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MORGAN COUNTY

June 2022



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# The faces of economic development

In last month's article, we looked at a comprehensive definition of an often-ambiguous combination of words: economic development. We used the International Economic Development Council's robust definition: "Economic development is the intentional practice of improving a community's economic well-being and quality of life. It includes a broad range of activities to attract, create, and retain jobs, and to foster a resilient, pro-growth tax base and an inclusive economy. The practice of economic development comprises of a collaborative effort involving industry, government, and a myriad of community stakeholders." From this definition, we discussed that economic development is noble, it must be intentional, it is broad-based and complex, and requires a remarkable level of collaboration between multiple entities.

In this article, we will look at the various entities involved in day-to-day economic development here in Morgan County.

## MORGAN COUNTY ECONOMIC DEVELOPMENT CORPORATION

This is a countywide, non-profit organization ran by an executive director, who reports to a board comprised of government and private sector leaders in Morgan County. This organization



**RYAN GOODWIN**

is funded by contributions from large private sector employers in Morgan County, as well as contributions from various public entities in Morgan County. Think of the Morgan County Economic Development Corporation as the "sales and marketing" arm of Morgan County. This agency interfaces with the state economic development corporation, and actively pursues businesses to relocate to Morgan County. They are the key facilitator between a prospective company and all the various governmental agencies that we will discuss below.

## CHAMBERS OF COMMERCE (MOORESVILLE AND MARTINSVILLE)

Morgan County is home to two chambers of commerce, the Greater Mooresville Chamber of Commerce, and the Greater Martinsville

Chamber of Commerce. I will not discuss either extensively here, as this audience is likely very familiar with one or both of our chambers. But I am compelled to include the chambers in the list of agencies involved in economic development, because while not always directly involved, the indirect involvement can be immeasurable to our county's development efforts. The chambers serve an invaluable role in connecting and cultivating the small business community. Small businesses can become big businesses or serve as suppliers to larger businesses. The chamber is also an often-contacted first call a prospective business makes to a community.

## POLITICAL SUBDIVISIONS

A political subdivision is a layer of government. Political subdivisions exist from the state level down to the smallest township level. Especially at the town, city and county level, the policies enacted by local leaders either make or break economic development. Most members of political subdivisions are elected officials – mayors, town or city councilors, county commissioners, etc. Others are appointed by elected officials, such as town managers, or town or city engineers. These appointed individuals may not play a direct role in economic development decision-making or policy setting, but they certainly hold positions within government that can aid or hinder development. Leaders of political subdivisions also make a swath of appointments to various boards and commissions, a topic we will look at closer below. In these positions, the members have other full-time jobs but serve in a volunteer board capacity to make decisions within their jurisdiction. Be it through the policy or vision of a city mayor or county commissioner, down to the individuals he or she appoints to various full-time or volunteer board positions, political subdivisions play an outsized role in the success or failure of economic development.

## PLAN COMMISSIONS

Plan commission members are appointed by political subdivisions to adopt planning and zoning laws and to enforce those laws and policies. Plan commissions exist at any local level of government with planning and zoning jurisdiction, and in Morgan County, we have plan commissions in Mooresville, Martinsville, and Monrovia, as well as at the county level, for the balance of the county. Plan commissions do so much more than approve zoning changes, though if you attend a plan commission meeting, you may be left with the impression that is all they do. Plan commissions play a vital role in land use planning – setting land use policy that may last decades and generations – plan commission members lay the foundation for the long-term strategic use of land. They do this, of course, in conjunction with political subdivisions – one of the many

examples of collaboration needed in economic development.

## REDEVELOPMENT COMMISSIONS

Redevelopment commissions, like plan commissions, are boards of appointed volunteers, and exist at various political subdivision layers. In Morgan County, we have redevelopment commissions in Mooresville and Martinsville, as well as a redevelopment commission at the county level. These boards use funds often referred to as "TIF dollars" – or tax increment financing – and deploy it in the form of investments in infrastructure to support future development or deploy those funds as incentives for businesses to build or relocate, all within a specific geographical footprint. When these commissions are established, the baseline assessed value of the property within their footprint is recorded as a baseline, and any increase in tax collection from growing assessed value in that footprint is captured, or set aside, for deployment by the redevelopment commission. Redevelopment commissions and the TIF dollars they control are often the subject of criticism and scrutiny, but from my experience, a good redevelopment commission is vital to economic development.

## QUASI-GOVERNMENTAL AGENCIES AND COMMISSIONS

Lastly, various quasi-governmental boards and commissions can play a role in economic development. The example that comes to mind for me in this category is an agency like the Morgan County Regional Sewer District, which operates sewer service for a portion of Madison Township as well as new service for part of Waverly. While not directly a decision-maker in economic development, this agency is important, because without the proper utilities, such as sanitary sewer, economic development becomes a very difficult proposition. That prospective high-tech facility with 200 good paying jobs can build or relocate almost anywhere in the country – your town or county is cut from the list early if you do not have the proper utilities to service the prospective business.

My desire for this article is not to make you an expert in this subject, but to better inform you of all the agencies and entities involved in economic development – it truly must be a collaborative effort. My other desire is that perhaps your interest in economic development and community service is sparked enough that you may engage on one of the boards or commissions discussed here, thereby contributing to our collective future success.

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

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# Are you doing what you were meant to do?

We all hear about how being passionate about your business is the key to success. I believe there is truth in that, but it is said so often that we hear it like we hear Charlie Brown's teacher: "Wah wah woh wah wah".

However, this month's featured business owners give new insight into the statement. They are all passionate about what they have chosen for their business, but they are also something else. And it is that something else that changes the meaning and value of being passionate about your business.

First, our cover story is about B. Craney and Courtland Title & Escrow, Inc. Her company searches records, identifies title problems, helps resolve sticky land title issues, and insures properties that makes buyers, sellers, realtors, and lenders happy with completed closings. It is not easy work that requires extraordinary attention to detail. What makes her "passion" so successful? It's her innate attention to detail and the passionate drive she has for the work. She still gets the same thrill at a closing that she first got in 1996.

Next, Julia Ewing and her daughter, Justine Jack started J2 Dance Studio with about 10 students in 2009 when Jack was a senior in high school. Over 13 years, the studio has moved several times due to growth and now more than 130 people, including students and teachers, are at the studio at least once a week. The number and type of dance classes has ballooned, as well as teams, competitions, performances, and participation in community events. What makes their "passion" so successful? They have a passionate drive for the work.



**JIM HESS**  
From the Publisher

Our last subject is Sara Weaver of Sara's Goodies. Weaver grew up baking with her mother and grandmother. It was a hobby, and her career went in another direction until spring of 2021. She started baking cheesecakes and taking slices to the Morgan County farmer's markets. In December she opened Sara's Goodies in Martinsville's Main Connection. She has expanded her menu to different desserts and has more than 40 flavors of cheesecake. She is baking enough to sell five days a week as well as taking orders. Here is another example of a passionate drive for the work.

Passion combined with drive creates a special spark. All three of these subjects are more focused on their work than just on the idea of being a business owner. You can tell that they truly believe there is no doubt they are doing what they were meant to do in life.

Morgan County is blessed to have business owners with such passion, drive, and purpose. The years don't dim the fervor in their hearts. It's a wonderful thing to see!

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# Putting on your dancing shoes

## J2 DANCE STUDIO

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Justine Jack, Co-Owner  
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facebook.com/studioj2dance  
**Hours:**  
Monday – Thursday 3 – 9:30 pm  
Weekends by appointment.

## By Elaine Whitesides

Morgan County Business Leader

“I enjoyed dancing as a teen,” Martinsville resident Julia Ewing said. But more than just enjoying it, she credits dance with giving her the environment to build confidence, self-esteem, and self-discipline. “It helped me to become the person I am today.”

With that in mind, Ewing enrolled her three-year-old daughter Justine Jack in dance. “I wanted her to experience what it gave me, hoping it could do the things for her that it did for me.”

“It hooked me,” Jack said. “I liked making up dances, choreographing my own routines. I loved the art of it and being on stage performing.” But then, in middle school, she decided to participate in other athletics. For about four years she concentrated on cheerleading, gymnastics, and track.

Jack was participating and coaching athletics in high school when, she said, “I got the opportunity to start a dance group, a hip hop crew. It was the first one in Martinsville. I fell back in love with dance because I was choreographing again.”

Like other high schoolers she was inspired by reality TV. “I would watch America’s Best Dance Group. I saw them compete and incorporate all the other styles. That’s when I decided to take it to the next level.”

In 2009, her senior year in high school, Jack



Justine Jack & Julia Ewing

gave up all the other sports and opened J2 Dance Studio with her mom. Ewing worked full-time elsewhere as a salon manager and ran the studio’s business side. Jack taught classes. Jack graduated high school, enrolled in college, and continued to teach all the dance classes five nights a week from three to nine pm. “I don’t know how we did it all,” Jack said, “but we did.”

Her dance experience also inspired Jack’s college career. She graduated with a degree in dance, exercise science, pre-physical therapy,

and psychology. “I figured you have to know it, including the mechanics, to teach it,” Jack said.

Some people questioned why Ewing was willing to go into business with her high school age daughter. “I remembered what dance did for me,” Ewing said. “We both love the art and helping kids. This was an opportunity to spread the excitement and joy of dancing to help kids in the community develop skills like Justine and I.”

By 2014 Jack had graduated from college, married Eric St. John, and took on the dance studio full-time. Classes continue to evolve. “We are always trying to grow and improve,” Jack added. “We want every kid that comes into our studio to have a good experience.”

## EVERYTHING GROWS WITH PASSION

They started with about ten students and grew adding more students, classes, and teachers as needed. “We want everyone, no matter what their gender, age, level, ability, or goals are, to enjoy dance to its fullest,” Jack said. “We offer a wide variety of ways so everybody can feel a part of it.”

Today, they have more than 130 people coming through the studio doors every week.

Classes are offered in ballet, hip hop, jazz, tap, contemporary, lyrical, acro, and musical theatre. There are classes for children from 18 months to adults of whatever age as well as a boys-only hip-hop class. Competition teams compete in three regional competitions each year and nationals every other year.

Jack is also the Martinsville High School Dance program coach and involved as choreographer and instructor for youth theatre and the high school musicals. The high school dance team’s inaugural competition in 2021 captured third place in the state.

Jack says that dance is in her blood, and it has become a lifestyle. In fact, other students have developed that same connection with dance, returning as teachers.

The business grows, too

Ewing said, “We are meeting the needs of everyone and growing the business at the same time.” Ewing previously owned a salon in Martinsville and most recently managed a salon in Greenwood. She says running the dance studio is no different than running a salon, including their recently opened retail store. “No matter what, it’s all about customer service,” she said. “The No. 1 goal is to keep people happy.”

## ART AND BUSINESS MELD TOGETHER

Justine admits she was not prepared when they opened the studio. However, she said, “We never thought twice about doing it. I was never really stressed out. I knew it was what I was meant to do, and we would find a way to make it work.”

Jack started out holding classes in a local gym. Before long, their growth moved them into a house converted to a dance studio, then to a storefront unit on Washington, expanding into another unit when it became available. In June 2019 they moved into their current location on Main Street.

J2 Dance studio is a member of the Greater Martinsville Chamber of Commerce and the downtown merchants group. They participate in the Third Thursday events drawing the public downtown.

It took time over the years to build their reputation and be able to perform in community festivals, parades, and events. “Once we got in, we did every single community event,” Jack said. “We were always putting on full-production shows, even in the middle of the street. It draws out-of-towners and is something we are proud of.”

“We love our town,” Jack said. “(The studio) is a safe place for youth to go, to be themselves, and have a good time. It’s a place of positivity. On the business side, we know that if you keep your eye on your passion and why you’re doing it, and keep being positive, everything will come your way that is supposed to come your way.”

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# Remember your market history?

Well, it's official. Today (May 20, 2022) the S&P officially hit bear market territory. A bear market is defined as a loss of 20% or more from its high. And it's no coincidence that the market "talking heads" (The talking head and shoulders you see on the business media channels, not the great rock band) are now beginning to volley around a new term in their talking heads world: capitulation.

Capitulation, or market capitulation, is generally defined as a point where investors throw in the towel and sell, essentially running for cover and surrendering the hope of recovering losses. Typically, capitulation happens at a time with great uncertainty, market volatility and lack of confidence from investors. So basically, where we are right now. Capitulation is usually driven by fear. Investor optimism and greed, is overwhelmed by the fear of watching their stock profits diminish every trading session. A true irony in recent market history is capitulation has occurred on both sides of the bear/bull continuum. It was exactly two years ago in June of 2020 that I wrote column that FOMO (the Fear Of Missing Out) may have been artificially influencing markets to move higher. (Are Fundamentals or FOMO Driving this Market? June, 2020 Business Leader)

Now it seems FOLMA\* has returned. \*(Fear



**JEFF  
BINKLEY**  
Finance

Of Losing My Assets).

How is the prudent investor to assuage their own FOLMA? First off, recognize it exists and is a component of your emotional risk tolerance. Deal with it rationally, logically and remember downturns of the past. Bear markets always turn around and make new highs. Always.

How will you know the moment of capitulation has arrived? That is a bit trickier. Capitulation is hard to see as it's happening and truly only becomes clearer in hindsight. But there are a few things to watch for. Watch for an out of channel peak of the VIX corresponding with extreme down volume in the S&P.

(From Investopedia: The Cboe Volatility Index (VIX) is a real-time index that represents the market's expectations for the relative strength of near-term price changes of the S&P 500 Index (SPX). Because it is derived from the prices of SPX index options with near-term

expiration dates, it generates a 30-day forward projection of volatility.<sup>1</sup> Volatility, or how fast prices change, is often seen as a way to gauge market sentiment, and in particular the degree of fear among market participants.

What should the prudent investor do with these volatile market times? Return to fundamental questions. What is my time horizon? Does a temporary dip in my asset value today truly impact my retirement lifestyle 5, 10, 20 years from now? Are there companies or

industries or sectors that I'd like to buy into or more of? Maybe this reflects an opportunity to do so at reduced prices.

And remember your market history: Bear markets always turn around and make new highs. Always.

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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# CLOSING

*Morgan County can count on Courtland Title & Escrow in real estate transactions*

**By Elaine Whitesides**  
*Morgan County Business Leader*

Everyone is proud to own property. It's a big investment, a complicated transaction, and a valuable asset. Owning property is not just land or homes for individuals or families, but sites for business operations, too. In addition, local, state, and federal governments own property for roads, offices, utilities, parks, environmental conservation reasons, and much more.

It is true that "they're not making any more land" so protecting what property you own is important. But how do you know you truly have ownership of a property? How do you know that an unscrupulous seller hasn't sold the same property to more people than just you? And how do you know no one has used the property for collateral on a debt that could result in your losing ownership?

B. Craney, owner of Courtland Title & Escrow understands those concerns and has the answers. She has made it her life's work to ensure every buyer, seller, and lender is protected. The answer is title insurance. Anyone who has been a party to a property transaction has heard of it, but few really understand what it is and what it does. This article cannot cover all the intricacies of title. But we will look at what title work means to Craney and why she has been, and still is, passionate about it after more than 25 years in the industry.

The Craney family moved to Martinsville from Texas in 1988. She was a homemaker. Family was the center of her life. When her three sons were all of school-age, she went to find work. She found a job in a title company. By 1996 Craney was a closer.

A closer is the person who organizes the actual final transaction that transfers ownership from one party to another, including the lenders who are likely involved. It is where everyone signs all those papers. After getting signatures, the closer also makes sure documents are properly filed, recorded, loans paid off, new loans are funded, and everyone can rest assured ownership and debt is properly in place.

## AN OVERVIEW OF TITLE WORK

The primary objective of title work and title insurance, Craney said, "is to assure that the buyer owns the property free of any liens, encumbrances, or judgments prior to their

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purchase." In order to make that claim, a title searcher goes to the original county records to document every transaction that involved a particular piece of property.

## THE LEGAL DESCRIPTION

The first, and most important task is to check the legal description on every document. To the tiniest detail the legal description must be accurate because it legally delineates the subject property.

If those legal descriptions are not complete and accurate, and there are gaps, it is the job of the title company to find a way to bring together all the parties, detail the situation, and once an agreement is made, prepare the necessary paperwork to make the records accurate and complete. The title company does not negotiate a resolution. Craney summed it up, saying, "In essence the title company works to resolve property line and ownership problems before the deal is closed."

## LIENS, ENCUMBRANCES, AND JUDGMENTS

Any time a piece of property is used as collateral for a debt, the lender can put a lien on it. The liens are recorded so when the searcher reviews the document files, they are found and noted.

There are other kinds of liens besides those for loans. If a tradesman completes work on a property and does not get paid for the job, they can place a mechanic's lien against the property. Unpaid property taxes and other taxes can also be recorded as debts against the property.

An encumbrance is when a claim is made upon the property



With B Craney (middle) Closers Robin Burns (right)

by someone other than the alleged owner. For instance, a utility company may have an easement on the property for service lines or a neighbor may claim they own two feet of one side of the property.

A judgment lien is a court ruling that gives a creditor the right to take possession of a debtor's property if the debtor fails to fulfill contractual terms.

Before assurances of a clear title can be provided by the title company, all the liens must be cleared, and judgments and encumbrances resolved.

*Economy*

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# H E D E A L



(left), Logan Parson (right)

transaction. “When individuals walk into the office,” Craney said, “They know what they are looking for and if they have a problem, what it is.” That does not change the level of service or the passion behind getting the job done and done right.

## BUILDING BASED ON STANDARDS AND DETAILS

The desire to make that happen for every client in the community led Craney to open Courtland Title & Escrow, Inc. in the fall of 2005. “I felt as big companies were buying out the little title companies, the new purchasers did not know the community. I wanted to be part of something that was a bigger part of the community,” she said. “I wanted to give the friends and neighbors something they could rely on.” Being part of the community, Craney says, you know the people involved so it is easier to work with them, especially if there is a problem.

It is the same kind of resolve that has driven many of her business decisions. For instance, the company has earned three Indiana state enterprise certifications as well as being INDOT prequalified.

When it comes to staffing, there is no compromise. “Training in title work is rigorous, and hard on employees,” Craney said. “It takes a good year to train a good closer. I’m hard on people because I need professional people with strong personalities who are intelligent, diligent, and tenacious. If they survive boot camp, they pull their own weight and become part of the team.”

Currently, eleven professionals are employed throughout all the locations. Roles include paralegals, title searchers, closers, escrow officers, INDOT liaison that covers the entire state of Indiana, and title examiners.

Unlike other title companies, at Courtland Title no one has specific files assigned to them. In the bullpen they work on every file together. “If someone is working on a file with an issue, all the other files continue moving forward because others pick up the slack. There are checks and balances in place throughout the process. Documents are reviewed page by page so that accuracy in every file is assured. Communication between buyers, sellers, lenders, and realtors is continual.”

Because the demands of the job and the high standards set by Craney, there is a strong dynamic in the office. “The last thing I want is turmoil in the office,” Craney said. “We have to stay focused on the important things. When you know your coworkers have your back, you are not afraid to get out of your comfort zone. It’s easier to work that way.”

Creating a culture filled with what Craney calls “good energy” does not happen by accident. “You can never tell when there

is a personality that won’t fit (ahead of time),” Craney said, “but you can feel the push and pull. I know something is wrong when I change my personality to interact with someone.”

It has taken time, but the results have been successful. “We have the perfect team here. Everyone works hard, works well together, and supports each other,” Craney said. That doesn’t mean anyone walks on eggshells. “When there is a problem with a file, these women are strong-willed lionesses. They stand up to challenges in the work and stay on it until it is right. Likewise, if there is a problem between them, they usually address it with each other.”

As a boss and owner, Craney appreciates the quality of her staff and their dedication to do the best job possible. “They care about clients and make sure everything is accurate and complete,” she said. “It is a great feeling to know I am not carrying all the weight on my shoulders.”

## TECHNOLOGY, NEEDS, AND GROWTH

Because of the confidential and critical nature of the business, Craney is wary of the security of technology. She agrees that everyone should be concerned about cybercrime and security, but she does not want to take chances. This is why she has incorporated the highest level of security software in the industry to assure no one’s personal information is accessible online.

In addition, while closings sometimes occur at remote locations, Craney felt it was important to conduct the closings with only the trained, licensed closers from Courtland Title. This prompted her to develop satellite offices from Noblesville to Spencer.

## ONE DAY AT A TIME

When she first opened Courtland Title, Craney acknowledges she had to learn all the administrative side on her own, the hard way. But she treats that side of the business just as she approaches the work of the business. “Details always matter,” she said, “and you just have to make things happen - one day at a time.”

Even though she has closers to share the load, nevertheless, Craney loves being hands-on and doing closings. She still has the same mindset and gets the same kind of thrill she got more than two decades ago. “I did the work. I had a real passion for doing the work,” Craney said “and I don’t worry about it being a business.”

As word of mouth continues to make the company grow, there are always decisions to be made. “We take care of business day to day, and it works,” she said. “I believe that when it feels good, you move forward.”

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# Sweet success

## SARA'S GOODIES

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## By Elaine Whitesides

Morgan County Business Leader

As a girl, Sara Weaver basked in the warmth of the kitchen baking with her mother, Marilyn, and her grandmother Arlene. It was no surprise when Weaver developed a passion for baking. She wore out two Easy Bake Ovens when the “big kitchen” was not in operation.

At eight years old, Weaver attempted her first cheesecake. She said, “It was so disgusting that I didn’t try another one until I was 19-years-old.” The second try was successful. “There is just something about going from a gooey mess to a beautiful concoction.” Cheesecake became her signature dessert.

However, when it came to a career, Weaver made another choice. She worked as an account manager for a major trucking firm, managing a staff of 40 drivers and three associates. Hours were long and stressful. “For twelve years,” Weaver said, “it was non-stop. I’d wake up in the middle of the night wondering if loads were getting picked up and the drivers were safe.”

Baking was put on the back burner only when requests came from friends or family. In 2013, she and her husband Keith officially turned Weaver’s side hustle into Sara’s Goodies, LLC. As the pressure at work wore on her, the congestion and pace of life in Greenfield also grew. Seeking more space, a place to park their camper, and a basement, the family moved to Monrovia.

## MOVING TO MORGAN COUNTY

Monrovia was a welcome change in lifestyle, but also fortuitous for Sara’s Goodies. Weaver had dreams of quitting the job and selling cheesecakes at the local Farmer’s Markets. A commercial kitchen would be a critical requirement. She turned to Lisa James at Heavenly Helpings.

“Lisa took me under her wing,” Weaver said. “She told me more than I would ever have asked.” James opened her kitchen to Weaver and made it possible to pursue all the required licenses and certifications. My mid-March 2021, Weaver was licensed and registered with the Morgan County Farmer’s Market



Sara Weaver

Association to have booths at the Mooresville and Martinsville farmer’s markets.

Weaver made whole cheesecakes to order and began selling slices at the markets. The response was immediate – and huge. “It was so humbling to see people coming back week after week, looking for me, lining up to buy, and then requesting new flavors,” Weaver said.

The Sara’s Goodies website with online ordering went live and she began connecting with fans on Facebook advertising the flavors she would have at each of the markets.

“Not every customer likes the same thing, so I decided to make one new thing every week.” Weaver has developed more than 40 flavor varieties for cheesecake and began making other goodies like cookies, cake pops, muffins, bars, and pastries. Everything is made from scratch using ingredients like bourbon, honey, syrups, jams, and jellies from local vendors.

She says the variety is exciting and welcomed by customers, but it is hard to manage it all as a solopreneur.

## WHEN IT RAINS, IT POURS

After meeting Weaver at the Martinsville Farmer’s Market, Paula and Doug Molin called her with an offer for the Main Connection in Martinsville. They wanted to know if Weaver would be interested in opening a coffee and pastry shop in the Main Connection. “I didn’t really want a store front,” Weaver said. “I wanted to sell my cheesecakes and goodies at the farmer’s markets.” In addition, being in business for only a few months, she felt the offer was just too good to be true.

“My husband Keith is a good businessman,” Weaver said. “While I am more impulsive and tend to jump, he is more thoughtful and thinks longer term.” After a meeting with the Molins, they decided that you never know if something is going to work until you try it and fail – or succeed.

An agreement was reached, and Sara’s Goodies Shop opened on December 6, 2021. Weaver immediately started planning for seasonal products and production went into full gear.

“In a year I went from baking for the farmer’s markets to making so much more to have at the shop,” Weaver said. With the start of the market season, Weaver is seeing how critical time management is for her. She devotes Mondays and Tuesdays to baking. Customers ordering ahead can pick up at the shop three days a week or at the markets two days a week.

## THE HEART AND SOUL OF BUSINESS

It is not just the time required by the business; Weaver lives by her saying that all her products are “homemade with love”. She puts pressure on herself to maintain her standards of excellence in every cheesecake and goodie she sells.

Growing a business from the ground up has been eye-opening. After many years in the corporate world as a manager, Weaver says she thought she was good at planning. “Now I see that I wasn’t as excellent as I thought. I need to be more proactive. I am learning as I go,” Weaver said. “Every day there is a new challenge.”

The shop is inside the Main Connection building and cannot be seen from the street. However, according to Weaver, 90 percent of her customers at the shop are part of her following from the farmer’s markets. “It is humbling,” she says. “Every day I see at least one person from the markets that has sought me out.”

Her success is mirrored in the exclamations, smiles, and excited chatter. Not just from her customers, but from Weaver herself. “It has been exciting and overwhelming,” Weaver said.

“There is nothing that warms my heart more,” Weaver said. “I am grateful to all the people in Morgan County. Everyone is kind, helpful, and supportive. That’s why I wanted to be here at the farmer’s markets,” Weaver said. “I don’t think I could have done all this anywhere else.”

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# JUST IN!

## New 2022 county health rankings and roadmaps data reports now available

As grant writers, we all know the stresses of searching for grants. What grant best fits what my organization is looking to accomplish? Can I write this in a way that gives me the best chance of being awarded this grant? Do I have all the details the funder is requesting?

Grant writing is an all too overwhelming process sometimes. The who, what, how, and data to back it up is incredibly detail driven. Let's be honest, sometimes, it's also frustrating to find the right data to validate a specific organizational need or intended goal.

Annually, The University of Wisconsin Population Health Institute conducts a program known as County Health Rankings and Roadmaps (CHR&R). This program provides data, evidence, guidance, and examples to build awareness of the multiple factors that influence health and support leaders in growing community power to improve health equity. The Rankings are unique in their ability to measure the health of nearly every county in all 50 states, and are complemented by guidance, tools, and resources designed to accelerate community learning and action. CHR&R is known for effectively translating and communicating complex data and evidence-informed policy into accessible models, reports, and products that deepen the understanding of what makes communities healthy and inspires and supports improvement efforts. County Health Rankings & Roadmaps' work is rooted in a sincere belief in health equity, the idea that everyone deserves a fair and just opportunity to be as healthy as possible.



**BRITTANI BENTLEY**

CFMC funds and focuses efforts on Social Determinants of Health. These determinants focus on the following areas: neighborhood environment, economic stability, education, healthcare and food, and community involvement and are proven to have a major impact on health outcomes – specifically for the most vulnerable populations. You can find more about CFMC's 2019 Community and Youth surveys here: <https://cfmconline.org/community-development/>.

We hope by providing access to additional data and resources such as the County Health Rankings and Roadmaps, that grant seekers like yourself will feel supported in your funding efforts. We know it takes a village. We are in this together.

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.

*Appreciate everything your associates do for the business. Nothing else can quite substitute for a few well-chosen, well-timed, sincere words of praise. They're absolutely free and worth a fortune.*

~ Sam Walton

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## To recharge or NOT to recharge? That is the question.

Much discussion has been made over the ability to recharge your air conditioning system with the (soon to be phased out) R-22 freon. We can discuss EPA rulings and phase out dates if you would like, but let's make this simple. The a/c system in your home CAN still be recharged with up to three pounds of R-22 without performing a refrigerant leak



**Jod Woods**

search and repair. With this being said, is this the best choice? The fact is, your a/c system does not use freon like your car uses gas. If you need to recharge it, there is a leak. As with any leak, it only gets worse. This is where the choices begin. Do you just continue to recharge it? - Do you try to find and repair the leak? - Do you replace the a/c? - Do you forgo any of these and spend all summer in a cold water bath? There are many things to consider other than just to recharge or not to recharge. Things such as - How long do I intend to live in my home? - Do you want to continue paying the ever increasing amount for this



type of temporary repair? - Is the a/c system more than 12 years old? - How well does it cool when it is charged? - Does it cost a lot to cool your home? - Are there other repairs that need to be made to the furnace or a/c system? We can help you answer the questions and concerns about your homes comfort system. Please contact us at 317-831-5279 to discuss your options.

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](mailto:JodWoods@EconomyHVAC.com).

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# Seven reasons to be intentional about your culture

Think about it, we spend 40 . . . or 45 . . . or 50 . . . or more hours at work each week. Many of us spend more time with those we work with than we do our families. For us to be content and fulfilled people, that time must be valuable for more than a dollar. . .

We want to be engaged in our work. We yearn for work that is enjoyable, meaningful and engaging. When we are engaged we are safer on the job, more productive and more willing and able to delight Customers.

It is for these basic reasons that organizational culture matters. It is the right thing for an organization to do - to think about the work environment, working relationships and "how we do things here."

More specifically, culture can be defined as:

- The way we think
- The way we act
- The way we interact

Focusing on building and sustaining an organizational culture is one way of showing that people are the organization's most valuable asset. It's important to be intentional about your culture rather than assuming it will come together on its own.

There are of course many other bottom line business reasons to focus on and to be intentional about building organizational culture. Here are seven of those reasons.

A strong culture is a talent-attractor. Your organizational culture is part of the package that prospective employees look at when assessing your organization. Gone are the days of selecting the person you want from a large eager pool. The talent market is tighter and those looking for a new organization are more selective than ever. The best people want more than a



**JACK KLEMEYER**  
Business Coach

salary and good benefits. They want an environment they can enjoy and succeed in.

A strong culture is talent-retainer. How likely are people to stay if they have other options and don't love where they are? Your organizational culture is a key component of a person's desire to stay. Your culture can be one of the insulators from "The Great Resignation" that we're all experiencing.

A strong culture engages people. People want to be engaged in their work. According to a Gallup survey at least 22 million American workers are extremely negative or "actively disengaged" - this loss of productivity is estimated to be worth between \$250-\$300 Billion annually. Your culture can engage people. Engagement creates greater productivity, which can impact profitability. Need I say more?

A strong culture creates energy and momentum. Build a culture that is vibrant and allows people to be valued and express themselves and you will create a very real energy. That positive energy will permeate the organization and create a new momentum for

success. Energy is contagious and will build on itself, reinforcing the culture and the attractiveness of the organization.

A strong culture changes the view of "work." Most people have a negative connotation of the word work. Work equals drudgery, 9-5, "the salt mine." When you create a culture that is attractive, people's view of "going to work" will change. Would you rather see work as drudgery or a joy? Which do you think your employees would prefer? Which will lead to the best results?

A strong culture creates greater synergy. People enjoy pursuing a purpose. A strong culture brings people together. When people have the opportunity to (and are expected to) communicate and get to know each other better, they will find new connections. These connections will lead to new ideas and greater productivity - in other words, you will be creating synergy. Literally, 1 + 1 + right culture = more than 10. How is that for leverage?

A strong culture makes everyone more successful. Any one of the other six reasons should be reason enough to be intentional about your organizations culture. But the bottom line is that an investment of time, talent and focus on organizational culture will give you all of the above benefits. Not only is creating a better culture a good thing to do for the human capital in the business, it makes good business sense too.

Regardless of your current culture, it is never too late to enhance it and to begin creating the benefits described above.

What are you waiting for?

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

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# Morgan County EDC – The partnership working to move Morgan County forward

Morgan County EDC -The Partnership Working to Move Morgan County Forward "Economic development" -what does that phrase mean to you? It is a term that is commonly used in today's community vernacular, and, depending upon the viewpoint, "economic development" conjures a variety of connotations. Does your community need to grow tax revenues to enhance quality of life? Call an economic developer. Looking to attract or expand businesses that would create jobs and pay considerable tax revenues? Look to the economic development policy side of the ledger. On the inside, some would say that "sausage grinding" is a term that most often comes to mind regarding the process of economic development. It ain't pretty but the results can be pretty flavorful.

As the result of more than thirty years of experience in economic development, my definition of the subject has evolved to note that it is "the growth of wealth and knowledge" within a defined constituency. Do our efforts result in opportunities for our neighbors to achieve greater wealth and knowledge? We strive to make it so. Of course, we can expound upon my six-word definition for discussion, and in the coming months, we will. Even simple phrases can be complex, and so it is with "economic development." Economic development makes for great conversation in the board room, the council chambers, and even in the family dining room. It affects our neighborhoods, industrial parks, schools, and our own wallets. Were it not for the development of our economy and the financial resources that we require, how would we ever afford the basic services that we need or even begin to plan for that level of achievement to which we aspire?



**MIKE  
DELLINGER**

As long as there is ink in the well, this column will share perspectives from several individuals that will assist readers with an understanding of local economic development activities in Morgan County. Several years ago, Morgan County Economic Development Corporation (MCEDC), a 501(c) (6) not-for-profit corporation was established to consolidate and lead local economic development activities. MCEDC continues to provide a space for our public and private investors to promote partnership and provide services to those businesses, industries and families that would capitalize and grow in our county. We look forward to sharing insight with you regarding our efforts to achieve the growth of wealth and knowledge as leading indicators in the Morgan County economy, and we hope that our perspectives will assist with your understanding of economic development as a policy of partnership.

Mike Dellinger, a native of Central Indiana, has led local and regional economic development efforts in Indiana, Iowa, Nebraska, and South Dakota for 34 years. Dellinger currently serves as the executive director for the Morgan County Economic Development Corporation and has been paving the path for prosperity in Morgan County for 6 years.

*It seems to be a law of nature, inflexible and inexorable, that those who will not risk cannot win.*

~ John Paul Jones



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# Finding your why for business owners

Finding your 'why' can be one of the most profound discoveries of your lifetime. Many people never discover it and for others, it's obvious. For most of us, we must think back, dig into our pasts, look for lightbulb moments and patterns. But when we uncover our why, it's as if the clouds part, the sun breaks through, and we couldn't stop ourselves, our businesses, and our lives from soaring high, even if we tried.

We take the idea of your 'why' from Simon Sinek's book *Start with Why*. As always, we've modified the process for business owners.

Your why is a statement of your core passion. Your why might be a phrase or a sentence or two that describe the emotional core of why you do what you do, the driving force in your life.

You probably started your business based on a personal desire, trait, or skill. However, there's likely a deeper reason behind all the energy, time, and sometimes money you pour into your business. If we ask you why you are in business, not unlike most of us business owners, you'd likely say, 'to make money' or 'to be my own boss' or 'I'm good at this or at that and I wanted to do it my way.' Those are your motivations, not your why. Your business has meaning for you beyond just making money. That's where finding your why comes in.

## YOUR COMPANY'S WHY

As the owner of the business, the company's why and your why are one and the same. Your why has far-reaching benefit beyond just yourself—it's the foundation for every decision you make and every action you take inside and outside your company.



**ROGER AND SUSIE  
ENGELAU**  
Business Coach

## HOW TO DISCOVER YOUR WHY

Your why isn't something you create; you discover. It takes some digging, some soul-searching. Sinek says it's fully formed by the time you're 14–20. With concentrated effort, you may discover it in an hour or two.

When we work with an owner to find their why, we start by looking back to your teens and early 20's for an inflection point—the point of a curve at which a change in the direction of curvature occurs. It's a time of significant change; a turning point, at which your life changes direction. We ask you about your high school years—what were they like? What interested you? Bored you? Was there an incident, a comment, or a realization that changed your direction? It could be a comment from a parent or teacher that changed how you viewed your future.

We ask you the same questions about your college years or post-high school years. We look for patterns or dichotomies or conflicting points.

You'll find lots of advice on ways to find your why. The process you use to find your why will be as individual and unique as your why itself.

## INSPIRE RESULTS BUSINESS COACHING'S FINDING YOUR WHY TOOL

For that reason, we developed a "cafeteria style process" with a smorgasbord of questions that work well for business owners to discover their why (downloadable on our website). Questions start by asking you about your current life and then jump back in time and ask about your childhood and growing up years, ending with the "million dollar" question about your inflection point. Choose the questions that work best for you. We've also seen great success using a business coach to ask the questions and listen deeply to the answers and assist in identifying dichotomies and patterns.

Operating with a clear why promises profound benefits personally and for your business.

Award-Winning Business Coach and Owner of Inspire Results Business Coaching, U.S. Military Academy at West Point graduate, Roger Engelau, his wife Susie, and their team of business coaches apply their business expertise to help business owners improve their business, income, and lifestyle. To schedule an exploratory discussion, go here <http://bit.ly/timewithRoger>, call 317-908-5809, or email [Roger@InspireResults.com](mailto:Roger@InspireResults.com).

## Home Bank receives IBA's Commitment to Community Award



The Indiana Bankers Association honored Home Bank as the winner of its 2021 Commitment to Community Award for banks with assets under \$500 million. It presented the award at the IBA Mega Conference in Indianapolis on May 11.

The Commitment to Community Award (C2C) showcases exceptional community bank outreach in Indiana and also includes a category to recognize banks of \$500 million or more in asset size.

"Home Bank is blessed with a tremendous team of employees who are wholly committed to serving others, both inside and outside the walls of our organization," stated Lisa Arnold, Home Bank President and CEO. "This award reflects their generous hearts and giving spirits. On behalf of our board and senior management team, we could not be more proud of them and all that they do."

## 35th Annual Curry-Overton Memorial Golf Tournament

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