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# BUSINESS LEADER<sup>®</sup>

MORGAN COUNTY

September 2022



## THE LEGACY ENDURES

*Erika Fite Fraits takes the reins at Fite Plumbing*

TUNE IN TO THE RHYTHM OF YOUR HEART



 Franciscan HEALTH

# How Type 1 Diabetes made me a better Dad

It's September – where has this year gone? Three years ago this September, I watched my youngest son's health mysteriously and rapidly decline over a weekend, then into a near comatose state in the Mooresville emergency room. The result? A permanent, forever Type 1 diabetes diagnosis; a diagnosis that shifted my thinking as a dad before we even had hospital discharge papers.

But this September, three years after my then-six-year-old son's Type 1 diagnosis, I am thankful. Do not hear me wrong: I would take this disease from him if I could. And I pray for a cure. But that does not prohibit me from feeling thankful. Thankfulness for important lessons learned. For being a better dad because of this. I often ponder, if not for my son's pancreas shutting down and no longer producing insulin on its own, would I have learned these lessons another way – would I have learned them at all, or perhaps worst – not until it was too late?

What follows are a few observations on how Type 1 diabetes made me a better dad from the perspective of a thankful father. These lessons are evident if you look for them and not so obvious when you think everything is moving along perfectly. The lessons apply equally to parents and those who are not parents and are also relevant to our lives in business.

Be fully present. Like most parents – okay, hopefully, ALL parents! – I loved my children deeply from the moment I looked into their eyes. It's a magical feeling a parent universally understands. But I did not correctly invest my time in my children as I should have. Sure, we'd play LEGOs on Saturday morning, hit the ball in the backyard, and go to the zoo. But it seemed I always had something else on my mind: a different career move,



an important person I should network with, or a board I could serve on to further my career. At that moment, I lacked gifting them with my entire presence, focus on them, and my whole love.

Pride in your child is healthy. Not the satisfaction from your child hitting a home run in Little League or perfectly popping the staccato section of the simplified Beethoven arrangement at the piano recital. No mistake about it, those are outstanding accomplishments to celebrate. What I mean is the pride that swells internally – both intellectually and physically – that your child is wonderfully made and capable of anything. And for my fellow Type 1 parents, the sense of pride that comes from recognizing – even though they endure needle sticks and blood sugar

checks multiple times a day, that they rarely, if ever, utter a complaint. It's the moment you recognize you are raising a good human, capable of adapting and growing, and it adorns your face with a smile that will not disappear. Embrace that pride and do not hide from it.

Setbacks happen, and that's okay. Sally doesn't make the soccer team. Johnny brings home an 'F' from school. Or a scene too familiar for Type 1 households: you hit days that turn to weeks – periods of very high or low blood sugar levels – even though you've done nothing different in your care. Setbacks happen. And it is okay. Sure, you want your child on the soccer team; an 'F' is not a marking you wish to see on the infamous papers returned from school; certainly, the periods of mysterious and dangerously low or high blood sugar are frustrating and rightly worrisome. But these are brief moments in time. Moments to learn and grow. And moments to extend a touch of grace to your child and yourself.

Like a thief in the night, diabetes robbed my otherwise healthy son, saddling him with a lifetime of meticulous, daily work to stay healthy – work that, while critical for him, will never cure him. This reminds me of parenting (and entrepreneurship): it hits us suddenly, requires a lifetime of meticulous, daily work, yet can never be mastered. So, we enjoy the journey. This September, my third as a Type 1 dad, has me thankful for the lessons learned on that journey and eager for the lessons ahead.

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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# That family feeling

Walk down any street, restaurant, or store in Morgan County and chances are good you will hear something about a small-town atmosphere. Followed by someone saying, "It's a great place to raise a family." Many of the stories we share include those exact sentiments.

Do you know what goes right alongside that family feel? The fact that many of the businesses in our County are truly what you would call family businesses. I'm sure everyone can name at least five without much thought.

Some family businesses are truly efforts that are waged by several people in the family. But when the time comes to pass the businesses on, there is no one to take the reins or no one who wants to take over the responsibility of being a small business owner. Some of these survive in name but are owned and operated by someone outside the family. Others, well, they close and eventually fade from memory. The only heritage is a former customer saying, "Remember when ..."

But then there are those family businesses that pass on to new generations. When that happens, you can feel a tangible love for the business. Sometimes it is interest in the business itself, but always it is the loving legacy of carrying it forward. The business becomes more than just a business. It becomes someone's life. Some family's life. There is pride in serving every customer. There is pride in seeing the name on the sign out front stay the same for decades.

We have two of them this month. Our cover story is about a fourth generation carrying on the legacy at Fite Plumbing. The Fite family has been a part of Morgan County for a long time. Erika Fite Fraits has returned to live in the county and yes, she sees it as a great place to raise a family. In addition, she has taken over



**JIM HESS**  
From the Publisher

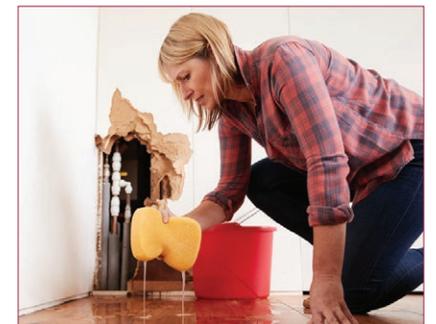
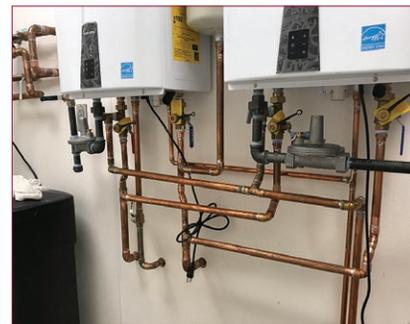
the leadership at Fite Plumbing. The wonderful thing is that she is carrying on the family business. The great thing is that she, like other generations, is infusing the business with new eyes, new ideas, and a new vision to take the company to new heights.

Our second story is about Anderson Orchard. Originally purchased in 1969 by Paul and Carolyn Anderson, their legacy lives on with their son and daughter. The orchard is celebrating 53 years and sees generations of Morgan County families visit every year for the fall Apple Fest. While the original vision for the business was a u-pick orchard, the vision has been expanded to include much more. The legacy continues as a niece and nephew recently joined the staff at the orchard. New eyes bring new ideas and new vision.

Legacies live on in businesses that become part of the heritage of our community. It is almost as if we are all family. I guess we are. We are a family of business owners.

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# The apples don't fall far from the tree

## ANDERSON ORCHARD

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### By Nicole Davis

Morgan County Business Leader

When Paul and Carolyn Anderson purchased a wholesale orchard in Mooresville in 1969, they visualized a u-pick orchard where customers could drive their own vehicles on the property and pick their fresh produce. Fifty-three years later, that hasn't changed.

Anderson Orchard continues to offer u-pick for its apples, raspberries, chestnuts, pumpkins, some plums, and pears, while selling fresh-picked and additional produce in its large, red barn near the front of the property.

"They had the vision, the u-pick vision, to treat customers great, sell good stuff - and we're still here," said Erin Sterling, co-owner.

## CREATING MEMORIES FOR GENERATIONS

Anderson Orchard is now owned by Paul and Carolyn, their son, Robin Anderson and daughter and son-in-law Erin and Iran Sterling.

Currently, the orchard has approximately 10,000 apple trees with 30 varieties of apples. They also grow peaches, nectarines, blackberries, and blueberries.

Anderson Orchard opens for the season early July, but the season gets busiest in the fall. They will kick off Labor Day weekend with Honeycrisp, currently the most popular type of apple. That's also prime time for picking red raspberries, and this year the orchard has a new raspberry patch.

"Fall is nice to see families' happiness," Erin said. "They are picking their pumpkin, they are



Iran & Erin Sterling, Carolyn, Robin, & Paul Anderson

Photo by Nicole Davis

having their slushy, it's fulfilling. It's nice to see families have a good time. I hope they enjoy it."

For many families, a visit to the orchard is a family tradition.

"There was a customer a couple weeks ago that said I'm pretty sure we've been coming since the year you opened," Erin said. "Fifty-three years, that is a long time. I really enjoy watching the customers while they are making memories. It's so great to see all the history and all of the generations."

## CUSTOMER SERVICE IS KEY

Erin, who majored in business in college, spends most of her time front and center, greeting customers, staffing a cash register, or helping people pick out the best produce possible.

"I love apples, of course," Erin said. "I love selling fresh produce, but I love the people. We would not be here without our customers. I think they're very special and I love interacting with them every day. I said if there was a college major, I would want customer service to be mine. We treat our customers exactly the way we feel about them: we really appreciate them. We give them good customer service, being fair."

That is the true secret to their success, Erin said, is treating customers like they are family, how she would want to be treated. And, selling

quality products.

"We like to give samples," Erin said. "I think people like that. Try it before you buy it. My mom always said, 'how are they going to know if you don't put a sample out?' People get a taste before they buy."

Aside from Honeycrisp, Golden Delicious and Jonathan are customer favorites.

"Everything we grow I eat at least one, and I like them all real fresh," Erin said, laughing. "But golden delicious is hard to beat."

## PLENTY OF PRODUCE

Erin said this year has been a good year weather-wise, so there is a lot to look forward to in regards to the amount of produce they are able to offer.

"This is the first year in three years we haven't had a freeze," she said. "That's really hurt the crop for three years in a row. Last year we had no peaches, nectarines, pears, plums and maybe 20 percent a crop of apples. It is sort of discouraging when you don't have your product. But my dad says you can't worry about the weather. God takes care of the weather and it will be what it will be. The customers keep coming. This year, that's been nice to have product, more stuff to sell, more stuff to pick. That should be great."

## 2022 FALL FESTIVITIES

For more than 30 years, Anderson Orchard has held its Apple Fest, a craft fair festival. That will take place Sept. 24 and 25 this year, and include a variety of craft vendors, Edwards Drive-In food truck, concession stand will be open, live music and more. This year, they will offer Fall break festivities, Oct. 8 through 16 which will include Barn Yard Party Pals for a petting zoo, a Gumption Chef food truck, face painting and hay rides all nine days.

They will offer hay rides through the orchard all weekends throughout the fall. The concession stand is also open on weekends, offering fresh apple cobbler, elephant ears and other treats. In addition to their playground which children can play on all season long, during the fall there is a straw pile on which kids can climb and play.

## SELLING APPLES RUNS IN THE BLOOD

Those festivities take a lot of manpower. Anderson Orchard has 10 full-time employees, with an additional 20 seasonal employees. During the fall season, they have a lot of volunteers such as members of the Lions Club and firefighters. The family business continues to grow, Erin says, as her niece and nephew joined the staff full time recently.

"They both went to college and chose this as their career," Erin said. "That's been a huge asset on the business side."

She later continued, "It makes us proud that our family wants to be involved and keep the family tradition/business going. It is nice when family sticks together and will be there to keep our family orchard going on and on for years to come. It shows what a great and happy environment Paul and Carolyn have created that makes their kids and grandkids want to be here. We also all have a sense of appreciation for each other. It's hard work. But we do it together and it is fulfilling. I always say selling apples, runs in our blood."

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# The problem with wanting it all

It's a challenge that I've fought for years... imagine being in a candy store and wanting this kind and that kind and oh, there's another kind! Can you relate? Maybe you're not a candy lover so it might show up elsewhere.

I have a couple of my friends that when someone asks them what they do... they go on and on with a litany of all the services they provide. I know a few others that when someone asks them who their ideal client is they go on and on... "I serve youth, salespeople, leaders, generals, drywallers etc., etc. Do you know anyone like my friends?"

There is a problem with wanting it all and it's just this... When you're for everyone, you're really for no one. Being specific is the key to success, in asking for referrals, telling people what you do and who you serve and especially whatever it is you are pursuing.

An assessment I took one time when I was first starting my business reported back to me that I suffered from a thing called Goal Diffusion. Goal Diffusion can sometimes be thought of as lack of motivation but what it really is... is the inability to focus in the face of numerous options and therefore not achieving your goals in a satisfactory way. It can be thought of as a form of overwhelm.

You can see this inability to focus from your vantage point of being overwhelmed or from your prospects point of view that they can't land on one of the many things you're saying. My friend, Karyn Greenstreet, has a blog post about being overwhelmed... Her blog post is titled "44 things to help you with overwhelm" I love the irony. Karyn is great!

My former client and good friend Sarah is a great example of the concept of focusing but she wasn't when I first met her. When I first met her, she had five different businesses none of which was really working out like she thought they should. After some discussion about her passion, we settled on only one of the five and she really focused on that business and as a result, she became the dominant solution in that line of work. The secret of her success was, besides being an amazing person, leader and entrepreneur was that she focused on her one business. More ideas and ways to serve her clients in that business. Success followed and in a huge way. Today, Sarah has as much work as she wants and is the go to person in her field.

If you are or have experienced overwhelm in your business, here are some thoughts that might be helpful. Like most of us, hundreds of things are pulling at you seemingly all at one time. You've got marketing going, production to oversee, calls to return, employees that need your advice. It's never ending right? How do you possibly handle it all?

Most of the small business



**JACK KLEMEYER**  
Business Coach

owners that I talk to keep almost all of these things in their head. I ask them where their business plan is. It's in their head. I ask where their employee training manual is. It's in their head. About the only thing that's written down is their calendar of appointments. Even many of their to-dos are in their head. Here's one simple and powerful way to get out of overwhelm—write it all down, get it out of your head.

Your overwhelm is in your head because most of how you run your business is in your head. When you start writing it all down, you will start having less overwhelm. Start by taking a little time each day to document your business processes. Make a list today of the processes that you haven't recorded. Cover marketing, production, training, accounting, etc.

Then take one of these areas and document it in detail this week. Each week, for the next few weeks document another area. Within a fairly short period of time, you should have at least the basics of marketing procedures, production procedures, client follow up procedures, and employee training procedures in place. In other words, you've now got business processes. Processes that you can rely on. Processes you don't have to think about. Processes that you will use to grow your business without all that overwhelm now that it's not all in your head.

Pick one and work it and you will be even more successful!

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.

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# THE LEGACY

## Erika Fite Fraits takes the reins at Fite Plumbing

By Elaine Whitesides  
Morgan County Business Leader

It was a proud moment for Bill Fite when he went to his grandmother to seek her approval to resurrect his grandfather's plumbing business name of Fite Plumbing. She was excited about the revival, telling him to "absolutely bring Fite Plumbing back out!" With her blessing, the second iteration of Fite Plumbing opened on January 1, 1989. Since that time, Fite Plumbing has grown out of a home shop in Monrovia to a building on Main Street (Route 40) in Plainfield. As the company grew, there were many changes, big and small, that went along with that growth. One thing never changed. Fite Plumbing has always been a family business.

From their childhood in Monrovia, Erika Fite Fraits and her brothers, Zach and Logan grew up surrounded by family and the plumbing business. "I always worked for Dad," Fraits said. "I started doing filing and answering the phone, then I was navigating in the field running materials from the supply house to job sites. I could get myself anywhere since I was about 16 years old." She began as a full-time employee in 2011.

From commercial and residential services and remodeling to new construction for residential, commercial, and industrial projects, Fite Plumbing is a full-service plumbing company with a reputation for standing by its word and doing quality work. Fraits said, "We really value what our clients and contractors think about us."

About five years ago when Bill Fite's conversations began to lean toward the topic of retirement, it was time for another change, a substantial change. "This company had been my dad's life and passion, but I saw it was time for him to move into a new phase in his life. My father never pushed me," Fraits said. "But he did say that I had always been the one (to run the business)."

For her, it was an easy decision. "I like the type of work we do and the nature of the field," Fraits said. She says over the years she discovered her love for plumbing in construction. She also discovered a passion for learning how businesses run and operate. "I wanted to know what makes certain businesses succeed and why others fail."

### FITE PLUMBING

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### THE PLAN

Two years ago, the idea of Fraits taking over the business turned into a succession plan. "I told Dad I was going to take it and run with it." She stepped into her passion, reading, taking seminars, and following the careers of successful men and women. She also stepped into leadership roles in the company while she had the benefit of her father's guidance at hand. "Dad has been a great mentor, especially in business," Fraits said. "He's learned it firsthand and shared that experience with me. He has been the key."

Along with her learning about running a business, it was important to her that she follow her father's example and know how to do every in-house job. Over time she has conquered all the jobs and their responsibilities except one – estimating. However, like most things, Fraits is learning on the job. She is not just hands-on, but up to her elbows to ensure a solid understanding.

As the first step in the transition, they developed five- and ten-year plans and set goals for the business to expand and grow. Fraits discovered an interest and capability in strategic planning and making projections. She found that making plans and putting them in place was as fulfilling as being the owner and having the flexibility with her two children, Cora and Graham.

While she appreciates the plumbing profession, she said, "My passion has become the business and running the business. I want to make Fite Plumbing a well-known name in the service industry and the construction industry."

### TRANSITION AND CHANGE

From the time she joined the company full-time in 2011, she has wanted to grow the business. She saw how important employees were to the success of a business. "I wanted to create a culture where employees wanted to work," Fraits said. Once she began transitioning into a role of greater responsibility, she began to develop new processes and systems and put them in place.



Erika Fraits

To be able to provide all the services she wants Fite Plumbing to offer, Fraits focused on employees and employee benefits. She said the company pays for schooling and some certifications. "It's important, I believe, to provide an opportunity to gain experience, have training options, and grow," she said. "On the job and outside."

Therefore, in addition to processes and systems, the workforce has seen some changes. Fifteen years ago, Fraits says, Fite Plumbing had eighteen employees. Today, there are forty-three employees. The slow, steady growth Fraits pursues is reflected in her desire to develop a solid and successful workforce. Many

*Economy*

HEATING - AIR COND - PLUMBING

# Y ENDURES



Fraits says, is tradespeople possessing a variety of skills to cover different plumbing work. Some plumbers skilled in residential services may be interested in expanding their knowledge and skills to learn more about plumbing in new commercial or industrial projects or working with gas lines. Cross-training is a valuable benefit for both employees and the company.

Fraits maintains the high standards for quality and professionalism at Fite Plumbing set by her father. She said, "All the guys are confident and proud of their work. They keep in mind that they are examples in the community. They represent the ethics and values of the company by showing respect to contractors and clients on the job and by making the Fite Plumbing trucks moving billboards on the roads.

Like so many other businesses in the trades, Fite Plumbing is always looking for talented new employees whose standards, values, and work ethic aligns with theirs and who will fit into the workplace culture.

## RELATIONSHIPS

With numerous long-term employees, Fraits says she is working with people she has grown up around and known for a long time, some more than a decade. She feels good about how their relationships have changed and grown through the transition. "Trust is such a big thing to me," Fraits said. "I trust them to have access to our building and job sites and lead work in the field to get projects done."

She said, "We work really well together. I have such respect for their knowledge and skills." She sees the way they collaborate with her and do their jobs show the respect they have for her.

"We have a really good group here," Fraits said, "and they have been positive and supportive. I feel the people on our team I work with know if something I try doesn't work out, it can be fixed or adjusted so it does work. We just take it one step at a time and roll with it. I feel they appreciate what I do."

Being a family business, there are other Fite family working there, including Fraits's brother, Zach. The family business feeling is one that Fraits protects and encourages, for everyone. "I want everyone to feel that we are a family in this together and that I have their backs. I need them as much as they need me."

Implementing regular job site meetings, she says everybody is kept apprised of the status of jobs, schedules, and deadlines as well as upcoming work. "Everyone has their own roles and tasks and stays in their lane, but it is still a team working toward a goal. Administration and management are as important as work in the field. To be sure all tasks are completed, and everything



meets all requirements," she said, "Everyone must do their part to make it all work.

## THE FUTURE

Taking over a family business is not easy, but Fraits is driven to succeed. "I love being a Fite and representing the Fite name. It is piggy backing off Dad. I am proud of what he built and want to be a part of it continuing." She considers every day another day to maintain the family legacy in a sustainable, ethical company with a family feel that provides good work and good jobs to do that work. "I wake up in the morning thinking about Fite Plumbing and I go to bed thinking about work."

Like most other small business owners, Fraits feels the crunch of time. "There's never enough time," she said. "There are too many things, and my mind does not stop. I am asking myself what can be done, how to do it, am I helping where needed to make everyone's job easier?"

With a clear vision, Fraits keeps her feet on the ground and, at the same time, her eye on the future. "Once you have a solid, sustainable business, you can continue expanding, growing larger and wider." As an example, Fraits has recently expanded the scope of their work, partnering with a residential builder to install the plumbing on new custom homes.

Fraits moved back to Monrovia with her children, about two years ago and enjoys the small-town atmosphere. "Morgan County is our backyard," she said. "We are proud to be Chamber of Commerce members and love that we can provide services to Morgan County and be part of the growing pride in the towns and county."

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# Introducing CFMC's thrive grants

As many of you know, in 2019, CFMC completed a countywide survey and outreach initiative identifying Morgan County communities' priorities, challenges, and opportunities for creating healthier, happier communities. Survey results by hometown and from our youth can be found here: <https://cfmconline.org/community-development/>.

In the fall of 2020, CFMC hired their first ever Community Development Officer (CDO), Jessica Schwarz, as a response to the survey findings. A CDO puts boots on the ground in our communities, listening and partnering with organizations working to improve the quality of life. Economic development's purpose of attracting businesses to the area to create wealth, both for the incoming business and the local community's economy, is like that of community development. Community development is economic development's sister. Rather than focusing on improving the financial wealth of a community, it focuses on enhancing a community's quality of life. Think of what you love most about your community and why you choose to live and play there. What would you say about your community if you shared why someone should live here? Now we are talking about community development.

These efforts take time. CFMC's efforts Today may not be seen until years down the road. Farmers know that the day they plant the seeds are not the day they harvest the plant. For the last two years, Jessica has taken the time to be more intimately involved in each of our communities around the county. She has chosen to focus on the smaller hometowns, building momentum in Monrovia, Eminence, Paragon, and Morgantown.

Community Development is also about doing what is best for our folks who live in each hometown. It's not about what CFMC wants but rather creating a plan and executing on the desires heard from a community. Our



**BRITTANI BENTLEY**

foundation's mission is to connect donors and their charitable giving with Morgan County's evolving community needs. Community Development is about coming alongside our communities and providing what we can as a foundation to give a hand up.

CFMC's hand-up within our communities led us to Thrive. Until now, we completed a listening tour in each of our communities through the 2019 countywide survey and hired a full-time employee focusing on community development within our county. We are proud to announce that we are investing additional dollars to empower communities to thrive.

501c and civic organizations are invited to apply beginning Friday, August 19th through 4 p.m. Monday, October 3rd. Thrive grants are intended to support only new, permanent initiatives for organizations that already focus on social determinants of health such as neighborhood environment, economic stability, education, healthcare, and community involvement. Social determinants of health significantly impact health outcomes, especially for the most vulnerable populations.

Thrive grants are a matchmaking grant. This means that an applicant can apply for any amount (up to \$6,000) but will need to match the amount requested on the grant application dollar for dollar.

For more information, including grant guidelines, please visit <https://cfmconline.org/thrive-grants/>.



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On January 1, 2023, the heating and air conditioning industry will be required to

meeting new higher minimum standards for efficiency, manufacturing, and refrigerant. Lower efficiency equipment options will be eliminated, and higher efficiency equipment will need to target higher ratings. While 2023 may seem like it is

quite some time away, we are currently feeling the pains of the industry's manufacturers who already struggle with material supply and labor issues. The economic changes coupled with the regulation changes have necessitated an EARLY decrease in equipment that meets current standards and a ship of production to provide equipment that meets future standards. Efficiency options will remain available to you, but new regulations change how those options are provided and that brings



Jod Woods

additional research, development, and production costs. HOW will this affect YOU? Higher costs of production will generate higher cost and that affects us all at home. If you have considered new or upgraded home comfort equipment, current inventory may be a great option for you. We anticipate a serious reduction in availability in the next two months. You could potentially save hundreds of dollars by purchasing currently available inventory. We would be happy to talk to you and review existing inventory and the best options for you and your family. Financing options are available if this is another great selection for you. Contact us at 317.831.5279 or EconomyHeatingAndAir.com for a free in-home consultation.

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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# The good, the bad, and the ugly of cookies

“By continuing to use this site, you agree to allow us to use cookies to store, access, and process personal data as you visit our website.”

Let's be honest. When most of us visit a new website and are greeted with a message like this, we just click through and continue browsing, learning, or shopping as we intended. But if we take three seconds to read the message at a site we haven't visited before, we may have second thoughts. Just what information are they tracking, and why would I want to give it to them? Some sites let you opt out, while others force you to accept their terms before you can even continue. Can we even trust them?

Over the next few months, I'd like to dive into the cookie jar of internet browsing and talk about the good, the bad, and the nefarious use of cookies on websites you visit every day.

First things first... cookies are not the sweet treats of the



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Technology

internet that will spike your blood sugar if you consume too many of them. They also aren't breadcrumbs. They aren't a trail that leads you back where you came from, or your browser cookies. “Magic cookies,” as they were originally called, have been around

since the mid-nineties, and address a fundamental weakness of the protocols used to surf the internet: statelessness. Not having a state means that every time you request a web page, the server you are contacting knows nothing about who you are, if you've been to the site before, or even what page you just came from. Cookies, then, are small pieces of information that are passed back and forth in an encrypted fashion between your computer and the website you're visiting to make your visit more usable.

Imagine if you had to login to every page on Amazon each time you clicked through to a new product. Or if Facebook didn't know what posts you've already seen. Or if the website you read books from didn't know you like to read in “dark mode” and lit up the room as you're trying to get ready for some rest. All of these accomplishments rely on cookies, and they're a vital part of our internet experience.

Cookies can also be used nefariously, of course. They're a big part of why a product you looked at on Amazon shows up on your Facebook feed, or what you've got to watch out for when you use a public computer to access your bank and need to make sure you log out before you leave.

Over the next few months, we're going to dive deeper into the uses of cookies in our internet experience and how to use them wisely – when to block them, but also how to not lose out on the personalization and convenience we've come to rely on them for.

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.

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# We are all our own worst enemy

We are all our own worst enemy in many aspects of our own life. Especially when it comes to money and investing. If you fell into the oh so attractive comfort of going to more cash in your portfolio a few months ago, then today, unfortunately, you're whacking yourself on the forehead. Rest assured, you have plenty of company.

Back in June on these pages, I wrote of capitulation, "Where investors throw in the towel and sell, essentially running for cover and surrendering the hope of recovering losses". (June 2022 Business Leader) About two weeks after publication, on June 16, 2022, the S&P hit a low of 3667. Now of course we don't know where it will go from here (August 12, 2022) but the 16% rise since then is nothing to whack your forehead over.... unless you chose not to stay invested.

To paraphrase the Oracle of Omaha, (Warren Buffett), "Investing is simple, but it ain't easy." And so we all prove that time and time and time again, every bear market. The simple part is just to stay invested. And that's what is so very hard. We have an entire industry built around keeping us informed day by day, hour by hour, minute by minute, of what is happening in the markets. That's all well and good and comforting when markets are moving higher. But it's all but constantly terrifying when markets continue to move lower, and lower, and lower, setting new lows every time we turn on the telly.

So stop it.

Stop watching the market news. (Please note: this is a "do as I say, not as I do" suggestion.)

Read your quarterly statements instead. They



**JEFF  
BINKLEY**  
Finance

will give you a much more accurate portrayal of how your portfolio is truly performing. The more often you look at your portfolio, the more likely you are to make an emotional bad decision that more time and patience in the market could temper.

Unfortunately, I HAVE to watch the market news because I help manage millions of dollars of other peoples' money. I HAVE to be in the know. But the thing I know best of all, and my near 30 years of experience continues to confirm to me (Series 7, June 1993), is that regardless of what the market media is making you afraid of, it is best to stay invested in a well thought out, diversified and balanced portfolio of stocks, bonds, some cash and some international stocks as well.

Stay your course. Stay diversified. Stay invested and consider watching some Yellowstone, instead of those talking heads from Wall Street.

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.

## Home Bank makes community gift to Indiana Dream Team

Home Bank recently presented a check in the amount of \$15,500 to the Indiana Dream Team. The donation to this local ministry was made as part of the bank's community gifting program.

The Indiana Dream Team was established in 2004 by Pastor Eric Lashbrook and his wife Donna with the vision to create a group home facility for young men. IDT's program provides support for life skills and character-building, work experience, family restoration, and opportunities for community outreach. The organization is based on a 100-acre property near Gosport. Funds from this gift by Home Bank will assist in the remodel/refurbishment of the residence center.

"IDT has an amazing history of restoring the broken lives and families of these young men in crisis," stated Lisa Arnold, Home Bank President/CEO. "Its mission directly aligns with that of our gifting program, to support



those most in need of hope in our community."

Home Bank's board of directors established the gifting program in 2012 to support non-profits in the bank's market communities. The organization allocates a percentage of its profits each quarter for this purpose, and a committee of employees from across the organization is charged with determining use of the funds.

Home Bank SB was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support.



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