.

The first she calls a customized pedicure. "This pedicure is for people with ingrown, impacted, or pincer nails," Russell said. "The nails can be trimmed out regularly and they will stay good."

The second, which she calls a specialized pedicure is for thick, fungal toenails. She clips, files down the overgrowth, cleans out any impaction and then suggests products to use at home. The products she suggests are in a specialized line from a company in Holland that has been approved by the FDA. There are topicals or sprays for athlete's feet and fungus, along with a shoe and sock spray to eliminate these conditions in the actual footwear.

## YOU ARE NOT ALONE

"A lot of people are embarrassed by their feet," Russell said. She explained that some won't even wear sandals because they don't want anyone to see the condition of their nails. As part of her services, Russell wants sufferers to know they are not alone. Russell works with clients on a one-to-one basis in the shop and is often told they have never been treated in that way or had service like that. "I want people to have confidence and walk out feeling like a million bucks," Russell said.

To further illustrate that point, and to show what is possible, Russell has created a book with images before, during, and after regular care. "People are excited to see their feet in the pictures because they addressed the problem and it helped," Russell said. With permission, she also shares images over the transition on social media.

"I will share a product sample and clients often see results right away. However, I caution people to continue until the fungus is completely gone. That's what takes time." According to Russell, clients who adhere to the protocols have found good results. "I can always tell when someone isn't using the product."

Word of mouth has spread news about The Nail Shack Salon and clients come from Illinois, Kentucky, and Ohio. "There are people everywhere with problem feet," Russell said.

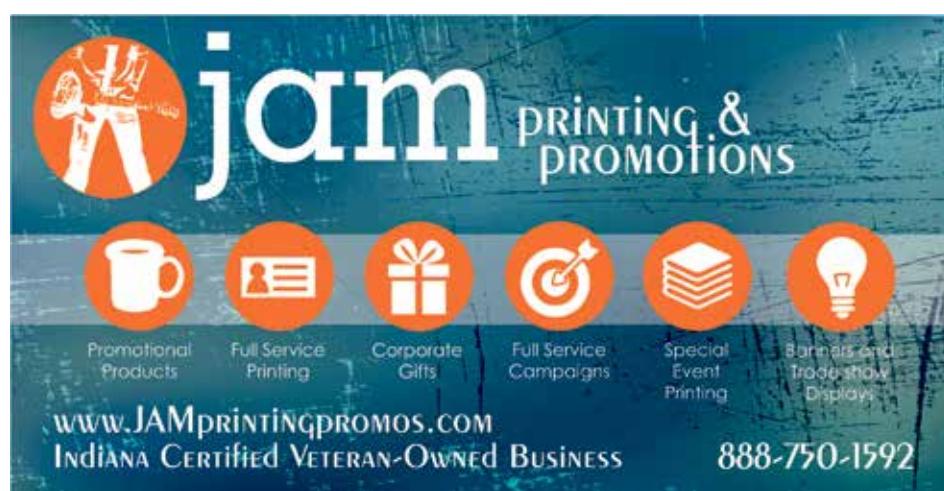
## BEING IN BUSINESS

This was the first time Russell has owned a business. She approached it step by step. "I had to get equipment and product. Then I had to put services in a menu. I had to find a good location. I had to have everything in place." She also developed additional protocols and processes for cleanliness and disinfection.

Russell says that anyone can own a business or say they are a business owner. But what defines them as business owners is the drive they have and what they are willing to do to be in business.

Russell is putting many of the ideas and concepts from her schooling into practice. Identifying a good location, having a marketing strategy, focusing on particular services and markets, being disciplined, and putting clients first are all in play at The Nail Shack Salon. "It's not just about money with clients," Russell said. "It's getting to know people and helping people, seeing them succeed when they don't think they can."

One thing Russell says she has found in her business is peace of mind. "At the end of the day, this is different," Russell said. "I feel more satisfied in this line of work than anything else I have done. I feel I have made a difference in someone's life. I am my own boss. I get to take my business as far as I want it to go on a daily basis. There is no one to stop me expanding or reaching more people."



# Breaking down silos

CFMC and Purdue Extension partnered together to discuss more useful ways to distribute food resources. Many Morgan County food pantries lack spacious refrigeration, enough volunteers during open service hours and have braved many other challenges through the last few years' pandemic. This coalition, named Morgan County Food Pantry Coalition, meets monthly and welcomes all food pantries within Morgan County. The goal of this coalition is to join forces county wide to ensure all needs are met for food pantries no matter the size, or hours of operation.

The early stages of this coalition involved discovering pantries though out the county by obtaining lists from Gleaners and Midwest Foodbank. Shortly thereafter, a Gleaners' food pantry representative attended the meeting and since, the coalition has been able to better source food products, share storage and refrigeration resources, and share available grant dollars. Gleaners helps local food pantries with grants for building improvements/repairs, refrigeration, and technology to pass safety regulations which then qualifies these pantries for free Gleaners' food access benefits.

Charity Tracker was also presented by Susan Haynes, Interim Executive Director, at Churches in Mission in September. Charity Tracker is a client database that lessens duplication of efforts for pantries. This service is free to all food pantries and allows tracking assistance given to families. The system doesn't work as a "yes or no" we will provide you service, it aligns assistance given to avoid duplication and then disburse excess donations to those pantries who must turn away clients. As the holidays approach, patrons wishing to obtain Christmas Assistance give information to multiple organizations, many times being served with Christmas dinner and presents multiple times, while other families in need go without.



BRITTANI  
BENTLEY

This coalition formed by CFMC and Purdue Extension is empowering food pantries across the county to reallocate abundances to other pantries.

Indy Hunger Network also visited the coalition to provide information on a food resource app. The app first included only Marion County resources, yet by year end all donut counties including Morgan will have access to local information. The resources list show where hot meals are served, food pantries are located, and hours of operation. This app also lists WIC and SNAP locations and application assistance.

As a part of this collaboration, CFMC is also aligned so that grants awarded to all participants can then be allocated across the community and be better stewarded in directions that are not financially sourced.

Brittani Bentley, with more than a decade of corporate accounting experience, is the President of Community Foundation of Morgan County and has spent the last 7 years dedicated to serving the community of Morgan County in the non-profit space. She is passionate about philanthropy and community building.

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# THE POTENTIAL

## President Eric Rogers steers PDS Connect through change with a commitment to community

By Elaine Whitesides

Morgan County Business Leader

Change happens, whether we want it or not. Change is business as usual at PDS Connect. "I'm in technology," PDS Connect President Eric Rogers said. "I know about change." Rogers's professional life has been built on it. He has stayed on the cutting edge of internet connectivity and networking, especially wireless since he was a junior high student in Mooresville. Rogers says his goal has always been to solve technology problems for people and businesses in his community. It still is.

PDS Connect officially started as a side hustle when the millennium was still in single digits. He was the project manager for IU West Hospital in Avon when it was built. His primary responsibility was to develop the technology capabilities and wirelessly connect the network there. While working on the hospital, Rogers had been providing internet access to people in Morgan County for a few years. He was doing what some said was impossible. By the time the hospital was finished, Rogers was getting more phone calls for internet connections in Morgan County than he was for his day job. With the assurance he could return to his job if it did not work, Rogers made PDS Connect his full-time job, his full-time business. And has not looked back.

### LIVING WITH CHANGE

Year over year since the beginning PDS Connect has grown. To facilitate greater expansion, Rogers says the profits are put back into the company and infrastructure. In October 2019 the company moved into its current location at 104 W. Main St., Mooresville. The building originated as the post office, then became the police department. "The building just fit us," Rogers said. "There is more parking and more office space, so multiple people did not have to share offices. The old 911 call center became the PDS Connect network operations center." The company has recently purchased the adjacent lot and has begun construction for expanded parking space for trucks and equipment.

While there has been much change, the underlying mission of the company has remained the same. Rogers said,

### PDS CONNECT

Eric Rogers, President  
104 W. Main St.  
Mooresville, IN 46158  
**Phone:** 317-831-3000  
**Email:** sales@precisionsds.com  
**Web:** www.PDSConnect.me  
**Facebook:**  
<https://www.facebook.com/PDSConnect.me>

"People still want to have access to the internet." Now customers add that they want fast, reliable access, too. In addition to supplying initial access, PDS Connect is regarded an alternative to other national carriers, which has seen them expand into new areas with both fiber and wireless service options. The company serves Morgan County and all the adjacent counties.

Another area that has expanded is the consulting work PDS Connect does for other businesses, libraries, schools, municipalities, and other national carriers. Internet service outages don't mean that a business must shut down when they have a backup service provided by PDS Connect. This is important for businesses and for critical infrastructure such as fire and police departments and 911 call centers.

### RESPONSE TO COVID

The COVID-19 pandemic brought many changes and challenges to PDS Connect. "COVID highlighted the need for broadband, high speed internet for business, telehealth, e-learning, work-from-home employees, and online commerce," Rogers said.

With increased bandwidth requirements, the pandemic also brought to light vulnerabilities in the infrastructure of internet services. "We saw the congestion," Rogers said, "and upgraded."

PDS Connect was categorized as an essential service, so it was never closed, which brought challenges in developing protocols and processes to prevent the spread of the pandemic and continue to serve customers. "There were a lot of things we had never thought about before," Rogers said. "We had to figure out how to handle it." Rogers has been a member of the Wireless Internet Service Providers Association (WISPA) for years. He became the person to represent WISPA, all the wireless providers in the State, in the newly created Indiana Broadband Task Force.

Along with the cable industry, phone companies, and



Eric Rogers

other service providers, they collectively discussed challenges and potential solutions. The multiple-group-thinking generated in the Task Force allowed them to bring information back to their groups where members could evaluate what would work for them. They also became a resource able to address operational issues such as shortages in personal protective equipment.

"It took about a month to get settled," Rogers said. "We talked amongst the staff, developed protocols, and stayed in our offices. We let the dust settle and figured out how to move forward." While they still employ many of the protocols like maintaining a safe distance and masking when needed, Rogers says it has relaxed considerably by this point.

### CHANGES IN COMMUNICATION INFRASTRUCTURE

In general terms, PDS Connect provides services outside the building of a business, including connecting branches

**Economy**

**HEATING - AIR COND - PLUMBING**

# ALIN CHANGE



and, many times, we can do it for way less and they get more long-term benefit from our solution.” The backup connection, according to Rogers, provides for continuous service and is a way to bullet-proof businesses on the tech side. “We build, not manage and we try to be a good partner to take care of technology questions, whether we provide the solution or the hardware for specialized use or not. We can point someone in the right direction.”

Rogers sees fast, personal, and knowledgeable service as a benefit to the community. “We are bringing a valued service,” Rogers said. “We also bring an economic benefit to the community.”

He says that he wants all the local businesses to succeed. “I like seeing that small business grows the community,” Rogers added. “We all have to coexist. We must work together and support each other. That way money stays in the community. The more business we keep here, the more tax dollars stay here.” He says that means businesses can give back to the community by coaching kids’ sports, making donations for uniforms, and sponsoring local events.

One of the local events Rogers supports is the Summer Movies Series for kids. He joins in with other businesses to support the event and the proceeds go to benefit local charities. “Everyone (in the community) benefits,” Rogers said. “Big carriers don’t do local things.”

## CHANGES FOR THE COMMUNITY

“We have a passion to provide the services for the community,” Rogers said. “We have been blessed with the customers we have, and we feel we bring good things to our community. Technology is evolving in the county, and we are a resource, especially for businesses.”

PDS Connect was recently named the 2020 Business of the Year by the Greater Mooresville Chamber of Commerce. It was an unexpected honor Rogers said. As leader of the company, Rogers is a head down, get to work kind of man. He is driven to find solutions to problems.

He is also driven to provide services and work with businesses in the community from a standpoint of shared interest. “Some of our competitors stomp in and use scare tactics to get customers,” Rogers said. “We don’t do that. We talk. We ask if people are happy with their current service, and we listen. We see and talk to people at chamber meetings and at baseball games.”

One of the disadvantages to being a small company is that when outside services are needed, his jobs are smaller than the national carriers. That sometimes means his work

gets shifted to the back burner. “We were at their mercy,” Rogers said. To facilitate timely response to his needs for his customers, he and a partner started KORE Construction in December 2020. It is unrelated to the PDS Connect company but provides line installations for communication infrastructure. In other words, PDS Connect can contract the company and rely on KORE to put fiber in the ground for them when they need it.

Another disadvantage to being a small communications carrier is that PDS Connect does not qualify for government funding and grants. The competition for government funding is fierce. Although a member of WISPA, where the small members combined provide services for millions of customers, PDS Connect’s size is a limiting factor for participation in government programs.

As a leader in WISPA, Rogers stays close to the industry workings. He has made the journey to Washington, DC to testify for opening funding up to everyone in the industry. He does not linger over the lack of funding for small carriers. “We still offer better service than our larger competitors,” Rogers said.

Technology continues to bring change to Morgan County, as will I-69 when it is completed. Rogers says that change can bring good, positive things like growth and additional tax revenue. He sees change and growth more as a challenge than a problem, a challenge requiring a coordinated effort.

One of the opportunities Rogers sees for Morgan County is the new trend of working from home. “Millennials find where they want to live and either find a job in that community or work remotely,” Rogers said. He sees Morgan County as the type of small-town community many are looking for in a place to live. The expansion of community amenities, including green space, entertainment, dining, and shopping has the potential to draw in more families, and more businesses.

“Change will happen,” Rogers said, “but how do we guide it to the benefit of the community? How do we work together as businesses to make our community better?” These questions stay on Rogers’s mind.

“I was born and raised here,” Rogers said. “My wife, Crystal, is from here, too. We started a family here and stayed ever since.” From the very beginning of his professional life, Rogers has stayed committed to one thing – serving the community. He says small businesses, like his, are here out of love for the community. “When we started it was to add benefit to individuals and businesses. When we aren’t adding benefit anymore, then we’ll change.”

between towns, safeguarding, and maintaining services in emergencies. “You can have the greatest, fastest equipment,” Rogers said. “It won’t matter because the limiting factor is the carrier’s network.”

PDS Connect is a growing, but small company in the communications sector in comparison to the national service providers. That gives the company advantages, but disadvantages as well.

One of the greatest advantages is that PDS Connect can provide local, personalized services. If a customer has a problem or needs assistance, a phone call reaches a person, not a recording. Help can be on its way right away instead of waiting days for a technician.

In addition, the local personal service also applies to the need of local business. “We want to be a resource for the community,” Rogers said. “We have a wealth of knowledge here so when a company is trying to figure out how to go building to building with their network, we are right here,

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# Catching the bug

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Chris Hagerty, Owner  
7273 E. Patricia Dr.  
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### By Elaine Whitesides

Morgan County Business Leader

A shy kid growing up in Central Indiana, Chris Hagerty graduated high school and went through several jobs trying to figure out what he wanted in life. In 2009 he packed up and went to Tennessee to lend a hand with the aftermath of one of Tennessee's worst years for tornadoes. He was notified that they had enough help, but he stayed in Tennessee, enlisting in the Army National Guard.

Over six years of his military career, life evolved for Hagerty. With his military duties primarily one weekend per month, he tried out several more jobs, married Allie from Greensburg, and brought his family back to Indiana. Once back he worked construction, a job at the Valeo factory, and eventually went to Steel Dynamics in Pittsboro. He also started a family which has grown to include Braydon, 6 and Jackie, 1.

Hagerty began noticing how his co-workers were continually trading shifts to attend their kids' functions. It was a challenge with their four-on, four-off schedule. With little ones at home, he felt the same pull. "I don't mind working hard," Hagerty said, "but I wanted time off to be a part of my children's activities."

A friend from North Vernon had his own pest control company and Hagerty began listening to him talk about expanding into the Indianapolis area. He thought about it and even though he was well-known as a spider-hater, he agreed to do pest control four days a week opposite his schedule at Steel Dynamics. Hagerty began training and started getting his own licenses. With nothing more than a website, Haggerty was so busy with pest control that it came to the point he was working every day and had no time off with his family.

Having a job where he could support his family and have time to spend with them was not how things were working out. He stuck with it over the next several years with his pest control boss encouraging him to start a Rule One Pest Solutions business of his own.

Hagerty is a calculated decision maker, which he links to his



Chris Hagerty

time in the military. "I weigh all the options and look down each path to make decisions," Hagerty said. "I don't like risking things with my family, home, or responsibilities. My wife is the same way."

There were hurdles to overcome like the question of sufficient income and family insurance. Income was becoming less of a question as he continued to schedule clients. They found an option for insurance and after lots of conversation, they made a decision.

### BECOMING A BUSINESS OWNER

"I wasn't looking for ways out of the mill. I loved the job, just hated the hours. I was open minded and watched for an opportunity," Hagerty said. "Whatever it takes to have family time." He saw Rule One Pest Solutions as his chance. "It's important to me that my son grows up a respectful person and my investing time and being a role model is going to get him to that."

Hagerty began Rule One Pest Solutions in the pandemic winter in 2020. "No one in my family, none of my friends, no one ever owned a business," Haggerty said. "Everything I have done has been self-taught. The only thing I share with the Rule

One Pest Solutions in North Vernon is our name. Everything else, financially, operations, supplies, everything is

my own business."

Hagerty said that owning a business was never anything he thought he would do. "I always wanted to but didn't know how to do it or if I ever would," Hagerty said. "This gave me the nudge."

He was also bolstered by what he was learning. "I never thought about bugs," Hagerty said. "People only think about bugs when it's a problem and having a big impact on their lives. In a perfect world, no one would have bugs in their houses. But it's not a perfect world. I am not a bug enthusiast, so I am happy to help and get rid of them."

### THE BUG BUSINESS

While training, Hagerty learned about the industry from the perspective of his trainer. In his quest to expand his knowledge, Hagerty joined pest control groups, asked questions, and discussed the techniques and supplies in detail. Hagerty said he was surprised by the depth of the field. He studied to take the state licensing exams and pursue continuing education options.

"At first, my buddy made it sound so easy but it's a lot more involved," Hagerty said. Pest control chemicals are strictly regulated, have different strengths, and specific uses. Some take time to work, and the environment (indoors or out) affects durability. With Rule One Pest Solutions being a full-service company, his expertise must go beyond common insects and supplies.

There are special licenses for certain insects like bed bugs, termites, and rodents. According to Hagerty not all pest control companies will do wildlife removal or exclusion. "About the only thing we won't remove is bats and outside rodents like moles, but I will provide people with best practices." Hagerty is growing the business to include scheduled services to meet the specific needs of commercial businesses including restaurants and hotels.

He said, "I like problem solving and critical thinking and every customer and scenario is different. I will go the extra mile to find a solution and make the customer happy."

### BUSINESS PRACTICES

The learning curve about running a business has been steep but rewarding. The once-shy Hoosier has learned to ask questions and seek advice from peers and experts. "As a business owner, every day you learn something new. You have to adapt to what's going on, like in government, and how it's going to affect your business," he said. "There are lots of ways to get yourself in a jam."

Looking forward and planning, or at least preparing, for upcoming volume stays on his mind. "I am thinking about hiring and what that means. The financial responsibility for someone else and who will represent my company. It is also an investment because of the licensing requirements."

Owning and running a business has changed Hagerty's perspective. "My eyes are now open to prospects I never thought possible," Hagerty says. "This has taken away the fear of being in business for myself. I see how business is not just a customer base, but how you drive the business. It's on me."

The experience has him thinking about the future and feeling more confident and ambitious. "If I can get this company going, who knows where something could go. Being a business owner has become a vehicle – to learn, serve, and build success to build the life here in Morgan County that I want for myself and my family."

# Hate the hassle? Head to Hobson!



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# What's a prudent investor to do?

As we close out 2021, a recent forecast, or lack thereof, shows just about as clearly as can be shown how difficult it is to figure ANYTHING out in this market.

*It's the most wonderful time of the year. Unless, of course, it's not. Either way, it is time for the November Monthly Economic Outlook, which means it is also the time of the year when we take the pulse of the U.S. consumer, conduct extensive research, perform highly sophisticated statistical analysis, apply the collective force of our years of professional experience, and then basically guess how much consumers will spend over the holiday shopping season. At least that's what we do in November of a normal year. For the second year in a row, however, things are so far from normal that it's hard to know what "normal" even means anymore. And, sure, it could be that we've settled into a new normal in which the only thing normal is that nothing is normal. Or something like that. Be that as it may, for a second year in a row we're dispensing with our usual holiday sales forecast.*

(From Regions Bank November 2021 Economic Outlook:)

So many diverse opinions remain strongly held amongst investors. Inflation is here to stay, no it's just transitory. Interest rates have to go up, no, they're headed down. Oil prices are skyrocketing because of OPEC, no, it's



**JEFF  
BINKLEY**  
Finance

because Biden refuses to Drill Baby Drill. The market will have another great year in 2022, no the market will provide lackluster returns. And the biggest "unknown", COVID is under control, no COVID is stronger than ever. And the worse part about all these opinions is that either side can find "Science" or "Economic data" to justify any of these diametrically opposite positions.

What's a prudent investor to do? Buy companies with a history of being managed well. But there are thousands? How does one separate the wheat from the chaff with regards to management strength? I'd suggest looking at dividend histories. A company with an

excellent history of not only paying their dividend regularly but also increasing that dividend on a regular basis is a great indicator of high-quality effective leadership.

Take a look at the Dividends Aristocrat list for 2021. You'll recognize the names of the companies there as some of the bluest of the blue chips. Something you may not have recognized is that each of these 65 companies haven't just paid dividends for at least 25 consecutive years – they've raised their dividends

for a minimum of 25 straight years.

A great place to find some extraordinary companies to add stability, income and strength to your portfolio's foundation for what may be a rocky 2022.

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



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ROMANS 12:10-11



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## II Corinthians 9:15

*Thanks be unto God for his unspeakable gift.*

Have you ever received a gift the left you speechless? Your surprise or emotional overwhelm prevented you from forming words or perhaps controlling your tears. This is the response that the writer of the biblical book of II Corinthians was expressing when he said "Thanks be unto God for his unspeakable gift". What is this "unspeakable gift"? This gift is the ability to be forgiven of every sin we have committed and obtain everlasting life in heaven. This gift was given to us in the form a baby born in a manger, and that



Jod Woods

baby was Jesus. He lived a sinless life, took our punishment for sin, died for us on the cross, then rose again victorious over sin and the grave. Regardless of how amazing a gift may be, it is of no use to us until we accept it. This time of year we celebrate this gift, the birth of Christ. Will you accept this gift, and what God has done for you? Will you accept the unspeakable gift of salvation?

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](mailto:JodWoods@EconomyHVACP.com).

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## DOES INSURANCE COVER THAT?

*Water Damage Caused by a Frozen Pipe?*

**Yes. A Homeowner's Insurance Policy does cover Water Damage Caused by a Frozen Pipe...**

Frozen pipes are very common types of water damage in December – February due to cold temperatures.

Homes and Businesses are very vulnerable for frozen pipes when the outside temperature is below 10 degrees Fahrenheit. Normally, the pipe will freeze, then burst, and once the pipe warms up, the water will begin flowing.

It is important for all property owners to know where the main water shut off is located! If you have a frozen burst pipe this is the first place you will want to go to turn off the water...

The Insurance Company will cover the Emergency Water Mitigation Services and Repairs up to the policy limits. **The only out of pocket expense for the property owner is the Insurance deductible and the cost to replace the Frozen Pipe.**



Corbin Clow



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# The most wonderful time of the year

Although the holiday's most always put folks in a better spirit. The sights, the songs, the tastes and the wonderful smells. When you think about it, the season impacts every one of our senses. Here are three simple reasons why I believe this truly is the most wonderful time of the year and no it's not your typical holiday message.

**Reason 1:** The Holidays are a time for giving thanks for all we have been given, the good the bad and the ugly. The attitude of gratitude always puts you in a better place, a better mood and ready to receive more.

Robert Emmons, Professor of Psychology at University of California, Davis, says gratitude is "an attitude we can choose that makes life better for ourselves and for other people. I think about it as the best approach to life. . . When things go well gratitude enables us to savor things going well. When things go poorly gratitude enables us to get over those situations and realize they are temporary."

If you could use a little improvement in your attitude (and who couldn't!) gratitude could be very helpful.

**Reason 2:** This time of year also means that the year is coming to an end. So for whatever reason if things have gone not according to plan, you move on from here. Give thanks for the learning from whatever went wrong and makes notes on what you don't want to repeat again next year.

In 2003, the Detroit Shock won their first ever WNBA (Women's National Basketball Association) championship title. USA Today told of their "worst-to-first odyssey" where the team, after winning only nine games in 2002, finished 2003 with a league-best record and the championship title. What was their formula for success? "They did not quit... they believed they could succeed and played their best."

The Shocks championship victory is an example of what can happen through perseverance and continuing to work toward a dream. Although your goals may seem out of reach, it is too soon to quit. There is still time to make significant progress toward your goals. Following are four tips to guide you in achieving your goals for the year and making a strong finish.

- Review Your Progress – look at what you HAVE done. Count both the big and the small achievements.
- Reassess Your Goals – Are you clear on what it is you're trying to achieve? Do the key people in your life, your family, your team and your champions know what it is you're trying to achieve?
- Renew Your Commitment to Your Success - Are you committed to achieving your goals? Decide that you will do what it takes to be successful in accomplishing the goals that are important to you.
- Get Support in Reaching Your Goals



**JACK  
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- Any endeavor is easier and more fun when shared with others. Having a teacher, mentor or a coach who is there to nurture and support you, to offer feedback and perspective and to challenge you to do more than you could accomplish on your own.

**Reason 3:** It's the beginning of something new. In the 2004 movie, Fifty First Dates the main character, "Lucy" (Drew Barrymore) has no short-term memory due to a car accident. She remembers everything up until the point of the accident, but retains no new memories of anything that has happened since. When she goes to sleep at night, she forgets everything that happened that day, and awakens thinking it's the day before the accident happened.

I'm sure you can imagine the challenges of such a condition! Anyone she meets, she forgets. Holding a job is impossible since she can't remember the previous day's events. Relationships present another challenge. When Henry (Adam Sandler) meets Lucy, there is instant attraction between them, but each day she forgets she met him. It seems impossible to have a long-term relationship with Lucy, since she can't even remember him! Finally, Henry gets the bright idea to make a video that she can watch each morning, detailing her life since the accident and her budding romance with him. Lucy also begins to keep a written journal, so she can skim through the previous entries and read about her life from her own perspective.

This movie contains a beautiful metaphor for new beginnings. How much baggage do we bring to each new day in our own lives? How many grudges do we hold? How many disappointments do we cling to, and let them color today? What routines can you put in place to make sure that each day is your best day?

I think now you can see why I believe that this truly is the most wonderful time of the year. You have plenty to be thankful for. You can put to rest those things the burden you and you can begin all over again.

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

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At Franciscan Health, we believe in joy, hope and the gift of life. This Christmas, we celebrate the miracles, moments and traditions that bring Christ's light and love into our lives.

From all of us at Franciscan Health, may this season be filled with inspiration for you, your family and loved ones, and may God's peace be with you in the coming year!

**MERRY CHRISTMAS FROM OUR FAMILY TO YOURS**



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