

WHERE MORGAN COUNTY BUSINESS COMES FIRST

BUSINESS LEADER

MORGAN COUNTY

February 2022

THE MISSION IS ALIVE AND WELL

As the new leader of Franciscan Health Mooresville and Carmel, Trish Weber works to extend the Sisters of St. Francis's vision



LEGACY
BUSINESS CONSULTANTS

*If you are not successfully running your business or organization
– but rather being run “BY” it, we need to have a conversation.*

LegacyBusinessConsultants.net

I-69: Disruptive to transformative

As I write this, a mere 30 days has passed since Governor Holcomb joined local officials here in Morgan County to “cut the ribbon” on I-69, specifically the 5-mile stretch of new interstate between State Road 39 Bypass and Morgan Street, which had been closed to all traffic since January 2021. I remember when the state made the decision to close the stretch of road for a period of one year, with the goal of not only completing the interstate faster, but also in a safer manner for both motorists and workers. I was concerned about the disruption this would cause but could see the state’s view and ultimately supported their decision, even though I did not have a formal vote on the matter. I think they made a wise choice: the project was completed on time, under budget and with a fantastic safety record.

Like many of my fellow Morgan County friends, though, I spent what felt like years navigating orange cones, finding new routes, and occasionally – okay, often – sitting in backed up traffic on the State Road 39 Bypass, as motorists worked their way around the closed section of road. Downtown Martinsville merchants had to brace for and respond to increased vehicle traffic – a good thing in many cases, but certainly a challenge when overlaid with the city’s infrastructure work that also took place at the same time. No one doubts or questions the disruptive



**RYAN
GOODWIN**

nature of I-69 for Morgan County. We all felt it. And for some, especially those who lost family homes, properties or farms, the disruption was not just a temporary inconvenience, but a loss of the backdrop for a lifetime of memories. Nothing in the words that follow is meant to dismiss this or any other difficulty from the project.

But those who take a big picture view – the view from 30,000 feet, as some say – know disruption is a prerequisite for great transformation. I’m thankful the disruption of I-69 is over, or at least substantially over, not just because of the increased ease of my motoring life, but because of the transformative impact it can – and will, in my view – have on our beloved county. Governor Holcomb said it well during the ribbon cutting ceremony:

Practically speaking, the county needs to grow its tax base. ... Doing this for the future while preserving our past is consistent with the county’s comprehensive planning of the last few years, so I’m even more optimistic we’re on the right track to maximize our opportunities.

– Ryan Goodwin

“This new section of interstate better connects Martinsville, Morgan County and communities to the southwest with the rest of the state, the region and the country, makes travel safer and more efficient, and will catalyze economic growth and job creation across the Hoosier state.” I agree with these words. Now, if you love Morgan County the way it is right now, let me say I am with you. I desire for our county to continue to grow in a controlled way, one that maximizes and protects our great agricultural base as well as leverages our prospects for economic growth in other ways. We can do both. Think about the geography and features of Morgan County: large swaths of agricultural land along the western and eastern sides of the county, two parallel paths for increased economic development in State Road 67 and I-69, and several communities, each with their own uniqueness and brand, and plenty of opportunity for careful residential growth. Practically speaking, the county needs to grow its tax base. And we need increase career employment opportunities so more of us can live and work here. Doing this for the future while preserving our past is consistent with the county’s comprehensive planning of the last few years, so I’m even more optimistic we’re on the right track to maximize our opportunities. The new interstate will no doubt serve as a catalyst and connector. The sting of disruption is still fresh, but our opportunity for real transformation – a prosperous future for Morgan County – is the balm.

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.

**MAXIMUM RELIABILITY,
EFFICIENCY AND COMFORT.**

Economy
HEATING - AIR COND - PLUMBING

317-831-5279
ECONOMYHEATINGANDAIR.COM

ROMANS 12:10-11



TRANE®

It's Hard To Stop A Trane.®

Evolving into more

The last couple of years has brought to light just how much careers and businesses change and evolve through time. Take a moment to think back to 2015, 2018, or even 2020. For some the changes have been slight and steady. For others, change was dramatic and painful or exhilarating.

Everything evolves. Careers are built by one experience after another and the development of one skill at a time. All of it is steered by the decisions we make and the direction we set our path. What might seem an unrelated or even random event falls into place later. You see it when you reflect back to understand how you got to where you are.

For Trish Weber, the new leader of Franciscan Health Mooresville, Carmel, and Emerson hospitals, she just wanted to be a nurse. But then she accepted new positions that required new skills she had seldom, if ever, considered. An MBA and an MHA provided a foundation for her growth and then technology and construction came into her sphere, and she had to learn about them. Now, she combines all her experiences, knowledge, and skills into her position as Chief Operating Officer.

Even more extreme in diversity, Kathy Keating and Sandy Potter's path to the Funny Farm was built from what are seemingly completely different fields. Keating was in criminal justice as a probation officer. Potter was in industrial arts, originally as an educator and then in management at a large home improvement retailer. However, all the skills exercised and refined



JIM HESS
From the Publisher

in those years come into play every day as the owners of Funny Farm Petcare.

The careers and businesses of successful people are generally based on a passion that is deeply embedded in their character. Who could love running a hospital or kennel if there wasn't the desire to nurture and care for a person or an animal? Who can be a trusted, reliable business peer without believing in integrity, honesty, and working hard? Also, reflect on yourself as a person, as a business leader or owner. Just like careers and businesses, we evolve, too, as people. We become more as the years go by. We determine what is important to us, our family, and our community – and that guides our decisions and our reputations.

Look at the people you like in our business community. Look at those who inspire or motivate you. Now, show how you have evolved. In this month of hearts and flowers, express gratitude to those businesses and owners that serve you and our community. Your kind words could be a moment in their evolution – and be a continuation of your own.

You have the power to be excellent. To inspire everyone who intersects your path. To innovate and make things better than ever before. To wow customers. And to stand for the best. Will you?

~ Robin Sharma

FITE^{LLC}
PLUMBING

FITEPLUMBING.COM
2908 EAST MAIN STREET
PLAINFIELD, IN 46168
LICENSE# CO19400024



At Fite Plumbing, we take pride in our work and strive to provide the best service for Central Indiana businesses and homes. A family-owned industry leader for 30+ years... we offer full and emergency-response services!

CALL 317-271-5400
TO REQUEST AN APPOINTMENT



**Serving Morgan County
and all of Central Indiana**

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

ESTABLISHED 2006
Vol. 16, No. 9

Phone: (317) 418-7925

E-mail:

jim@morgancountybusinessleader.com

Publisher Jim Hess

Copy Editor Sherry Smith

Writer Elaine Whitesides

Writer Ariane Cagle

Design/Production Zachary Ross

| | |
|--|----|
| I-69: Disruptive to Transformative..... | 2 |
| Evolving into more..... | 3 |
| Every animal (and business owner) deserves a good life | 4 |
| You'll find it easier with a map | 5 |
| The mission is alive and well..... | 6 |
| To fear or not to fear | 8 |
| Mooresville seeks input on 200 year celebration | 8 |
| 2021's community development efforts in review..... | 9 |
| Does insurance cover that?..... | 10 |
| Shut off the water!!! | 10 |
| Business email systems - What should I use?..... | 11 |
| Shockney joins Home Bank Board of Directors | 12 |
| Dan Moore named Chair of Council of Federal Home Loan Banks..... | 12 |

The Morgan County Business Leader is published monthly and direct-mailed to Morgan County businesses free of charge. Subscribe at morgancountybusinessleader.com

Every animal (and business owner) deserves a good life

FUNNY FARM PETCARE

Kathy Keating, co-owner
Sandy Potter, co-owner
4170 S. US 31
Franklin, IN 46131
Phone: 317-736-5708

Email:
funnyfarmpetcareteam@gmail.com
Web: funnyfarmpetcare.com
Online store:
funnyfarmbettercarenetwork.com
Facebook:
facebook.com/funnyfarmpetcare

By Elaine Whitesides

Morgan County Business Leader

Kathy Keating and Sandy Potter both had stable, steady jobs in their chosen fields, but something was missing.

Keating was a juvenile probation officer and substance abuse coordinator for Morgan County. She had graduated from University of Indianapolis with a degree in criminal justice and then spent the next 15 years in law enforcement.

Potter had a degree in industrial arts education from Berea College. Learning that teaching was not what she wanted to do, she went to Indiana University for a master's degree in College Student Personnel Administration. She took a job as a residential hall director at Ball State. Later she took her experience and skills to Menards where she managed a variety of departments in the store for 15 years.

ANIMALS CENTER STAGE

When the pair met, they found they shared an interest in animals. When a miserable Newfoundland mix nearly bald suffering from dermatitis mites showed up, they named him Buddy and shared custody. A veterinarian came and dipped him weekly until he was healed. Afterward, Buddy went everywhere, and everyone loved him.

In addition to stray dogs and cats, Keating kept miscellaneous horses, goats, and a potbellied pig named Cuddles at home on a Waverly



Sandy Potter and Kathy Keating

mini farm. The animals brought them joy but punching a clock every day was getting old.

Keating told Potter she had once told her mother that she didn't want to work in a factory. She wanted to own the factory." They saw business ownership as a way to have the freedom to live their lives and spend their time as they wanted.

Their experience with Buddy and the collection of stray animals influenced their decision to open a kennel. "It was a business we could work together," said Keating, "doing something we loved to do, and make a living." The fact that they had a building to transform into

a kennel in Waverly also helped. They started pet sitting. The business grew organically until when they finished building the kennel, they confidently stopped punching the clock. "It was like God said this is what you should be doing," said Potter.

The two years under construction gave them time to define the business and identify their core values. Keating said, "We wanted to provide services that were how we want our own dogs cared for," said Keating, "because every animal deserves to live a good life."

They provide what they call "Couch Time" for animals in their care at the kennel. "Most of our job is cleaning after them and caring for them," Keating said. "These are family pets, and they are considered part of a family. They all need touching and cuddling." She said Funny Farm Petcare is famous for the Couch Time pets get every day with them.

EXPANSION AND CONTRACTION

The business grew and a new kennel opened in Franklin. With two locations, they were back to working long hours because the kennel was a 24/7, 365/day business. They had a successful business, but, Potter says, "We were back on the daily grind: Work, sleep, work, sleep."

In addition, Keating experienced a serious

health issue. "We made the decision to close Waverly," Potter said. "It wasn't a failure. It was a pivot to something different. Change is good, it keeps you fresh." Potter added, "We felt that by going to one location we could concentrate on one and service our clients better and more efficiently." With that decision, they needed to confine their clients to dogs and cats that are family pets. Keating recuperated and the business flourished.

One pet, Peaches, led them to diversify. "She had severe allergies, joint issues, and doggy dementia," Keating said. "I wanted to see what we could do to improve her quality of life." Keating found a line of supplements and CBD products offered by a company with a medical board and advised by a surgical vet neurologist. With Peaches' improvement they saw another opportunity to put into action their core value that all pets deserve a good life.

IN 2019, They set up a vendor booth at select AKC dog shows to sell their supplements and CBD products. They made contacts who shared their needs and offered recommendations for new products. They were at a dog show when COVID happened.

THE PANDEMIC EFFECT

The kennel closed for a month. Dog shows were cancelled and postponed. People stopped traveling for business and pleasure. Potter said, "We were in the middle of spring break, and it was a major hit. We had to find another way to make it work."

"COVID was an awakening," Potter said. "It made me realize I can't keep doing this pace and we had to find some alternatives." One alternative was allowing staff to take over responsibility for some work. Another was adjusting employee's schedules and nurturing growth. Funny Farm Petcare employs 10 people year-round and about 15 through peak seasons. One worker is a second-generation employee.

They expanded the supplement line and CBD products. Because many of their customers were not local, an online store was opened where they sold supplements, treats, food, t-shirts, and more, both off- and online. They also engaged Legacy Business Consultants who has helped them get more grounded, focused, and ready to move forward.

"A lot of obstacles come with being an entrepreneur," Potter said. She says owners must continually find new products, develop new systems and processes, and diversify offerings. She added, "Everything keeps moving and changing. COVID taught us that businesses must continually reassess and adjust."

Over sixteen years in business, Funny Farm Petcare has changed and evolved. But through it all lessons have been learned. Potter said, "Believe in your dreams, go forward, and press on. Not everything will work out, but it's all going to be OK."

Hate the hassle? Head to Hobson!



655 West Southview Drive
(Hwy. 37, next to Taco Bell)
Martinsville • 765-342-3385
#hatethehassle

You'll find It easier with a map

Remember way back in the day when you wanted to take a trip, you sought out a map or an atlas to find out the best way to get from where you are now to where you wanted to go. Now we use our smart device but the strategy is still the same. To get from where you are to where you want to go... you need a map and it's true in business too. Here are 5 to make sure your 2022 is successful

Before us lies an most of an entire year of opportunity. The slate can be completely blank to begin anew or to continue on with what you started in 2021. Either way, it'll be much easier if you have a map or plan to follow. Contrary to popular belief a business plan isn't only used to get financing from a bank or investor. It really should be a map of what direction you want your business to go.

These days it's common knowledge that a business plan can be a great asset to any business or company, particularly if you are just starting up. But have you considered creating one for a year at a time. Set short-term goals to create a business plan that really gets results. All you need do is follow these steps.

Taking your time and following these steps can ensure you have a successful business plan that actually works for you. There are some key questions about your business you need to answer first. For example ask yourself, "Why am I creating this business plan in the first place?" or perhaps you might ask, "What is it specifically I want to accomplish?" Every business plan needs a purpose and a set of goals. When you know what purpose, why you are creating it for, you can be sure to meet those goals and needs in the plan itself.

Who are your major competitors?

How does your business compare to competitors? What do you have to offer that your competitors do not? You need to put yourself into the mind of the consumer and answer Dan Kennedy's famous question, "Why would I given all the possibilities available to me, want to use your company (buy from you)?"

Take your business plan seriously no matter the time frame chosen.

Your plan can give you real insight into your business, the market and also your current knowledge of how successful you will be. Your business plan should actually be usable and workable and you should refer to it often as the year goes along. Just like you do on your smart device when traveling, you look to make sure you're on the track and direction.

If you look at the business plans of some other successful



JACK KLEMEYER
Business Coach

companies then you might be motivated to do a better job on yours. They can show you examples of the steps to take to make a great business plan that gets results whether you are doing it. Is it to seek money from investors or lenders or is it just for your own business success and goal setting.

Below are the 5 steps to creating a great business plan that will work for you. Follow these as you are creating your plan and you will be more successful.

1. Put some time and thought into it. Dream a little!
2. Take your business plan seriously. Make it a map of where you want your business be at year-end. Think "as if" ... As if it was already done and then work backwards to get there.
3. Do your research. What do you need to do more of, to do less of, and what do you need to start doing, what do you need to stop doing?
4. Investigate similar companies. What are your strengths, your weaknesses, your opportunities and your threats?
5. As Wyatt Earp said "Take your time but be quick about it!"

Do these things and you will be even more successful!

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.

Our Best Service is Our Customer Service!



6078 E. SR 144 Mooresville
317-831-6142
jakesbs@msn.com

A "TAKE SOME OF THE WORRY OUT OF LIFE" POLICY.

With rewards for safe behavior that protects what matters most, rather than penalties for what doesn't go quite right. And with the support you need, every step of the way. For your car. Your home. For your unique life.

Dream fearlessly with American Family Insurance. Contact me today.



Melissa Greenwell, Agent

389 E. Morgan Street, Suite B
Martinsville

Bus: (765) 342-7549

mgreenwe@amfam.com



American Family Mutual Insurance Company, S.I. & its Operating Companies,
American Family Life Insurance Company, 6000 American Parkway, Madison, WI 53783
©2020 017720 - 1/20 - 12481655



**Premier Technology Partner for
Morgan County Businesses**

One stop shop for all your technology needs



IT Support • Websites • Mobile Apps • Custom Software

(317) 721-2248 • c2itconsulting.net

THE MISSION IS

As the new leader of Franciscan Health Mooresville and Carmel, Trish Weber works to extend the Sisters of St. Francis's vision

By Elaine Whitesides
Morgan County Business Leader

Trish Weber was named Chief Operating Officer of Franciscan Health Mooresville and Franciscan Health Carmel in May 2021 after the retirement of Peter Murphy. The youngest of seven children, Weber grew up outside Boise, Idaho. Her eldest sister was a nurse, which inspired Weber to pursue nursing as a career. Her path began as she volunteered in a nursing home, graduated high school at 17, and started nursing school in Los Angeles the following August.

She stayed in the Los Angeles area for 14 years as a nurse. She married Nick Weber and their first child, a daughter, was born there. However, after experiencing a major earthquake and riots in the streets, the couple determined it was time for a change. When she was pregnant with their second child, the couple decided to move back to Nick's home-state of Indiana. They relocated to the Valparaiso area in 1996 where they would stay to rear all three of their children.

THE IMPACT OF INDIANA

With such close proximity to Chicago, Weber believed her best opportunities would be in the city. However, not familiar with the Chicago area hospitals and unsure of the job market, Weber took a job as a service line director with Franciscan Health in Michigan City, Ind. She chose Franciscan Health because it was faith-based. In her mind it was also close to home and would be a job for a year, giving her time to do some legwork so she could make an educated decision about where she wanted to continue her career.

The Sisters of St. Francis of Perpetual Adoration was founded in 1863 in Olpe, Westphalia, Germany by Maria Theresia Bonzel. In 1875 they answered a call from the bishop to bring their vision and mission to the United States. Six sisters settled in Indiana and in 1890 they established the first St. Francis Hospital. Today there are congregations all over the world including Indiana, Colorado, the Philippines, and a ministry in Brazil. There are also more Franciscan Health hospitals.

"The tenet of the Franciscan Alliance focuses on education and healthcare," said Weber. There are two arms: The University of St. Francis and Franciscan Health. The

FRANCISCAN HEALTH MOORESVILLE

Trish Weber, MBA, MHA, RN, FACHE
Chief Operating Officer Carmel, Mooresville
1201 Hadley Road
Mooresville, IN 46158
Phone: 317-834-5835
Email: trish.weber@franciscanalliance.org
Web: www.franciscanhealth.org

ultimate goal is the mission."

The hospitals are not for profit and follow Christian stewardship. "Franciscan hospitals are built to reach out and serve the community," Weber said. "Money is used to create the greater good. It is used wisely and humbly. We don't have ornate huge lobbies and water features. Instead, money is invested in what best serves patients, including technology."

She says the entire organization operates like a family. Sisters are present in every hospital and are part of the team and are deeply involved in the day-to-day operations. They hold jobs and have responsibilities and titles, attend meetings, sit at the bedside of patients, and pray for employees and patients. "Faith has a lot to do with healing and health," Weber said. "It's not just a business. It is the ministry to meet the needs of our community with compassionate care. That's why we are here."

The Franciscan mission and the people who work toward it with her has kept her with Franciscan Health now for more than 23 years. Immersed in the culture in Michigan City, Weber was promoted to associate vice president of nursing. Then she was named chief nursing officer and she was the recipient of the 2014 Influential Women of Northwest Indiana Award.

"It was a natural evolution into different roles," she said. However, with more administrative responsibilities, Weber saw both the opportunity for growth and the need for business knowledge. After making the commitment to her new role and talking with hospital administrators, she enrolled in a Master of Business Administration (MBA) program at Purdue and subsequently, she also completed a master's degree in health administration (MHA) at University of St. Francis. "I needed to know about contracts and finances and those things aren't taught in nursing school," Weber said.

"I enjoyed administration and found I had an ability there," she said. "They fertilized it and I realized I could move into that area." She became Vice President of



Operations and Chief Nursing Operations for Franciscan Health Michigan City. Her role included being the administrative leader of pharmacy, cardiology, facility operations, and construction projects. In this position, Weber played a leading role in quality care awards. She was also instrumental in the design, construction, and grand opening of the replacement Michigan City Hospital in 2019 as well as overseeing several free-standing sites including the Woodland Cancer Center, Woodland Ambulatory Surgery & Endoscopy Center and Chesterton Emergency Center.

In October 2020, Weber was appointed vice president and chief nursing officer for Franciscan Health Central Indiana. "Then the sisters asked me to transition into this new role," Weber said. "They have done so much for me. I owed it to them." Therefore, she moved from her position as VP and Chief Nursing Officer to the corporate offices split between

Economy

HEATING - AIR COND - PLUMBING

ALIVE AND WELL



Trish Weber

It is one of only 19 hospitals in the nation to receive accreditation and Franciscan Health can boast they have two. They offer the only accredited residency program for colorectal surgeons in the state of Indiana. She said, "This demonstrates Franciscan Health's dedication to quality offering programs and training opportunities for others."

There is a 50,000 SF medical office building currently under construction on the campus and the OB unit is being fully renovated starting this month. After what she calls an eye-opening opportunity during the construction of Franciscan Health Michigan City the major construction projects in Mooresville don't intimidate her. "There is always construction somewhere at Franciscan Health," she said. "It has been an exciting and unexpected development in my career. I have learned a ton from every project and been able to work with Tonn and Blank, the construction company owned by the Sisters of St. Francis that does most of the work for the hospitals."

When working on the new Franciscan Hospital Michigan City, Weber was made aware of many new technological tools. "Healthcare stays on the cutting edge," she said. "Healthcare technology evolves rapidly, so it's important to stay on the edge." She says at Franciscan faith is combined with science and technology.

For example, the hospital utilizes tugbots. Tugbots are robots that make deliveries of supplies and meals throughout the hospital. "That improves efficiency," Weber said. "It frees up nurses to do their work." Robots are also utilized in surgery centers and other areas.

Another example of technology integrated into the Michigan City hospital is the data system that provides for instantaneous communication between doctors, nurses, and others. When a doctor orders a test, the nurses know it immediately, so they can adjust care as needed, such as not serving caffeinated drinks to a patient scheduled for certain tests. That means services can be provided on a timelier basis.

With all the various aspects of Weber's job, she knows that healthcare is more than "blood and guts." The healthcare industry needs physicians, nurses, lab technicians, and others that people think of when they think healthcare. "Healthcare is a very honorable profession," Weber said. "People can do whatever they want to do. The opportunities are open."

What most people do not think about are all the other aspects of running a hospital: Groundskeepers, clerical, HVAC specialists, cooks, nutritionists. Healthcare also

includes bio-medical engineers, researchers, software design, and a growing field: informatics. Informatics, according to IUPUI "harnesses the power and possibility of digital technology to transform data and information into knowledge that people use every day." University programs are growing specializing in informatics. Data and mining it drives decisions and operations in all industries.

"You can find a niche in healthcare," Weber said. A variety of other fields are included in healthcare operations such as teachers, pilots, dialysis technicians, accountants, lawyers, maintenance, and repair people, and more.

A CONTINUOUS EVOLUTION

"Personally," Weber says, "it is my responsibility to mentor. I am happy to talk to people with general questions about healthcare."

Nursing faces a critical shortage and there are many scholarships and tuition-assistance programs available for education. "So many scholarships go unused," Weber added.

"Nurses are valued, respected, and there is a shortage now." In addition, she says that the beauty of healthcare is that you can do many different things in the same company. The opportunity to specialize and move into a particular area of interest is possible, not just once, but throughout a career. A nurse can start out as a labor and delivery nurse, go into orthopedics or cardiology or even x-ray or ultrasound. Nurses can become testing specialists or infection preventionists. "You can do as much or as little as you want."

In addition to promoting the field of nursing and healthcare in general, Weber says she had another purpose when she accepted her current role. "I wanted to collaborate with the team to grow what we offer at this hospital; to increase the types of patients and services and reduce the number of patients transferred to the main facility in Indianapolis." She explains, "It's the human aspect of the ministry to keep everyone (patients) that we are qualified to serve so they receive care where they live."

Mooresville, she says, is very family oriented, and so is the hospital. She said she had never seen a cookie exchange of the size and scope of the one at the hospital during the holidays. That family feeling and caring for each other and patients aligns with the Sisters of St. Francis's tenets that she has come to embrace and cherish. "It is helping people and knowing that we're doing good," Weber said. "When I work for a company like this that does the beautiful things they do, I go home and feel good about who I work for. The mission is alive and well."

Mooresville and Carmel in May 2021.

She hit the ground running with the completion of the new Franciscan Health Orthopedic Hospital on Emerson in Indianapolis that is holding a grand opening in February. She will add one more office and facility to her schedule.

Indiana has been home for Weber for years and now her primary location is here in Central Indiana. She has a residence locally and goes north on the weekends. However, after her husband Nick retires from his job as Fire Chief, they plan to completely relocate to this area.

WHAT IS HEALTHCARE, REALLY?

Weber brings important skills and knowledge with her as she steps in as administrator of the consistently award-winning, 5-star Mooresville hospital with specialization in Gastroenterology & Colorectal Care and Hip and Knee Surgery.

317-831-5279

www.EconomyHeatingAndAir.com

Winter CLEANUP

- Crushed Concrete Available
- Large Roll-Off Containers Available
- Landclearing
- Scrap Metal Recycling
- Secure Documentation Destruction

Ray's
TRASH SERVICE

CALL A RAY'S WASTE REMOVAL EXPERT TO LEARN MORE

317-539-2024

WWW.RAYSTRASH.COM



*Commemorate the magic of a lifetime with a
unique and personalized funeral service.*

Costin
Funeral Chapel, Inc.
Established 1923

East Washington Street • Martinsville, IN 46151
(765) 342-5775
www.CostinFuneralChapel.com

To fear or not to fear

The markets have entered a corrective period. At press time (1/21/22) the Dow Jones Industrial Average is off 6 % from its early January 2022 high, the S&P 500 is off 7% from its early January 2022 high and the Nasdaq is off a full 13% from its mid-November 2021 high. I say “corrective period” but every bear market (a drop of 20% or more) begins with a “corrective period” so we really don’t know if this is just a healthy hiccup or if it’s the start of something really uncomfortable.

I’m leaning toward the former rather than the latter. Why? Two reasons: First, because I’ve always wanted to use that expression in one of my articles and don’t think I ever have. And B, because if as woke a company as Starbucks backtracked on its vaccine plans right after the 1/19/2022 SCOTUS ruling blocking President Biden’s mandate (1/19/2022 NY Times article), then much of the political and business world is finally waking up to the fact that the OMICRON variant of Covid appears nowhere near as dangerous as original Covid was. As that truth is slowly disseminated and acknowledged, labor force shortages, business revenues and bottom-line profits will all get better.

Inflation remains a concern; however. The 2021 CPI numbers released 1/12/2022 were rather discouraging. From that report:

The all-items index rose 7.0 percent for the 12 months ending December, the largest 12-month increase since the period ending June 1982. The all items less food and energy index rose 5.5 percent, the largest 12-month change since the period ending February 1991. The energy index rose 29.3 percent over the last year, and the food index increased 6.3 percent.

Price increases, in my opinion, stick. They’re like when a new “short term tax” is passed by



**JEFF
BINKLEY**
Finance

the legislature. That short term tax, like higher prices, never seems to get back to where they were before. Energy rising over 29% in the space of a year is very, very disheartening. It’s possible that in this election year, energy-price-relieving legislation or new executive orders may have a positive effect but that has yet to be seen.

How we deal with Covid moving forward will also have significant impact on what our economy looks like. I’m not a denier. Covid has impacted many of my dearest friends, with some hospitalized, and parents of friends succumbing to the virus due to its exasperating their other comorbidities. I myself am a Covid survivor and am grateful to be one because I have several comorbidities.

I’m not a denier, but I am an optimist. And I choose to believe that the sooner we all put on our big boy or big girl panties again and conquer our fears (unfounded or not), the sooner we’ll get our economy and our nation back on track. I’m pleased to see Starbuck putting on their big boy/girl/undisclosed barista aprons and leading the way.

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.

Mooreville seeks input on 200 year celebration

Mooreville has a big event coming in 2024, our town will turn 200 years old! This will be a yearlong party with events throughout each month. We have been planning since 2019 and hope to use this as an opportunity to showcase Mooreville and encourage business development and community growth well past 2024. A local marketing company has already developed a logo and slogan which will be rolled out next year. We have had several public meetings but will have more and we would love you to join us! For those interested in being on a planning team are also encouraged to attend our next Team Planning night on Thursday, March 3rd at 6:30 in the Community Room at Mooreville Library.

“Use this QR code or go to Mooreville200.com to either submit an idea or sign up for one of our planning teams. Cochairs - Sharon Taylor & Dave Reddick



mooreville200.com

2021's community development efforts in review

Before the pandemic, CFMC worked with a third party to survey every community within Morgan County. Both adults and youth were heard. Once surveys were completed, in-person focus groups were facilitated to dig deeper into desired changes, aspirations, and community concerns. We posted the results here on CFMC's website: <https://cfmconline.org/community-development/>. You can read about survey findings by hometown, education level, and from our youth.

We felt very fortunate to have had the privilege to come alongside these communities, small and large, and obtain data that can be used to better what we already love about our hometowns. In the fall of 2021, CFMC hired their first ever Community Development Officer, Jessica Schwarz. She came to us previously serving in Peace Corps and worked with a community foundation in southeastern Ukraine. Small towns, villages and rural communities were environments she was very familiar with in her community development efforts overseas and she already knew Morgan County since she grew up nearby.

2021 began slowly. We were still riding the wave and fallouts from COVID-19 and CFMC funded PPE grants to local schools in 2020 to keep staff and students as safe as



BRITTANI BENTLEY

possible. Jessica has worked hard to facilitate meetings in local hometowns' schools, firehouses, and other locations where community members can stay safe and be heard. It takes time to build relationships and trust. COVID has not been friendly to our efforts, but we believe there are many opportunities in our smaller communities.

CFMC's community development efforts mainly focus on social determinants of health: neighborhood environment, economic stability, education, healthcare and food, and community involvement. The purpose is to develop an equitable, comprehensive plan to enhance quality of life for all Morgan County residents, and to build healthier, and more resilient communities through programming, advocacy, and partnerships.

Development efforts are underway in both

Mooreville and Martinsville, as well as our smaller communities who often receive less attention and advocacy, such as Morgantown, Eminence, and Monrovia. Our community development efforts also focus on upstream prevention which helps communities become more proactive in how needs are addressed. For example, after several community discussions, Monrovia Middle School's Principal, Rebecca McPherson, wished to restart the mentoring program originally developed by CFMC in 2019. The program had not fully taken off before the pandemic sent students into remote studies. Thankfully, after much discussion, we are excited to announce that this program will begin again in January 2022. To read more, visit our website and go to our blog articles.

In May, CFMC started a new partnership with The Community Foundation of Bloomington and Monroe County and Regional Opportunity Initiatives. This partnership gathered all participating early learning centers, birth to five years of age supporting non-profit organizations and began discussions to improve both availability of birth to five availabilities in Morgan County as well as improving centers' Paths to Quality Rating. More details are found here: To read more, visit our website and go to our blog articles.

This past fall, you may have seen or experienced Park Venture Morgan County. With the partnerships of Morgan County Public Library, Mooreville Public Library, our parks and county commissioners, Park Venture Morgan County was created. This event featured all our county parks, neighborhood parks and state forests and engaged residents with a safe, family friendly adventure throughout the county. The event hosted over 400 residents of all ages and was also a capacity building opportunity for both libraries using a new patron app, Beanstack, which tracked participation and engaged patrons in adventures and tasks in each park. To read more, visit our website and go to our blog articles.

We are looking forward to what 2022 has in store for our community development efforts! Thank you to all our partners, donors and community members who have welcomed Jessica and her efforts to better know each community and their needs.

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.

Set your business on
a course for success with

**SBA
financing!**



When is an SBA loan a good choice for me?

Loan programs with the Small Business Administration may bring greater optionality than conventional financing and can offer great potential for starting or expanding your business.

How can an SBA loan help my business?

Financing options are available for purchasing, constructing, or expanding your business, as well as debt refinancing, equipment acquisitions, leasehold improvements, and working capital.

Wade Phelps, Manager of SBA Lending at Home Bank, has over 30 years of experience in loans with the Small Business Administration.

Call Wade today!

SINCE 1890
HomeBank^{SB}

There's no place like Home.

765.558.3822

wphelps@homebanksb.com

www.homebanksb.com





**Economic
Development**



**Healthcare &
Food**



Education



**Community
Development**



**Neighborhood
Environment**



Enhancing Quality of Life in *Morgan County*

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

**COMMUNITY
FOUNDATION OF
MORGAN COUNTY**

cfmconline.org

DOES INSURANCE COVER THAT?

*Water Damage caused
by a Bathtub Overflow?*

Yes. A Homeowner's Insurance Policy does cover Water Damage Caused by a Bathtub overflow...

A bathtub overflow is the not the most common type of water damage we see, but these accidents do happen.

When a bathtub overflows, it can be considered an Accidental Overflow, which provides insurance coverage up to the limit of the policy, rather than having limits, like a drain backup.

An accidental overflow is not to be confused with a drain backup, which typically has a limit for the coverage.

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.**

Do you need help with Water Damage Insurance Claim or Emergency Water Dry Out Services? Give us a call at (317) 315-5071



Corbin Clow



RESTOREX
WATER FIRE SMOKE
DISASTER RESTORATION

to schedule an On-Site Inspection and Assessment. Visit our Website at <https://www.callrestorex.com/>

Restorex Partners with Life Impact Ministries

Restorex partners with Life Impact Ministries that serves Christian Humanitarian Aid workers, Missionaries, Pastors, and other Christian Leaders who need a personal retreat to gain physical, spiritual, and emotional strength while processing unresolved or crucial issues.

Healthy Leaders cultivate strong vibrant communities. If you know any Christian Ministry Leaders in our community that would benefit from Life Impact's ministry, we can help get them connected!

[Visit their Website at www.lifeimpact.care.](http://www.lifeimpact.care)

SHUT OFF THE WATER!!!!

Have you ever been in a situation where these panicked words were heard in your home? Perhaps a water pipe froze and burst, maybe while a well meaning repair was being attempted, or even the discovery of damage from a long existing leak?

In any case, these words can send the entire household into a fury of screaming, searching, and chaos. Do you know where the main water shut-off valve is located in your home or office building in the case of an emergency? This valve is often located in the general area of the water heater or water softener, in a mechanical room, basement, or garage. You will find a single water line with a gate valve handle that looks like a garden hose faucet valve, or a ball valve



Jod Woods



that looks like a single handle that is parallel with the water pipe when in the "open" position and perpendicular to the water pipe when in the "closed" position. Older homes may have this valve located in the crawl space. If you can not easily locate and mark this valve for future reference, give us a call at 317-831-5279. We are happy to locate this valve, confirm it to be in proper operating condition, and tag it for easy recognition should the time arise for quick engagement.

Economy
HEATING • AIR COND • PLUMBING
317-831-5279

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

Business email systems – What should I use?

It's safe to say we all know the value of having a dedicated email address for business use. It keeps the clutter of personal email out of the way, helps you communicate and coordinate with your staff, and brings a sense of legitimacy to your business. I'll bet you can think of a time when you were considering doing business with someone, only to have your expectations diminished a bit when you noticed their @aol.com or @yahoo.com email address on their business card (and if that's your business card... yes, it happens).

With the assumption that we NEED a dedicated business email address out of the way, does it matter what system we choose? Is their harm with using that "freebie" email address offered to you by your domain registrar, whether that's GoDaddy, Bluehost, or Dream Host? Is there a difference between Microsoft 365 email system and Google Workspace (G Suite) that makes one better than the other? Should you buy direct or go through a reseller? All of these are important questions, and over the next two months, I'd like to take a stab at helping you through your choices.

YOU GET WHAT YOU PAY FOR

Let's start with a quick review of the free or "freemium" options. Many domain registrars such as GoDaddy or Dream Host will throw in a bucket of free email boxes with their registration or web-hosting services. These simple systems may fit the bill if you're getting your business started, as they do the job of offering you a legitimate email account a cost of nearly zero. However, be aware... they come with hidden costs. Your email account may be harder to integrate with your computer and mobile device and require you to organize or delete emails twice



CHET CROMER
Technology

to keep things organized. You'll also find little to no support of calendaring systems that integrate with your staff or across devices, so keeping yourself on track gets a little complicated as well. And finally, there's the growth factor. If your plan is to grow out of a system such as this, perhaps it's time to bite the bullet and start with a system you can grow into, rather than outgrowing in a few months and dealing with the hassle and cost of moving away.

THE BIG BOYS – GOOGLE AND MICROSOFT

Microsoft 365 Business and Google Workspace account for well over 65% of all business-class email systems (<http://bit.ly/email-market-share>). Most of us carry around a personal Gmail address, so this system is one we find convenient and are comfortable in. Google Workspace takes this a step further and allows your business to have a shared system that includes shared calendar, address books, and cloud storage that work great in the

browser and come with some good web-based tools like Google Sheets and Google Docs. If you enjoy working "in the cloud," this can be a great suite for your business.

Microsoft 365 is the other well-known office suite. It offers many of the same conveniences as Google Workspace, but with the added familiarity of adding on familiar desktop tools such as Microsoft Word and Excel. If you're a fan of Microsoft Outlook and its features that make life a little more organized, Microsoft's email services mesh seamlessly with the rest of their office suite.

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.

**FORGUITES,
WEIMER AND
HAYDEN, LLC**

ROBERT C. WEIMER

CERTIFIED PUBLIC ACCOUNTANT

P O BOX 1533
1040 ST RD 39 BYPASS S
MARTINSVILLE, IN 46151

PHONE: 765-342-2596
FAX: 765-342-2905

BOBWEIMER.FWH@OUTLOOK.COM



LEGACY
BUSINESS CONSULTANTS

Are You Facing Any Of These Challenges



- You have a dream for your business that is larger than it's current position?
- Your business is not providing the income, personal growth, and balance that you had hoped?
- You don't have a solid plan to accomplish your goals?
- Is your management team in need of training for leadership or growth?
- Do you need a keynote speaker

If you are not successfully running your business or organization – but rather being run "BY" it, we need to have a conversation.

LegacyBusinessConsultants.net



**Celebrate the
spirit of giving
and the season
of syrup!**



All proceeds from our 2022 fundraiser will go towards replacing our accessible fishing dock, a staple for all of our programs and campers!



For more than 60 years, Bradford Woods has been on a mission to improve the quality of life for people of all abilities. Every year, we touch the lives of thousands of students, children with disabilities and chronic illnesses, community members, and more through our programs. We need your help to continue this important work!

**Join us on March 19th, 2022 from 10am-2pm for our
Maple Syrup Day Fundraiser
featuring our homemade maple syrup and a silent auction.**

**You can make a donation at
bradfordwoods.iu.edu/Support.**

The Indiana University Foundation solicits tax-deductible private contributions for the benefit of Indiana University and is registered to solicit charitable contributions in all states requiring registration. For our full disclosure statement, see go.iu.edu/99n.



Shockney joins Home Bank Board of Directors

Chairman Dan Moore announced that Brian Shockney has joined the Board of Directors of HOME BANK SB.

Shockney serves as president for the South Central Region of IU Health which includes IU Health Bloomington Hospital, IU Health Bedford Hospital, IU Health Paoli Hospital, IU Health Morgan, and IU Health Southern Indiana Physicians.

Brian joined IU Health as chief operating officer for IU Health Arnett in 2010. In 2016, he moved to the South-Central Region as chief operating officer and in 2018 was promoted to his current role. Prior to joining IU Health, Brian was the president and CEO of Memorial Hospital in Logansport Indiana.

Brian continues to serve as a board member to several local and regional boards including the Community Foundation of Monroe County, Economic Development Corporation, Chamber of Commerce, Kiwanis Club of Southcentral Indiana, and the IU Health SCR Foundation Philanthropy Council. He also is a member of the Indiana Hospital Association's Workforce Council, is a Fellow in the American College of Healthcare Executives, and holds a Health Facilities Administrators license.

During Brian's tenure as a healthcare leader, he served on a previous community bank board where he also served as Chair before taking a five-year break. He is excited to be serving again with a community bank that places its customers and community first.

Brian and his wife Angie have been married for 32 years and have three adult children – Jacob, Sarah, and Rachel and are enjoying the beauty of southern Indiana as “empty nesters.” They place great importance on their faith and service to others as they attend Martinsville First United Methodist Church and support several non-profit organizations.

In his spare time, he enjoys running, reading, and music.

Chartered in 1890, Home Bank SB is a community bank with offices in Morgan, Johnson, and Hendricks Counties. As a mutual institution without private ownership or stockholders, the bank's profits are allocated to its capital reserves, resulting in greater fiscal strength and resources for community.



Shockney

Dan Moore named Chair of Council of Federal Home Loan Banks

Indiana bank chairman will lead board representing 11 FHLBanks



Indiana civic leader Dan Moore has been elected Chair of the Washington, D.C.-based Council of Federal Home Loan Banks (Council of FHLBanks). Moore currently serves as Chair of Home Bank in Martinsville, Ind., and as Chair of the Federal Home Loan Bank of Indianapolis (FHLBank Indianapolis). Moore assumed the position of Chair of the Council of FHLBanks on Jan. 1, 2022.

“The Council will benefit from Dan's experience as a community banker and his thoughtful, collaborative approach to leadership,” said Cindy Konich, President and Chief Executive Officer of FHLBank Indianapolis. “Dan's work at Home Bank is a perfect example of the critical role community bankers play in encouraging economic opportunity and vitality in the cities, towns and rural areas they serve.”

Dan joined Home Bank in 1978 and has since served in a variety of roles at the bank, including executive vice president, chief operating officer, chief executive officer and president. He holds an appointed position on the Mutual Institution Advisory Board of the Office of the Comptroller of the Currency and sits on the boards of Hoosier Voices for I-69 and Stability First. Dan is a graduate of Indiana State University and holds an MS in management from Indiana Wesleyan University. He joined the Board of FHLBank Indianapolis in 2011 and was elected chair in 2019.

The Council of FHLBanks serves as the voice of the FHLBank System. Incorporated in 1998, the non-profit trade association represents the positions and views of Council members to Washington policymakers, regulators, the news media and the financial services industry. The Council Board consists of director and officer representatives of the 11 FHLBanks.

The FHLBank System was created by the Federal Home Loan Bank Act of 1932 as a government sponsored enterprise to support mortgage lending and community investment. The System is composed of 11 regional banks which are privately capitalized and owned as cooperatives by their members. Their regional distribution enables each bank to focus on the distinct needs of their individual communities.

While only financial institutions may belong to an FHLBank, people everywhere benefit from them. Each year, the

FHLBanks provide access to billions of dollars in low-cost funding to nearly 6,000 (or 80%) of America's banks, credit unions, insurance companies and community development financial institutions.

Under the Federal Home Loan Bank Act, FHLBanks contribute 10% of their net income to affordable housing through the Affordable Housing Program (AHP). The AHP supports affordable housing for households with incomes at or below 80% of the area median income, including seniors, families with young children, the homeless, persons with disabilities and veterans. In 2020, the FHLBanks contributed nearly \$400 million towards affordable housing. This funding supported 41,511 housing units across more than \$6.5 billion of project development cost.

Questions? Contact Steve Walsh, Senior Business Communications Lead.

About Home Bank

In 2012, Home Bank's board of directors and leadership team created a gifting program where 10% of the bank's profits were to be allocated to support worthwhile projects addressing the greatest needs in the communities served. Through this program, Home Bank has challenged others in the community to think like-mindedly when it comes to giving back to the communities. Home Bank plans to continue this philosophy with the hopes of being able to make a greater impact in the years to come.

Building Partnerships. Serving Communities.

The Federal Home Loan Bank of Indianapolis (FHLBank Indianapolis) is a regional bank included in the Federal Home Loan Bank System. FHLBanks are government-sponsored enterprises created by Congress to ensure access to low-cost funding for their member financial institutions, with particular attention paid to providing solutions that support the housing and small business needs of members' customers. FHLBank Indianapolis is owned by its Indiana and Michigan financial institution members, which include commercial banks, credit unions, insurance companies, savings institutions and community development financial institutions. For more information about FHLBank Indianapolis, visit www.fhlbi.com.



Moore

JOIN TODAY!
For a better us.

the **Y**

FOR YOUTH DEVELOPMENT
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

**FIND YOUR PASSION.
FIND YOUR Y.**

BARBARA B. JORDAN YMCA
YMCA of Morgan County

2039 E Morgan St, Martinsville
765-342-6688 bbjymca.org



Hoosier Tent & Party Rentals

Tents & Accessories
Tables & Chairs * Linens
Flooring & Staging
Food Preparation
Inflatables & Games

(317) 272-9746
www.hoosiertent.com