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THRIVING BUSINESS IN TIGHT SPACES

Larry Ralph has built Indiana Crawl Space Repair on quality standards



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Optimism on the mend and mind

The word optimism has weighed on my mind and entered my thoughts frequently of late, often for diverging reasons. Merriam-Webster defines optimism as “an inclination to put the most favorable construction upon actions and events or to anticipate the best possible outcome.” I like that definition, especially the final five words: anticipate the best possible outcome.

This dwelling on the word has me thinking: Is optimism on the mend after what seems like an eternity grappling with COVID-19 and other disrupters? Or is it just on my mind?

I know I can contribute this dwelling on the word optimism in part because spring is here, if not officially, at least in practicality; that alone can produce a sense of renewal and optimism. But perhaps more palpable this year, though, we finally see a marked change from our immediate peculiar past: masks, lockdowns, and other restrictions, are almost entirely gone. The governor’s public health emergency executive order ended on March 4, just shy of two full years after its inception. Regardless of your feelings or position on COVID-19, vaccinations, executive orders, lockdowns or other measures, the past two years have been immensely challenging; I believe we are almost universal in our feeling of optimism around the phase-out of all things COVID. Yes, it is real, and it is serious. But it is time for us to live in an endemic state. And this shift naturally brings about optimism.

But just as soon as we could feel a sense of optimism, we were reminded, yet again, just how fragile our world is as we watched Russian leader Vladimir Putin invade a neighboring country, in effort to turn back the clock to a pre-Cold War state. This brazen brutality is not only hard to watch, but its reach hits home, too, as the price of oil skyrockets and hits us all in a time of



**RYAN
GOODWIN**

forty-year high inflation. It is an uncertain time, to say the very least, and for many of us – myself included – we live in a time of the most inflation and most uncertainty of our lives, at least economically.

You may wonder why I have provided a cause of optimism – the beginning of the end of the pandemic or its practical end, only to quickly pivot to a reason for diminished optimism – hyperinflation, global unrest, and uncertainty. My point in doing so is to highlight that optimism – your ability to anticipate the best possible outcome – will always be in flux if you tie it to things outside your control. Not a one of us reading this can do anything demonstrably impactful about the events I’ve discussed thus far. Sure, we can do small things – and we should – but these are largely events, circumstances, and outcomes outside our control. The world, and media, will perpetually provide you a steady diet of reasons and causes for fear, concern, and diminished optimism; the menu is long and the wait staff eager to bring seconds. Instead, let your optimism spring from places

closer to home: your community, your career or business, or perhaps most importantly, your faith and family. Involve yourself on a community board. Reconnect with your ‘why’ to re-energize your career or business. Invest more time in your spouse or children, seeking to build an impactful, legacy-building memory bank. Think on these things and let these things be the source of your optimism. It reminds me of the New Testament verse from Philippians 4:8: “Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things.” It works.

Optimism is on the mend and the mind for me, not for the things I cannot control, but for the things I can. I’m blessed to serve a community I’m proud to call home, I’m engaged daily in work I love, and my family is my wellspring of pride and happiness. After all, it is far simpler to anticipate the best possible outcome when you’re in control.

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.

“The pessimist complains about the wind. The Optimist expects it to change. The Leader adjusts the sails.”

— John Maxwell

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The freedom to be flexible

Entrepreneurs are often characterized as determined, hardworking, and even hard-headed. Another descriptor often used is 'freedom-loving'. I am thinking that perhaps a better descriptor would be flexible.

Small business owners and community leaders relish the freedom not to necessarily do WHAT they want, but to do things the WAY they want to do them. All three of the subjects featured this month exhibit this trait.

Larry Ralph understands the physical and mental strain on a person doing the work they do at Indiana Crawl Space Repair. Unwilling to accept turnover as an on-going problem, he takes a different approach to work – and to play – for his employees. Ralph embraces policies and perks unlike other businesses. He has the flexibility to assess a situation and address it in a manner that some might consider unconventional. He knows it makes a difference, not just for his business, but for employees and customers, too.

John Ward manages an iconic Morgan County business celebrating their 50th anniversary in 2022. He says he and the business go against the grain in some ways. They do not change processes or routines to simply align themselves with the latest trends. Before anything gets changed, it is compared to the current methods or procedures and then informed decisions are made. He asks if something works well as is, why make changes? No one can dictate or mandate adjustments in operations except them. That is one of the reasons Ward's Apparel is celebrating 50 years in Mooresville.

Thinking about something from a different perspective is not always appreciated by the boss when someone works in a job. Not just unappreciated, but ideas are sometimes



JIM HESS
From the Publisher

considered undesirable because a change in approach might throw a hitch in the rest of the works. As the executive director of Visit Morgan County, Tasha Daugherty understands her role and responsibilities. She approaches them with proven strateg

ies, but she also sees them from alternative angles. For instance, Daugherty extends outreach to include county residents as well as visitors from outside the county. She envisions history and storytelling as a tool for increasing tourism and she embraces tourism as a building block for county economics.

Entrepreneurs and community leaders are creative problem solvers who, when unrestrained by the rules or norms prescribed by others, are flexible to do what it is that works best for them, their employees, and their business. Look around. There is no one solution for all or one size fits all when it comes to small business and solving problems.

Flexible thinking creates new solutions. Sharing inspired solutions with colleagues sets off sparks of possibilities. Appreciate your freedom and flexibility and make the best use of it.

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Ephesians 2:10

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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

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Ward's Apparel: 50 Years of Success

WARD'S APPAREL

John Ward, General Manager
1 Moore St.
Mooresville, IN 46158
Phone: 317-831-3773
Email: wardsapparel@gmail.com
Web: wards-apparel.com
Facebook: facebook.com/wardsapparel
Hours:
Monday through Friday – 10 AM to 8 PM
Saturday – 10 AM to 6 PM
Closed Sunday

By Elaine Whitesides

Morgan County Business Leader

When anyone talks about the history of Mooresville and what makes it special, Ward's Apparel always comes up. For some, Ward's Apparel has always been there. Long-time residents know this is not true. However, it is true, that Ward's Apparel is celebrating their 50th Anniversary.

Second-, third-, and fourth-generation customers and employees still find their favorite Levi's, Wrangler, or Lee jeans, Carhartt and Redwing products. After all, the store is known as "Indiana's Largest Jean and Fashion Store."

THE HISTORY OF WARD'S APPAREL

Jack and Carolyn Ward opened the store on West Main Street in downtown Mooresville on March 26, 1972.

Two years later, the store relocated to 11 East Main Street and became an approved Levi's vendor. By 1978 the store moved into a new building on Moore Street. Eight years later, they built a second building on Moore Street. In that same year Ward's was recognized as the Nationwide Retailer of the Year by Levi's.

A fire in April 2008 destroyed all the inventory and building. Employees, friends, and family helped them rebuild and reopen.

A FAMILY AFFAIR

At the time, Jack and Carolyn had no experience running a retail business and Carolyn was not convinced it was the best idea. Jack pushed forward learning as they went along, applying common sense and making decisions always based on customer satisfaction. Their children, John and Jacqui grew up in the business and saw their parents work long hours to earn success. In his opinion, John said, "Learning to do business is like when you have kids. Everybody can tell you how to do it, but until you do it, you don't really know."

It was never a given that John or Jacqui would stay in the business. In 1988 the Wards hired Ray McGary as the store manager. While McGary is still store manager, John stepped in

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John Ward

as general manager of the company and Jacqui does administrative work. Jack and Carolyn have not stepped away. John said, "They are still involved, you just don't see them as much anymore. We talk with them every day, often multiple times during the day."

John says there was never any pressure to take over the business. However, he says he wants to carry on what his parents have done all these years for as long as he can. John and his wife Leslie have three daughters: Olyvia, Natalie, and Delaney and the third generation of Wards are starting to work in the family business, too.

THE CUSTOMER IS RIGHT

When asked about the secret to their success, John said, "No. 1 is customer service and catering to customers wants and needs. John said, "We want customers to get what they want, not just sell them something."

Operations reflect the drive to satisfy customers and provide the best in customer service. For instance, the store stocks a large inventory of sizes from small women's sizes to large men's sizes. Stock reflects what customers want. Ward's Apparel is known to be the place for people working in the trades to find comfortable and durable clothing from brands including Carhartt and Red Wing.

Suits and business casual attire can be found in Jack's Men Shop. Joanie's Boutique offers brands like Karen Hart, Ruby Road, and Brighton along with gift items. Not to be left out, there is a children's section as well.

"Men and women are different shoppers," John said. "Men like to come in, go to what they want, pick it out, pay for it, and leave," John said. In the men's sections pants are where the pants have always been and the same with the shirts.

"Women, on the other hand, enjoy being able to park up front and shop more like they are on a hunt." Therefore, the women's section is changed up frequently with inventory and in layout.

TO CHANGE OR NOT TO CHANGE

While satisfying the customer is critical, running a business

takes more. John said, "Fundamentally, we haven't changed at all." For instance, there is not a point-of-sale system. Inventories are done manually, just like in the beginning. "It is not 'because we've always done it that way,'" John said. "For us, it is more 'because it works.'"

There are other technological changes necessary to keep up with the times. They process credit cards and Apple Pay and have expanded online with a website and social media.

BRANCHING OUT

Readers might be surprised to learn that the Wards own another clothing store at 4406 West Washington Avenue in Indianapolis. Davis Dry Goods opened 100 years ago. The Wards purchased it in 1986. To reflect the Ward's business and to honor the original owners, the store became Davis Jean and Fashion.

Over the years the Ward family has built a portfolio of real estate including the property housing Davis Jean and Fashion and the Moore Street property in Mooresville. All together there are eight buildings that accommodate 12-14 tenants.

TOUGH TIMES

Every business has its own pandemic story, and Ward's Apparel does, too. John said online sales had already been impacting sales before the COVID arrived. After the initial shutdown, John says a new attitude emerged. "I started to hear people say they were going to buy less online and support local businesses instead," John said. "I had never heard this before. Our business exploded and 2021 was a record year," John said.

OWNERSHIP AND FAMILY

Currently the Wards employ about 10 people. Ward's Apparel was the first job for many young people. Several are now business owners themselves.

John says his family feels they have been blessed by God. "He gave us the tools to use, and we use them. Even after 50 years," John said, "this is the perfect community for us to be in. It was at the beginning, and it still is today."

What is recreational therapy?

The question that a recreational therapist is asked often is, "Oh, what is recreational therapy?" It's usually asked right after someone nods in confusion after they've asked where you work or what you do for a living. And truthfully, it isn't even that we mind answering the question. We're used to it. It's that recreational therapy as a whole can be difficult to define in one or two sentences.

Recreational therapy is a lot of things. It's the participant who takes one more step up on the climbing wall, their peers cheering them on, after they swore they would never put a climbing harness on. It's watching a previously dysfunctional group come together and support each other in a team-building exercise. It's the child smiling brightly because they're getting to use adaptive equipment to ride the zip line, shoot a bow and arrow, or ride a bike. It's a previously quiet and shy child taking on a peer leadership role on a camping trip. It's the connections made to nature, to each other, and to yourself.

As defined by the American Therapeutic Recreation Association, recreational therapy exists to use "activity-based interventions" for a wide variety of people, and doing so "as a means to psychological and physical health, recovery, and well-being."

So how is recreational therapy used? Groups can use endless options for exploring the outdoors and much more. In more adventure-based recreational therapy interventions, canoeing, fishing, climbing an alpine tower, archery, and so much more can be utilized to build self-confidence, reduce anxiety, improve motor skills, and so on—the idea is that everyone should get the opportunity to have an unforgettable experience.

Innovative technology has allowed for the creation of adaptive equipment that can be utilized as a tool to make these experiences possible. For example, a universal zip line allows for individuals who use wheelchairs to glide



**CLAY
CHAFIN**

through the woods. Adaptive bikes allow individuals to get to experience a bike ride when they may not otherwise be able to.

Sometimes recreational therapy is laughter and having fun, and other times it is a challenge and taking steps outside your comfort zone. (Sometimes, it's both.) But if you ask me, I would say that my favorite part of being in this field is that we get to provide people with opportunities to find out what they enjoy. Someone who has never been able to get to a hiking trail may discover how much they appreciate the beautiful views offered by the overlooks of the lake. Another may have never been rock climbing before and discovers a new hobby on a climbing tower. Or in some cases, a past camper may be so moved by their time at camp that they choose to apply to be a cabin counselor when they're older.

Regardless, the work of recreational therapists is important, can even be life-changing. I still don't think I've fully defined it within the confines of this article. However, hopefully, it is a good start.

Clay Chafin is the Director of Bradford Woods, Indiana University. He has over 15 years of experience including Director of Parks and Recreation for the Town of Plainfield. Prior to that he worked for an athletic equipment manufacturer, Porter Athletic Equipment, an athletic equipment supplier, BSN Sports, and the City of Greenwood. He previously served on Board of Directors for Indiana University Executive Development Program.

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THRIVING BUSINESSES

Larry Ralph has built Indiana Crawl Space Repair on quality standards

By Elaine Whitesides

Morgan County Business Leader

Definitions of unconventional in dictionaries vary slightly, but commonly include, “not usual or ordinary.” From across the room, Larry Ralph appears to be rather conventional. But when you get closer and begin a conversation, you will quickly discover that unconventional suits him. He takes a different and often unique approach to obtain the best results for everyone.

Ralph’s early life was not ordinary. He lived between Martinsville and Haiti with his parents as part-time missionaries. He was home-schooled in Haiti, but locally he attended Tabernacle Christian School.

His family has a long history of entrepreneurship. In Kentucky, his grandpa had a gas station. Later he joined his brothers, and they started a business in Indianapolis.

His father was always self-employed. It was his business that funded the mission work in Haiti. When he fell ill and returned home for good, it was natural to start a new business. It was called American Basement Solutions.

While growing up, Ralph worked with his father. He was never pushed to go to college. His father was a firm believer in entrepreneurship. However, having an interest in the growing technology field, he went to IUPUI to study computer engineering. Although he had a knack for technology, it was not a good fit. “All the career tests I took leaned more toward people and sales,” he said. He quit school and went to work full time for his father.

He married Michaela, also a Morgan County native. Then, in 2003, they settled in a home and over time, filled it with their children Kingston, Marley, and Beckham.

At work, he moved up from manual labor to sales, to becoming sales manager, then general manager of the business. “It felt comfortable and kind of came to me naturally,” he said. He brought technology to the business, and in addition to running daily operations he built a website, began a series of seminars for inspectors, and wrote a blog.

In 2012 he left the family business to join a start-up timber buying and logging business. He soon found that his work ethic and values did not align with those of his new employer.

His father’s business was always family-centric so when he left in 2012 others stepped into his shoes there. The door



had opened for someone new, and he did not feel it would be a good fit to return there.

CARRYING ON THE LEGACY OF ENTREPRENEURSHIP

Instead of taking a job, he opened Indiana Crawl Space Repair, even though it was in the same industry. “I had no qualms about starting my own business,” Ralph said. “I have lots of family in small businesses and we were used to competing with each other. But it’s friendly, we bounce ideas and help each other as one business owner to another.”

He felt confident. “I already knew everything to get it off the ground,” he said.

In the beginning, like most small businesses, he as owner did everything himself. As the business grew, he hired crew

leaders, then a secretary and most recently, another salesman. “I started and grew the business slowly on purpose,” he said. “I’d already seen the ups and downs of the industry and what can happen when you try to grow too fast. The recession of 2008 taught me those lessons.”

Behind that slow steady growth, Ralph’s priority was quality work. “There is a drop in quality with fast growth,” he said. “Training suffers because of the volume of work.” That was not something he could accept or tolerate.

THE CRAWLSPACE INDUSTRY

It was in the early 2000s that the concept of vented crawlspaces was turned upside down. Experts determined that a crawlspace encapsulation system was better. In Indiana, it became an optional code around 2010 and county by county

Economy

HEATING - AIR COND - PLUMBING

ISSUES IN TIGHT SPACES

INDIANA CRAWL SPACE REPAIR

Larry Ralph
1759 N. Blue Bluff Road
Martinsville, IN 46151
Phone: 317-893-7016
Email: indianacrawlspacerepair@gmail.com
Web: indianacrawlspacerepair.com
Facebook:
facebook.com/indianacrawlspacerepair

problems are inevitable and delayed, grow into big problems. Every customer gets a free job estimate. They meet with the homeowner and go over concerns. They get into the crawl-space, take pictures, and put together a detailed diagram of what is wrong and what is needed. "We end up with happy homeowners and business owners because we go over every detail, so they are not expecting something different."

Honesty and integrity are a big part of the quality standard Ralph has established. "We are honest about what is needed," he said. "We don't sell what isn't needed. Some customers do the work in stages for their budget." The first step is completed and then they do another in a year or two. "The most critical thing at the moment means we get them to the best place they can afford."

SOLID GOLD EMPLOYEES

Training is not optional for any Indiana Crawl Space Repairs employee. Everyone must have hands-on experience and knowledge of the products, installation process, and repairs. Ralph said, "I want to make sure people are knowledgeable and know what they are talking about when they talk with customers."

Indiana Crawl Space Repairs employs 12 to 15 people on average, more during the spring and fall rainy seasons. "It's a very hard business," Ralph said. "It's not meant for everyone." Workers have about two feet of space to crawl in, out, and about to work. In that space they are digging trenches, installing insulation, and installing the encapsulation materials.

The work is labor intensive. "I would rather have the crews work five or six hours a day for more days than work 10 to 12-hour days. Otherwise, employees burn out and longevity suffers. When that happens, quality and customer service suffer.

"I know how hard it is on their body and mental state," Ralph said. "It's important to have as enjoyable a workspace as possible." It might be considered unconventional, but in addition to the administrative office, the company home base includes a recreational room for employees. It includes weightlifting equipment, a pool table, ping pong table, and arcade games. "It's a place for employees to unwind or even spend time on a day off," he said. "In addition, we do a lot of excursions and parties."

THE ENTREPRENEURSHIP SURPRISE AND SOLUTION

Ralph knows the work and industry inside and out. The

work held no surprises when he opened his business. However, one thing he was not expecting happened. "The buck stops with me," Ralph said. "The stress level is greater when it stops with you. I was stressed out about every job and homeowner in the beginning. The things I stressed about when I was getting started are not things that bother me now. I have trained employees that are reliable, and I trust them to do the job right."

That does not mean there is no stress, there is. Ralph says he works out a lot to work it off. "Get in a good cardio for stress relief," he said. "A 30-minute sweat once a day is so much healthier and more effective."

It is not easy in the beginning of any business, Ralph said. "You have to get systems and mechanisms in place. People need to understand their roles and live up to their responsibilities. It takes a lot to get there."

Ralph says he and wife Michaela make a good team. "When I worry," she says, "he doesn't, and when he worries, I don't. He was nervous about the outcome, but he is strong, determined, and hardworking. He knew what he was doing, and his confidence gives me confidence." She sees the freedom to make decisions and run the business to his standards makes it all worthwhile.

Quality of work is not only a guiding company principle, but also gives Ralph one of his greatest satisfactions. "I believe that every customer is getting the highest quality repair," he said. "It shows in customer comments online. It's gratifying when I see the high reviews and read the comments speaking very highly of the owner, salesman, and crews."

As hardworking as he is in running the business, Ralph is a vigorous participant in physical activities in his spare time like boating, fishing, hiking, water and snow skiing, and snowboarding. In the end, true to those career tests in college, Ralph finds he enjoys being in the company of people no matter what they are doing including being a member of the Greater Martinsville Chamber of Commerce.

Ralph takes pride in membership in the Better Business Bureau, Angie's List, and holding certifications in professional areas such as water damage repair and mold remediation.

Quality and standards are the driving force behind decisions and nuanced solutions at Indiana Crawl Space Repair and it works well. "At the end of the day," Ralph said, "I can sleep at night knowing I have done customers right, and employees right, too."

codes still vary.

With a vented crawlspace, air is allowed to flow beneath the floor of the home. Along with that air is humidity. As years pass, mold, rot, and structural damage develop from the moisture. Some crawlspaces have standing water.

"Once everything is encapsulated," Ralph said, "reduced moisture and moisture control lead to energy savings and longer life for the HVAC system. It also averts the growth of mold that comes up into the house, termite damage, and structural damage."

Homeowners seldom check their crawlspaces, he says. They know there is a problem because they find rotted wood, doors stick, drywall cracks, gaps at the baseboards, or a musty, dirty odor permeating the house.

Coming mainstream in the 2010s, the industry is still new. Proper encapsulation requires a heavy-duty cord reinforced liner and sealing it to the foundation and the floor. Not all service providers are properly trained, and crawlspace encapsulation is being "tacked on" to a menu of other services by some companies. Quality, effective work is not consistent in the industry.

"Using inferior products and incorrect installation makes the situation worse and does more damage," Ralph said. "Necessary repairs aren't always made and in crawlspace work, homeowners don't check the work that was done, or don't know what they are looking at or for. Often, we have to rip out everything, make repairs, and start from the beginning."

Crawl Space encapsulation is not the only service provided by Indiana Crawl Space Repair. Often calls come in because there is standing water or the aforementioned structural issues. Solving a problem could entail draining water and installing sump pumps and digging trenches. Damaged wood joists and beams might require mold remediation and repair or replacement.

"If you have a vented crawl space and you don't have a problem," Ralph says, "you will. Check on it." He says

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Tell the Story of Morgan County

VISIT MORGAN COUNTY

Tosha Daugherty, Executive Director
466 S. Main St.
Martinsville, IN 46151
Phone: 765-346-5611
Email:
info@visitmorgancountyin.com
Web: visitmorgancountyin.com
Facebook:
facebook.com/visitmorganco

By Elaine Whitesides

Morgan County Business Leader

According to Tosha Daugherty, Visit Morgan County and history intersect. Daugherty graduated with a bachelor's degree and a master's degree from University of Indianapolis in history as one century turned to another. Since that time, the West Baden native has built experience at the French Lick Resort, the Eiteljorg Museum, the State Parks and Reservoirs Division of the Indiana Department of Natural Resources and Visit Bloomington.

If the timing of her history degrees is noteworthy, so is the eight acres she and husband, Chris, purchased in Morgantown. In 2009 they welcomed son Liam. These factors influenced her decision to become the first executive director of Visit Morgan County in 2014. Daugherty said, "The timing was right, it was close to home and where Liam attends school. It just seemed natural."



Tosha Daugherty

VISIT MORGAN COUNTY

Morgan County is one of the smallest convention and visitor bureaus in Indiana. It is a non-profit funded by innkeepers' tax. She said, "We are using the money collected from visitors to bring in more visitors."

Bringing in more visitors is Daugherty's primary goal and she believes history is a part in that. "Every place has a story," Daugherty said. "We do what we can to tell the story of Morgan County; why visitors should come here to visit, and why this a great place to stay."

MORGAN COUNTY TOURISM ECONOMICS

For many, a tourism bureau is mostly about attractions, dining spots, and events. But to Daugherty, it is much more. "Tourism is economic development," she says. "Tourism is the first handshake that leads people to move into or bring a business to the county."

She says it is a cycle. Her favorite quote makes it clear:

- If you build a place people want to visit, you build a place where people want to live.

- If you build a place where people want to live, you'll build a place where people want to work.
- If you build a place where people want to work, you'll build a place where business needs to be.
- And if you build a place where business has to be, you'll build a place where people have to visit.

Tourism is important to the county's economy. The 2020 Economic Impact of Area Tourism study for Morgan County says that \$22.8 million dollars were spent by tourists. Out of every dollar spent, 43 cents stayed in the community. Traveler spending supported 256 jobs with a total of \$5.8 million in wages. The value to Morgan County businesses directly is GDP \$7.5 million and indirectly or induced GDP of \$2.3 million.

THE MANY ROLES OF VISIT MORGAN COUNTY

PROMOTION

Visit Morgan County has different roles. The first fits the perception. With advertisements, listings, and a calendar on the website, as well as in state festival and tourism guides, Visit Morgan County promotes, and amplifies the promotion of events that are open to the public. This includes annual events or festivals such as the fair or Victorian Christmas. It also includes first-time or one-off events like a

charity 5K run.

In addition to events and festivals, Visit Morgan County promotes local attractions and beverage or dining options. "In most counties," Daugherty said, "entertainment is the top segment. In Morgan County it is food and beverage and retail."

Another important point is that friends and family make up a large segment of visitors. She suggests visiting local places to keep the dollars inside the county. "I always include local residents in my outreach," Daugherty said. "I keep in mind that the story of Morgan County I am telling is one the people who live here need to hear, too. I have met people that don't know Morgan County was once the goldfish capital of the world, and they can visit still a goldfish farm."

REGIONAL PARTNERSHIPS

Visit Morgan County participates in regional partnerships like one with Indiana Foodways Alliance. This group creates food trails across the state and promotes Morgan County businesses in the trail list. "I am always looking for ways to leverage our dollars for a bigger splash for Morgan County."

GRANTS

Fewer residents are aware of a grant program, a second aspect of Visit Morgan County. Events that draw people from outside the county are eligible to receive a grant averaging between \$500 and \$1,000. Grants are available to all businesses, groups, and non-profits that meet criteria.

BUSINESS AND COMMUNITY SUPPORT

Daugherty suggests contacting Visit Morgan County at any time visitors are being brought into the county because she can help. For instance, like a remote-control car club hosting a gathering of people from across the state. Or a business hosting a training event for all their salespeople from around the state or nation.

While they are not events open to the public, Visit Morgan County can provide welcome bags that include promotional items, area maps, and more to introduce participants to Morgan County. "We are here to amplify what our local businesses are doing and give visitors a chance to experience the hospitality Morgan County has to offer."

THE CHALLENGE

Awareness is a challenge Daugherty faces as a one-person staff. "I try to watch out for everything, but I know some opportunities are missed. My goal is for visitors to know what there is to see, do, or experience here."

All roads lead back to the informational hub that is the Visit Morgan County website. It's where the stories of Morgan County are told to pave the way for the future. "It is the place," Daugherty said, "to get the general feel of the community, where we put our best foot forward to say this is our community and what we have to offer."

How to fire your IT guy

“How to Fire your IT Guy” - sounds like a catchy title to me. It also sounds a little self-serving, since I’m the owner of an IT business that’s always searching for new clients. The truth is, my business has been “fired” before. It’s only happened a couple times, but it has. We weren’t a good match for a client’s processes or their people, and I got that short and sweet email with the words “we’ve decided to take another path.”

You’ve been there, haven’t you? You know things aren’t working out with a vendor and you know it’s time to cut ties, but it’s never quite as simple as sending that “official notice” email you’ve had on your mind for months. Whether it’s a technology partner, an attorney, or even a subcontractor, some relationships do come to this awkward end from time to time.

When it comes to technology partnerships, there’s more to it than simply lining up a new partner and terminating the old one. What about all of those admin accounts you don’t know the password to? And the networking equipment that is set up “just so”? How about all of those important files you have backed up to the cloud using an account provided by the vendor you’re cutting ties with? In this article I’d like to touch on 3 key questions you should keep in mind.

Is the relationship repairable? Before cutting ties, it’s important to do a thorough evaluation of the current situation. Have things fallen apart for specific reasons, or has a lack of communication just worn down the relationship to the point no one wants to work together anymore? If the decline has simply been gradual or there’s never been a true confrontation over the issues at hand, perhaps there’s something to be saved, rather than discarded.

How will this all go down? When looking for a new IT provider, many businesses like mine will be quick to promise a “quick and smooth transition” before we even take a look at your systems and processes. Simply having an admin password doesn’t mean you have all you need to move forward cleanly, and there may be some bumps along the road that make



CHET CROMER
Technology

it worth extending an olive branch of another month of paid service with your former provider. This may prove valuable and smooth the transition from your former provider to your new provider.

Am I part of the problem? If you find yourself changing technology providers often, perhaps it’s time to look for the common denominator. Is there something about your or your staff’s expectations that make your business hard to work with? Do you look at technology as an expense, or as an asset? Do you view your provider as a valued and trusted partner or just another vendor? Do you wait until the last minute and create emergencies, or are you constantly calling your provider with the smallest of issues you could solve yourself?

Moving to a new IT provider is a delicate transition. There’s a lot of knowledge locked up in the heads of your former provider, and getting a good transfer of that information is a path we should tread carefully.

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.

Looking for the Best Deal?

No one wants to pay more than they need for anything; nor do they want to make the wrong decision when making a purchase. How can you get the best price for exactly what you need? Make that purchase before it becomes an emergency is the best way to start. When any purchase is made in a high-stress environment,



Jod Woods

it has a much greater chance of being the wrong choice. The immediate need overshadows our long term goals. What if that buying decision could be made without the distraction of the immediate need and when the product is at the lowest possible price?

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

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So are NFT's a good investment?

I'm getting concerned as to what's passing for "investment" in today's markets. I'm not going to talk about bitcoin in this article. Principally because I don't understand it and things I don't understand I stay away from as an investment. Call me old fashioned and missing out, but there are a lot more things I can invest in that I do understand that have great potential for growth as well. One thing I think I understand about bitcoin is that in the past, a lot of people have made a lot of money (on paper) from investing in it. And I think a lot more people buying bitcoin will lose a lot more money (in reality) in the future.

Today I want to discuss NFT's or non-fungible tokens. A non-fungible token (NFT) is a permanent, fixed unit of data stored on a blockchain, which is a form of digital ledger, that can be sold and traded. Types of NFT data are often associated with digital files including photos, videos, and audio.

While not art exactly, many NFT's are being marketed that



**JEFF
BINKLEY**
Finance

way. According to Jacob Kastrenakes at The Verge.com (Mar 11, 2021)

"NFTs, or non-fungible tokens, are unique files that live on a blockchain and are able to verify ownership of a work of digital art. Buyers typically get limited rights to display the digital artwork they represent, but in many ways, they're just buying bragging rights and an asset they may be able to resell later."

Ok, so I'm buying a piece of digital art that I only have limited rights to display. It's not something I can hang on my wall, it's really just a few 1's and 0's in a blockchain or string that I hope someone else will pay me more for that what I bought the string of 1's and 0's for. What a great investment. Actually, for early adopters, it has been. One art NFT buyer purchased a "painting" in October of 2020 for \$66,666.66. In February of 2021, it resold for \$6.6 million. And many reputable art oriented companies are supporting the NFT band wagon including Christie's auction house which is now holding regular auctions of NFT's.

The most recent development in the NFT world, which is

actually adding legitimacy to the value of NFT's, is large companies suing NFT "artists" for copyright infringement. Collecting limited edition Nike shoes is quite a popular and expensive pastime. Playing on that popularity, StockX created and sold 500 Nike sneaker NFT's. Nike didn't like that of course and filed suit just last month against StockX for trademark infringement. Even Quentin Tarantino, director of Pulp Fiction, is getting sued for the Pulp Fiction NFT's he created and sold. Problem is, he sold almost all the rights to Miramax for the 1994 film and Miramax doesn't like him selling NFT's of deleted scenes from their film.

So are NFT's a good investment? I don't know. They have made some substantial profits for artists, collectors and speculators. At least in this early period of their existence. Some think they're the next big thing. Some think they're the 21st century equivalent to 18th century Ponzi schemes. I think the truth will lie somewhere in between. Eventually, NFT's will commoditize works of art, music, movies, and other intellectual value properties. Anything with intellectual value that is hard to quantify with a dollar value could theoretically be market valued via an NFT. And that may end up being very, very, sad. Not for the artist. They can be paid wonderfully for their creativity and talent. But that may happen at the expense of less of the world able to partake in the beauty of their creation.

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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TRANE

It's Hard To Stop A Trane.

The 3 Things you need to know to catch a big one!

This is not your typical fishing story. This particular story is about fishing for a whale and not the kind that lives in the sea. A whale is the type of client that can make a significant and positive impact to your business and on your bottom line.

The good news is that it might be easier than you think to catch a whale and here are three strategies you need to know to get yourself, your business a whale.

1. You can fish in a small pond. This means you would be using a direct hit list to search them out individually.
2. You can use a wide net. This is place strategy and you look for them where they hang out. I like to say "where they nest."
3. You can use a wide net and attract them to your bait. This is lead generation.

Before you cast off, you first need to define and get a really clear picture of just what a whale is for you and your business. Who, specifically, is that type of client that will make the significant positive impact on your business's bottom line and more profit in your pocket?

As you define your whale think of all the things that type of person/company would be like. Create a target customer intelligence report, a picture of your whale: How she thinks, where she hangs out, who she associates with and why, what vocabulary she uses. In more formal terms, demographics, psychographics, emotional background, current state of mind (her opinions), etc.

I hear you saying, "You've got to be kidding, all this work?" My answer is an emphatic, "YES!" Best selling author and speaker John Maxwell says, "Everything worthwhile is up hill and too many times we expect up hill results from down hill effort." If you want to catch a whale for you and your business, you cannot just take off in a row boat with a jar of tartar sauce and expect one to just jump in your



JACK KLEMEYER
Business Coach

boat. It is work. I learned this from Dan Kennedy. Dan is known for his exceptional copywriting. His copywriting is so effective that his sales letters consistently attract and land whales for his clients.

He says the key to writing those successful letters is to get in the target customer's head and see what he sees, hear what he hears and feel like he feels. One simple place to start is with the acronym FORD – From/Family, Occupation, Recreation and Dreams.

- Where are you from?
- What do you do for a living?
- When you're not working what do you like to spend your time doing?
- What is something you'd like to do if money was no object?

Remember, too, that whales do not want to know how to do what you sell; they want to understand it and know for certain that you know how to do it or how it will specifically benefit them.

Select the strategy that you think would work best for you, your type of business and the whale you are looking to land. Then, get to work! Implement it and refine it as you go along to get you closer to catching your whale.

Grow Your Business™ Coaching founder Jack Klemeyer is recognized as a preeminent resource for business professionals. Jack can be reached at Jack@GYBCoaching.com or at 317-755-6963. Learn more at GYBCoaching.com.

Why corporate donor-advised funds work

For years, corporate giving has been made on a "as requested" basis and usually responding to a community contact, fundraiser sponsorship, or golf outing to help support a local charity. This is not news to you as readers of the Business Leader. Your front office staff, or you, field the calls and letters asking for support.

But, what if you could designate an annual philanthropic giving budget, or even quarterly, based on your needs as a business owner? What if you could focus more on what you wanted to support, or which organizations really do need your help? And, what if you could have the requests and phone calls for donations answered by someone else other than your business?

The Community Foundation of Morgan County has been working with local business owners to provide this exact opportunity. As Susan Haynes from Mooresville Schools mentions, Funds at the Community Foundation established by your peers provide grants and programming support to programs and projects selected by you – the business owner! Corporate donor-advised funds allow you and your business the freedom to interact



BRITTANI BENTLEY

differently with our local philanthropy.

These corporate leaders understand that they can focus on their business and partner with the Community Foundation to make grants on their behalf to support our local needs. It truly is a great partnership. Corporate Donor-Advised Funds let us answer those calls and help you be more successful in your business, and philanthropy.

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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- Short-term lane and ramp closures in Martinsville are expected to begin soon for laying the final layer of asphalt pavement, permanent striping and grinding rumble strips in the shoulders. Around-the-clock lane closures continue north of Martinsville through late April as crews install median cable barriers, stabilize side-slopes and place crushed stone in the shoulders. Police are enforcing the reduced speed limits of 45 mph.
- Cramertown Loop is closed south of

S.R. 252 to replace a drainage structure and rebuild a small section of the road. S.R. 252 will also close for about a week by early May to complete the roundabout at the intersection.

- S.R. 39/Morton Avenue traffic is shifted to complete the roundabout at Rogers Road. the permanent on-ramp to I-69 southbound is expected to open in the coming weeks and the existing temporary ramp will be removed.
- South Street is scheduled to close in April between Home Avenue, just west of the I-69 overpass, and Ohio Street. This City of Martinsville project involves waterline work, storm sewer installation and road improvements.



RECOVERY WORKS

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Lunch will be provided.

RSVP to Leah Scott, Recovery Works Martinsville
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Franciscan Health system gathers medical supplies to help war-torn Ukraine

Prayers for peace and almost 100,000 pounds of medical supplies for the injured will soon be on their way to the people of Ukraine, the product of a massive mobilization across Franciscan Health hospitals and clinics, working with the Illinois Division of the Ukrainian Medical Association of North America (UMANA).

The effort began a week ago at Franciscan Health Dyer, where obstetrician/gynecologist Roman Puliaev, MD, sought to gather surgical equipment that had been in a room with a steam pipe leak. While the material could no longer be used at the hospital, it could still be useful in a warzone like Ukraine. He connected with UMANA, which was organizing a charter flight to take supplies to Poland for transportation over the border into Ukraine.

Dr. Puliaev, who graduated from Crimea Medical University and came to the U.S. in 2002, called Russia's invasion of Ukraine an indescribable tragedy. "We never thought this kind of scale of war would happen after World War II," he said while sorting and boxing supplies with volunteers and other staff at the Dyer hospital.

After hearing about the gathering of supplies for UMANA, Franciscan Health, sought to expand it into a system-wide effort, putting the call out to divisions in Central and Western Indiana to collect equipment and material that was excess or near expiration.

In just 48 hours, Franciscan's supply chain team was able to fill three semi-trucks with supplies and equipment now bound for Ukraine. The shipment includes gloves, gauze and bandages, syringes, sterile irrigation fluid and even surgical equipment. UMANA is chartering a plane to take the supplies to

Warsaw, Poland. From there, the supplies will be loaded onto trucks and will be taken to Ukraine's hospitals, field hospitals and frontlines.

Tucked in with the supplies will be prayer cards provided by the Sisters of St. Francis of Perpetual Adoration, Franciscan staff and students at St. Matthew's Cathedral School in South Bend, Ind.

At Franciscan Health Olympia Fields Illinois, the Rev. Ted Ostrowski, chaplain, carried out Franciscan Health's enduring tradition of prayer and blessing as he prayed "for our brothers and sisters in Ukraine who are experiencing the terrible blight of war with the catastrophe of losing their lives, homes, jobs, security and safety." As he sprinkled holy water on the medical supplies enroute to

Dr. Ana Priscu, an endocrinologist for Franciscan Physician Network in Indianapolis who is a native of Romania, said, "Our hearts go out to the Ukrainian people. We praise and stand united with Poland, Germany, Romania, Moldova, and all the other NATO nations providing relief to the millions of desperate refugees streaming out of their war-torn country. From all of us at Franciscan Health, our prayers are with all of them."

"Once again, we are so proud to see the overwhelming support from Franciscan Alliance extending our mission internationally in an unexpected crisis such as this. Our thoughts and prayers are with the Ukrainian people, it is unimaginable what is happening there right now. We need to put our trust in God, faith gives us hope," said Elena Mitu, administrative director of Environmental Services, Franciscan Health Indianapolis, who is from the Romania and Moldova region. "We pray for this to end soon, as both countries are victims of this war."



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- 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.

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Home Bank gifts \$20,000 to the Boys & Girls Club of Morgan County

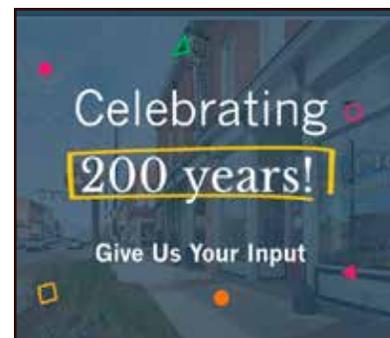
Home Bank's Gifting Committee presented Chris Tann, Executive Director of the Boys & Girls Club of Morgan County with a \$20,000 gift. The gift will provide for the resources necessary to deliver the Home Bank sponsored "Banzai" financial training to youth at the Boys & Girls Club. The on-line classes provided through Banzai prepare the youth for real-world finances.

The programs in Banzai Junior: Ages 8-12
When life hands you lemons, become an entrepreneur! In Banzai Junior, we use a lemonade stand to teach students how to make money, save for big purchases, and even operate a business. Kids get to choose a savings goal and

then use their lemonade stand to save enough money by the end of summer.

The programs in Banzai Teen: Ages 13-18
In Teen, students play to save enough money for college registration. They will navigate daily decisions, like getting a job, going out to eat, and even renting an apartment to see how their choices affect their end goal.

Home Bank was pleased to partner with the Boys & Girls Club of Morgan County to provide valuable lessons in real finances. It is the success of Home Bank through your individual efforts and contributions that we can partner with such community organization to make lives better.



Use this QR code or go to Mooresville200.com to either submit an idea or sign up for one of our planning teams.

