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# BUSINESS LEADER

MORGAN COUNTY

November 2022



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## BUILT FOR REAL ESTATE

*Mother and son duo Patsy and Mark Coffey team up to grow Coffey Compass Group*

Patsy, Mark, Rebecca Coffey

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# Create a more collaborative culture

Helen Keller said, *“Alone we can do so little; together we can do so much.”*

Businesses which prioritize a collaborative environment are shown to be more efficient, have a happier vibe in the workplace and have a higher employee retention rate. It is an essential skill we should all be utilizing.

This November issue features Coffey Compass Group and Greenup’s Inspection Connection. These two businesses, while they share a common theme revolving around real estate, have no direct connection to one another. Yet, parts of the message as these business owners spoke overlapped. Both shared how buying a home is the biggest purchase most people will make in their entire lives - in many cases a 30-year commitment - and it takes a trustworthy team to do it. There is the realtor, the home inspector, the finance company and possibly a contractor or other service professionals. While each aspect of the team has their own business, their own responsibilities and area of expertise, they also have to take into consideration the jobs that the other team members are doing, listen and collaborate. If one of those pieces of the team are missing, it can create problems down the line.

Within its own business, Coffey Compass Group expressed how teaming up has allowed them to go further than they ever imagined. But first, they had to learn how to work together as a team. They had to learn how to work around their different strengths. They share with new agents and staff members about the family culture they wish to instill. They communicate to make sure they are on the same page.



**JIM HESS**  
From the Publisher

When we work together as a team, whether that is a manager/employee relationship, business/client relationship or a business-to-business relationship, it can lead to new ideas, better quality of work, a greater sense of accomplishment, learning opportunities, new ideas and even healthy competition. A study from Stanford University a few years ago showed that participants in the research study who were instructed to act collaboratively stuck at their task 64% longer than their peers who worked solo, and reported higher engagement levels, lower fatigue levels and a higher success rate.

Feel like your teamwork is lacking? The first step is to communicate better. Discuss your goals, your objectives or about changes that may be occurring. Keep expectations clear; do not make assumptions that you are already on the same page.

When done well, a culture of teamwork will lead to a unified approach to how work should get done. This has a ripple effect, leading a more efficient work environment and all the benefits. It allows employees to share ideas more openly, to feel like we can rely on one another.

## BUSINESS LEADER<sup>®</sup>

MORGAN COUNTY

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*For we are God’s handiwork, created in Christ Jesus to do good works*  
Ephesians 2:10

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# A heart replete with thankfulness

It is November, and I have a full mind, ruminating on many thoughts.

I've just completed pilot training for the airlines and fly jets across the country. This has been a three-and-a-half-year journey from student pilot to an airline pilot. A fulfillment of a childhood interest in aviation. Never have I been as professionally happy as I am now. I'm grateful.

November is American Diabetes Month, and that brings to the forefront of my mind the burden placed on my young son as he navigates Type 1 diabetes, a presently incurable autoimmune disease. But, as I have written here before, he seems unstoppable, and for all of this, I am both saddened and grateful – two seemingly incongruent feelings.

My birthday is in November, my last before turning 40. Yes, still young, but nevertheless, my thoughts naturally turn away from accomplishing things and more towards building a family-centered legacy.

And a big one, November is the month we celebrate Thanksgiving. My favorite holiday.

These are just a few of the things on my mind. Sure, daily tasks, schedules, commitments, and other things swoop into my mind at any given time, but only temporarily; the thoughts above always find their way back to the forefront – never absent.

I suspect you are no different. You, too, are experiencing changes. Perhaps the change is one you wanted, but it could also be something you did not want or expect. We all experience health challenges, both personally and within our circle of family and friends. We all get older each year – time does not wait for us. And we all have something – many things! – to be thankful for.

The last three or four years have, by far, been the most personally challenging for me; I could fill a page with the changes and challenges that have occurred. Despite that, there have been so many clear examples of grace and abundance. Through this, I have learned that abundance



**RYAN  
GOODWIN**

does not come from getting everything you want or everything going your way. The literal definition of abundance might be a very large quantity of something, but viewed through the lens of thankfulness, however, it is not more money, more time, a bigger house, or a newer car. Rather, abundance is an *acknowledgment of what you already have*. Regardless of our current lot, we all have an abundance of good to acknowledge. Recognizing and acknowledging the good in your present position is the launching pad for abundance and thankfulness. It sounds simple, but it is not easy.

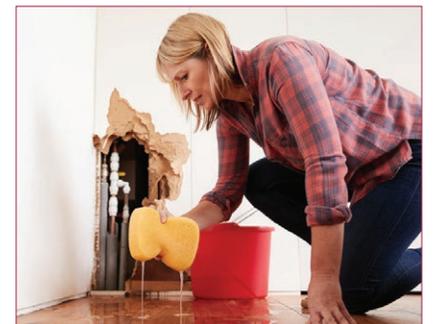
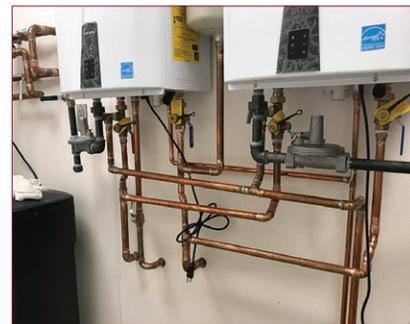
November is the perfect time to ponder your present condition and acknowledge the good in your life. Think on those things. Sure, you probably have things in your life you would like to change or have more or less of. We all do. And there is time to develop a plan to do just that. But first, find the abundance in your current position.

I find no better summation than the words of William Shakespeare: "O Lord that lends me life, lend me a heart replete with thankfulness." May we all see the abundance in our own life – our own present situation – and allow that to release a heart replete with thankfulness.

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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# Customer service is the key to home inspection

## GREENUP'S INSPECTION CONNECTION

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By Nicole Davis

Morgan County Business Leader

Britt Greenup was driving home from earning his license as a home inspector in July of 2019 when he got his first call from his first client. Greenup's Inspection Connection has continued to grow ever since, even through a slowing housing market.

"For me to enter it when I did, to become as successful as I did and as quick as I did was very much a blessing," he said. "To get that way is one thing, but to stay that way, it must mean I'm doing something right and bringing a service, a style to the people that was missing."

## THE ROAD TO HOME INSPECTION

Greenup started out in the accounting field but over the years has ventured into a multitude of different businesses. He owned a carpet cleaning business, a water damage restoration business, a hardwood flooring business and has done concrete work. He reached a point where he questioned where to go next.

"I know about everything there is to know about a home," he said. "I turned to God. I said, 'so why did I do the accounting; why did I do the marketing; why did I do all these other things. What is the point?'"

He got his answer when he went with some friends to look at houses they were thinking about buying.

"While they were looking at 'does the couch fit under the window; what color curtains should we buy?' I was looking at the house itself," he said. "What the crawlspace looks like? Where's the electric panel? What kind of structural issues does the house have? That



(Photo by Nicole Davis)

stuff has always interested me. About the 10th time of the realtor asking me if I was a home inspector, I thought maybe this is where I am supposed to go. I sat down and thought about it, put some praying behind it. Maybe all that training that I got without knowing I was being trained to do this, is where I was supposed to go with this."

He started pursuing the requirements to become a home inspector in Indiana.

"It was a very good decision," he said. "I'm busy. I'm busy even in a bad market. I haven't had to turn business away yet. But my cup is getting full."

## WORKING FOR THE CLIENT

"My slogan is Team Up with Greenup," he said. "I really stand behind that. I think it takes multiple people to buy a house. It takes you to find the house and fall in love with it. It takes the realtor to help you look at it and do all the

paperwork, it takes the financing people to help you finance it but it takes me to help you find out if there is anything wrong with it. Are there any kind of problems you are going to walk into? So the Team Up with Greenup slogan really works because arranging a team to help you buy a house and it's really hard to do if you're missing one of those components to do it."

Greenup said his primary focus is customer service.

"I work for them," he said. "My contract is signed by my customer and nobody else. That's where my loyalty lies. So I will report factually exactly what I find. It's my job to tell you the bad news in a good way. I've never been hired to tell the good news. They want me to dig in, find out what's wrong with the house and what kind of issues they're going to have. It's my job to report that to them in a way that's not going to cause them to want to back out of their sale, to panic, to have instant buyer remorse. It's my job to tell them what's wrong but also relate how to fix it, what possibly caused it. It's my job to report to them in a good way, honestly, rationally."

He books four hours for a home inspection and makes sure to use every minute of those four hours.

"I don't just leave an inspection and forget about it," he said. "I'm driving home like 'did I check this, did I do that?' I take it home. Because we're on the same team now. They're paying me pretty good money to provide them with a super quality service product. If your service is terrible, you're not going to get hired again. That word spreads fast when it's bad."

Greenup is also licensed as a termite inspector, to do radon testing, does septic and well water testing - "the whole gamut," he said.

He recently started a podcast called Home Inspections 101 geared toward homebuyers, particularly first-time homebuyers, to walk them through the process.

Outside of Greenup's Inspection Connection, Greenup also works at Allison Transmission and is lead singer in a classic rock band called Fancy Sauce. He and his wife live in Mooresville and have two sons, ages 25 and 21.

## THE TEAM BEHIND GREENUP

Whenever he needs business advice, Greenup said he turns to his lifelong friend, Mark Stoner.

"Mark is a service business building force to be reckoned with," he said. "He's extremely successful in his line of work in Nashville, TN. He's a fantastic friend but he's probably the smartest businessperson I've ever met. To have someone like that inspiring me along the way, guiding me and teaching me, it's an education that you can never pay for."

He continued, "My biggest achievement is just succeeding in this business because it's really tough to do that. But I didn't do it by myself. I was told to do this. I've had people like Mark help me along the way; my wife has helped me along the way. I couldn't do it without my little, close support group."

Business is booming, but where it's going is a story still untold. Greenup said he will keep looking forward and moving the goal posts as opportunities arise.

"You find something you love and you never work another day in your life," Greenup said. "And this is a love-hate relationship. It's fun

and it's a pain at the same time. I love to do the job, I love to help people but hate staying up late to write reports. Nobody likes crawling around in spider infested, super-muddy close quarters crawl spaces, but that's my way to give back. That's my way to help people. I feel like I was made to do it. So I'm just going to keep going and I'm doing the best that I can."

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# 8 steps for better engagement

Engagement, is this column really about getting engaged? Absolutely! Engaged with your customers! “Why?” you might ask. My rhyming answer... “*When your customers are engaged, they buy! It’s just that simple. The more your customers engage, the more they buy.*”

Remember there are only four ways to grow your business...

- Get more clients – usually the most difficult and the most expensive.
- Get your existing customers to buy more – ancillary sales to the original sale, up sales and cross sales.
- Get your customers to buy more often – From annually to monthly or some version of increased frequency.
- And the fourth... to improve on any of the aforementioned ways.

Between now and the end of the year there are many special days and holidays you can incorporate into your marketing and messaging. To discover the special days, go to NationalToday.com and explore... there are a ton! Here are some secrets to getting your customers engaged in your business.

1. Hold a holiday open house and invite your customers to attend.
2. Publish and send an e-zine or paper newsletter, you can never over communicate.
3. Have an interactive on-line presence and be sure to monitor the activity and respond to their posts.
4. Use a survey either by mail, e-mail or in-store and tell your customers about it. Ask for their preferences and favorites.
5. Make it easy for them to do business with you. Make



**JACK KLEMEYER**  
Business Coach

sure to not make any assumptions that they “*know what to do!*”

6. Tell your customers what you can do, not what you can't do in a polite way before they ask. Remember, an ounce of framing is worth a pound of cure.
7. Keep an ear open for their “pains” all the many ways that you can solve or help lessen their problems and put their fears at ease.
8. Tell your customers that you want to hear from them and that you sincerely appreciate them and the business they do with you.

Let's talk about the eight simple secrets... When you commit to a schedule to publish an e-zine or paper newsletter, stay with the schedule you've committed to doing. Once you deviate from the schedule the impact of your consistency will diminish fast. John Maxwell says, “Consistency compounds.”

You should have an interactive on-line presence especially

on social media. At the very least you should set up a “Google Alert” for your name, the name of your business, and possibly the name of your main products.

Your customers are talking about you whether you think they are or not. I assure you, they are! Have a place where your customers can talk and if they complain, respond appropriately. A Facebook Fan Page is a start for on-line presence. When it comes to social interaction, take author and online guru Gary Vaynerchuk says in his best-selling book “Jab, Jab, Jab, Right Hook” and by that Gary means... serve, serve, serve and then ask for the sale.

When dealing with customers never make assumptions that they know what to do or how to do something. Have a detailed plan, better in graphic form, to show them what you expect and how you expect it done.

Tell your customers what you can do. If you happen to run out of a particular item, tell them the best alternative.

Just remember, an engaged customer is a buying customer! Strategize with your employees or close associates and discover all the many ways you can engage your prospects and customers. Then discover how you can engage them more often.

When you take the time to work on your business versus in your business, you will be the beneficiary of the effort. Now, go get engaged!

Grow Your Business™ Coaching founder Jack Klemeyer is recognized as a preminent 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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# BUILT FOR R

*Mother and son duo Patsy and Mark Coffey team up to grow Coffey Compass Group*

**By Nicole Davis**

*Morgan County Business Leader*

Neither Patsy Coffey nor her son Mark Coffey knew exactly what they were getting into when they dove into the world of real estate. Not afraid of hard work, they put in the hours which resulted in them setting records and achieving awards since they each started.

They are currently in the top 1% of realtors worldwide as it relates to home sales, according to the National Association of Realtors. More importantly to them, they have teamed up and used their business, Coffey Compass Group, as a way to grow their family and give back to the community.

"It wasn't this huge plan to become what we did," Mark said. "It was a dedication to our clients, caring about our clients, understanding that they are more important to us than any other part of the transaction. The client matters more than the numbers do. I think that we treat our agents the same way. They matter more to us than anything else. That is how we have grown."

## A RECORD-BREAKING BEGINNING

Patsy entered into real estate more than 25 years ago, encouraged to do so by her husband, Mark Sr. Her first year, she was named 1996 Rookie of the Year for Better Homes and Gardens, was third in sales for rookies nationally, was inducted into the President's Hall of Fame - among several other awards.

She tried to encourage her son Mark to get into real estate for a long time. Mark was part of a union working in construction and said he enjoyed the work and the job stability. After he suffered a severe injury resulting in many knee surgeries, he realized he could not return to that career field. Real estate seemed like a natural progression. His wife, Rebecca, has had her real estate license for 20 years and has worked for Patsy since 2005. She currently serves as marketing coordinator. Mark earned his real estate license six years ago with a desire to do it on his own and work for himself.

"I wasn't Rookie of the Year, but I sold 40 properties my rookie year," Mark said.

In his second year, Patsy approached him with a business proposition.

"She asked me again about working with her, but this time

## COFFEY COMPASS GROUP

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forming a team instead of going to work for her," Mark said. "I thought about it for about two-and-a-half seconds and we were off and running."

The two went into the business together in 2018.

"Our first year we set company records for the number of sales and number of listings," Mark said. "Our second year we set company records for the number of listing sales and volume. We stayed there until we left. It was just the right ingredients."

## MAKING A BIG MOVE

Patsy and Mark switched from Carpenter Realtors to Keller Williams Indy Metro South just over a year ago. They remodeled and moved into their new building at 340 E. High Street in Mooresville within a five-week time period.

"For us to make that move away from Carpenter Realtors was a real struggle," Mark said. "In this business, I think people leave for money a lot, but for us it was family motivated. The owners of Keller Williams Indy Metro South are phenomenal people that have supported us every step of the way. They will just step in and help. The moment we sat down with them, we felt at peace with them. That was huge for us."

Family is what Coffey Compass Group is all about.

"I tell the people who come to work for us that they're joining our family whether they like it or not," Mark said. "That is the kind of environment we want. People want to be here. With the bad that comes with family, there's also a lot of love, dedication and support that comes with being part of a family. Everyone in here knows my kids on a first-name basis. They talk to them about their sports. Even my kids are part of this team, if you will."

Rebecca said that some of the biggest success stories they tell are about agents who grew under Coffey Compass Group and went on to have successful careers as solo agents.

"Even when they're no longer on our team, they're still in our office," Mark said. "That's rewarding to us, to know they have a successful career and we had a small part of that."

Working with family does not always come easy. Patsy said



she and her son have very expressive, driving personalities so they have had to figure out how to balance both of their strengths and differences.

"But obviously we have a great relationship," Mark said. "We are so much better together than we are apart. We had to learn when to lead and when to step back. There are things we both excel at. We can't both go to a listing together or we will lose that listing because we're both trying to take charge. But she has been in the business 20 years longer than I have. We have different ideas of things we want to do. But we keep each other in check."

*Economy*

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# REAL ESTATE



Mark, Rebecca, Patsy Coffey

## RETURNING THE BLESSINGS

The team at Coffey Compass Group finds it important to give back to the community and does so in numerous ways. They contribute in many aspects to Mooresville schools, Monrovia Schools, Churches in Mission, The Blood Center and the Boys and Girls Club. They held an inaugural golf outing in August this year, raising approximately \$20,000 to provide free service dogs to veterans. They also have an intern from the high school each year as a way to develop new people and keep the community involved.

"We tailgate at all the football games for Mooresville and Monrovia," Mark said. "We do pizza nights for every sport where we provide the entire student section with pizza. We do sponsorships, as in banners and teacher appreciations. We do Student of the Month at Monrovia High School and Paul Hadley Middle School. We are working on providing a scholarship program for Mooresville High School. We're just trying to be very involved in the school systems. We all live locally still. I was born and raised in Mooresville as a Monrovia graduate. It's incredibly important for us to understand that being part of the community is a huge asset to our business. That's something we're very proud to be able to do because we've been very fortunate."

## WHAT ABOUT TODAY'S MARKET?

As for the housing market, Patsy said she's seen her share of ups and downs over the years.

"We're on a down right now," Mark said. "There's ebbs and flows to it. When the market is down, we can spend more money, we can do more partnerships. When we go into a downturn, we just have to pull back a little bit. Marketing for our clients is more important than anything else we do and we want to make sure that we're financially stable to continue to be able to grow. Like anything else, real estate is currently on a downturn with inflation. We understand that is going to turn around anywhere from 12 to 18 months."

The past three years, the housing market has boomed to the point of having a larger demand than supply, creating an environment where houses are selling for well above listing price with multiple prospective buyers. Patsy and Mark said they don't expect to see home values decrease, but instead take some pressure off.

"Sellers are worried about where they're going and buyers are trying to outbid each other," Patsy said. "They'll be able to choose a home and make an offer and negotiate something

with the sellers. The sellers will have a reasonable amount of time to find the best home for them."

Mark continued, "Each market presents its own positives. You just have to find the wins instead of focusing on the losses. I think there is a lot of positives on the horizon"

## NEVER STOP GROWING

Coffey Compass Group is in the process of opening a second location in Monrovia, which is expected to happen by the end of November.

"It's grown beyond our expectations," Patsy said. "Even when I approached him about a partnership, I never expected it to grow to this, for us to lead the company in all categories and now we're opening another office in Monrovia, so we'll have two offices."

It is not only the real estate business that's grown. Patsy and Mark referenced a quote by Neil Schwartz of 21 Century Masters: "Real estate is a golden ticket. It will provide everything you ever needed." Their real estate business has open other doors to parallel businesses. "Continuing down this path has allowed us to open a lot of other opportunities for investments," Mark said. "If anyone was thinking about getting into real estate, the most crucial thing is it starts, to open up other avenues you did not know were possible until you put the work in... for you to be able to grow your business in other directions you never thought about. We have multiple companies now. We're getting ready to get our auctioneer's license. We do property management now. We own several commercial buildings. It has allowed us to grow our enterprise. But all of it comes back to our real estate career."

Mark said they would like to one day have 50 agents and more locations, to just keep building on the momentum.

"My dad has passed away, but he has a huge impact on our lives still today," Mark said. "He was very hard-nosed but cared tremendously. So, I try to instill those same principals in my kids. That you can have anything you want in this world as long as you're willing to go get it."

One of Mark and Rebecca's two sons have expressed interest in getting into the real estate business, as well as a nephew. They said the hope is that every new generation will continue to have more because of the work they are putting into this business.

"Obviously, there are many many hours that go into it," Mark said. "We really have a unique opportunity to try and grow that we never planned to be able to do. So why stop?"

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# Be the chipmunk

I have a bird feeder in my back yard. It hangs from a shepherd's crook style rod that's pushed into the ground. I keep it pretty well stocked with a good blend of bird seed. The blend I buy is hearty. It has many small seeds but also has sunflower kernals and even full grains of corn in it. Hearty.

I also have a family of chipmunks that live under my deck. I think there's a momma, a poppa, and a teenager. They greet me often at the sliding glass door off my kitchen. When I say greet, I mean they sometimes stop and peer in at me as they dash across the vast exposure that is my uncluttered deck.

My brain works funny sometimes, like it did this morning. As a student of the Market, as I have been for over 30 years now, my mind often sees things and relates them to the Market. And vice versa. Today I was watching the birds and the chipmunk as they partook in the feast that awaited them at my bird feeder. And I thought of their behavior and how it mimicked some behavior I've seen in investors.

The birds fly to the feeder and feed for sometimes but a moment. Then something frightens them, a breeze, a stirring of the leaves near them, a sound that only one of them hears, then they all fly away, only to return when they perceive things to be "safe" again. And they all do it together, never acting alone. One bird flies in, then they all follow. One flies away and all the rest panic and fly off.

The chipmunk is different. He is much more



**JEFF BINKLEY**  
Finance

intentional. He waits, then darts from under the deck to the base of the rod, waits, then climbs part way up it, waits again motionless, then a little further, waits, then stops at the top of the crook, before finally ending at the feeder. And then he feasts. And he doesn't care what the birds are doing around him. They sometimes share the feeder at the same time but more often he feasts while they fly in and out.

Markets are like the bird feeder. It is nourishment to those who partake in it. It has a hearty blend of many, many tiny seeds, and larger sunflower seeds all the way up to full grain kernels of corn. Delicious and nourishing. Yet so many birds fly in, get spooked and fly away before they can truly enjoy the benefit of patiently waiting and feasting. Now the chipmunk, he's cautious but he's not afraid. He thoughtfully, slowly approaches the feeder and is purposeful on achieving what he wants. And he's patient. And unafraid. And he gets the feast.

Be the chipmunk.

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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# Why I joined MCEDC

## Barry Jackson

German American Bank

When I joined the board of the Morgan County Economic Development Corporation, I knew the organization was pivotal to the growth of Morgan County but did not know to what extent. I grew up in Martinsville, met my wife there, and after moving to several different states before moving back to raise our kids there as well. One thing that I have always heard was the talk about how great it would be one day if the downtown square could ever get revitalized, but it honestly seemed like too far gone and too large of an undertaking to ever really materialize. However, once Craig Fenneman and Doug Molin formed Artesian Group, LLC all of the discussions of what “could be one day” happened in short order. The public private partnership between Artesian Group LLC and The City of Martinsville with the assistance of the Morgan County Economic Development Corporation took 20 years of conversations and made them a reality in a few short years. Now, instead of vacant buildings in disrepair, downtown Martinsville has a vibrant downtown with numerous restaurants, shopping, and our 100+ year old Candy Kitchen.

This type of public private partnership is key to the growth of Morgan County. The downtown revitalization is a springboard for the future growth around I-69 in Martinsville, expansion in the industrial park off of 67 in Mooresville and the continuing growth of Monrovia with its proximity to I-70 and Mooresville and

Camby with their relative location close to Indianapolis International Airport. Housing needs are booming in all of Morgan County with numerous developers looking to build subdivisions in Martinsville, Mooresville, and Monrovia. 250+ new homes have been proposed in Hanna Farms in Martinsville as well as a new justice campus, a new police station and numerous other long term growth needs.

We are to be stewards of what we have been given, and to leave the community better than when we received it. I see cases of this care all around. In Martinsville, numerous residents have taken extraordinary efforts to save historic homes all around town instead of tearing down to build new. When the building was no longer feasible for the sanitarium, Costin Funeral Chapel built their business honoring the legacy that had been before them. Fenneman Associates saved the historic Grassyfork Fisheries building. More recently, Doug & Paula Molin have been acting as stewards of the Foxcliff Golf Club and are leaving it better than they received it.

Morgan County is rich in history. Mooresville celebrates its history with its downtown Victorian Christmas every year. Martinsville has its fall foliage festival parade. Change and growth is inevitable, however that change and growth can be modeled and structured to pay tribute to the rich history of the county. The old saying of “it takes a village” is true in many things, including moving our county into the next generation of citizens, small businesses, corporations, and local government.

## Home Bank breaks ground on Mooresville branch rebuild



Home Bank broke ground on the rebuild of their Mooresville branch on Tuesday, September 27th. In anticipation of the construction, the Mooresville staff moved to a temporary location across the street at 465 Town Center Street. The temporary branch is fully equipped with an ATM, safety deposit boxes, and all the familiar Mooresville staff. It has no drive-thru, but the lobby is open until 5PM Monday-Thursday, 6PM on Friday, and 12PM on Saturday to accommodate customers.

“With this project, we want to show our commitment to the Town of Mooresville,” stated Home Bank President/CEO Lisa Arnold. Home Bank wants to be a part of the future here. This community has been very good to Home Bank, so this investment is something we are very honored to be able to do.” Arnold was the branch manager of the original Mooresville branch when it opened in 1994.

The rebuilt branch is scheduled to open in the summer of 2023. Construction is supported by R Chavez Construction, arcDESIGN, and the Mooresville Chamber of Commerce, all of whom had representatives present at the groundbreaking.

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# Thanks-Giving

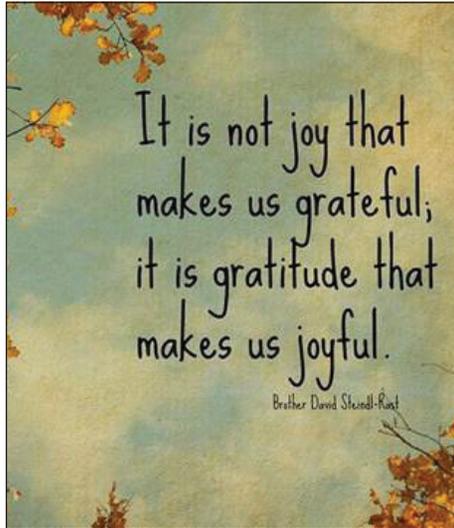
Ephesians 5:20 "Giving thanks always for all things unto God..." This time of year the "attitude of gratitude" is on most people's



**Jod Woods**

mind! We hear many speak about for what they are thankful. I am so thankful for the many blessings God has given me. The Thanksgiving spirit encourages more than simply being thankful for all our blessings. The word "Thanksgiving" alone requires

more. Just as history books tell the story of Pilgrims sharing their harvest with the Native Americans on the first Thanksgiving, we should share our harvest with those around us. Everyone has been gifted different things. Some are blessed with talent, others may have money, some may have extra time. Everyone has something which they can give to others. I encourage you this Thanks-Giving season to find ways to GIVE to others. I can guarantee you will receive more of a blessing when you give to others part of what has been given to you.



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.

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# Take care of your cookies

Last month I shared about the good, the bad, and the ugly of Internet cookies. Cookies are great when they help you stay logged onto a website you frequently visit, but their value gets a little murkier when things you searched for on a website start showing up in your Facebook feed without your "permission."

Cookies come into play in many other aspects of the Internet, and while having them enabled is an important part of day-to-day usability for many websites, knowing how to turn them off and clean them up can save you some hassle and security exposure.

Let's get something basic out of the way first. Use a modern browser. If you're still using Microsoft Internet Explorer... you need to move on. Get over to Chrome, Firefox, Safari, or Edge. Each of these has their own group of fans and detractors, but they at least conform to modern security standards for the secure transmission and storage of your information.

Once you're in a good browser... if you ever want a fresh start, you can go to the Settings area of your browser and delete temporary internet files and cookies. This will reset everything websites know about your computer. Keep in mind, however, that also means you'll need to log into sites again the next time you visit. You can clear these cookies for particular sites if you'd like as well.

Whenever a site offers to "remember you," keep in mind they are tracking enough information about you within your browser to log



**CHET CROMER**  
Technology

you back in the next time you visit. Sites may store some of this information without your permission as well, so, as always... surf carefully.

Finally, if you run your own website or pay someone to run it for you – know what information you're collecting and storing from your visitors and treat it like the precious information it is. If you gather someone's email address... don't store it in an "uploads" folder on your website where Google can find it. The same goes for employment applications – we've found them, complete with names, addresses, and social security numbers, stored right on the website, waiting for Google to find them. Be a good Internet citizen, and take good care of the information others share with you.

As we continue this series on Internet security, we'll dive into other areas such as tracking people through e-mail marketing and preventing phishing attempts. Stay tuned, and always be on guard on the web!

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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# Thankfulness culture: A pathway to profit for your business

We business owners are human and we humans tend to look for things that are going wrong instead of looking for things that are going right.

One study found that 74% of people today would consider finding a new job because of lack of recognition! That's 3 out of 4 people; in other words, a majority of the team members who help your business function day after day.

Would any of your employees fall into that majority? Which of your key players are feeling unappreciated or frustrated?

On the other hand, practicing on the positive can provide a pathway to increased profit. Think what could happen in your company's culture if everyone went around looking for things going right and then saying "thanks." You'd have a thankfulness culture.

In this season of thankfulness, there's a simple way to keep your team members engaged and happy and it boils down to a single, unbelievably powerful word. Thanks.

By saying 'thanks' regularly, you can transform your company's culture into a place where people love to come to work and work harder while they're there—improving productivity, turnover, and profit.

A thankfulness culture starts with the business owner

Believe it or not, there are right ways and wrong ways to say thank you. I once had a boss thank me publicly but called me Sally instead of Susie! Another time, a boss thanked me as part of a project team that I wasn't even on. You can imagine it didn't do much to make me feel recognized.

Here are 4 tips for saying thank you effectively, and ingraining gratitude as part of your company's culture:



**ROGER AND  
SUSIE ENGELAU**  
Business Coach

1. Make saying 'thanks' a daily habit. Lead by example and set a precedent for the rest of your team to follow. The positivity multiplies quickly!
2. Use people's names (but use their right names!)
3. Be specific with your praise. For example, "That report was really thorough. Thank you for a job well done!" This has the double bonus of being extremely impactful AND reinforcing the positive behavior so that they repeat it in the future.
4. Praise publicly. Say thanks in front of others. Take a minute or two at the beginning of meetings to acknowledge the good work of team members. They'll feel great and it'll give the rest of the team something to aspire to.

Here are some gift ideas if you want to express your thankfulness even more:

Traveling trophy	Darn Tough socks
Car seat heater	Fidget toys
Earbuds	Yoga or gym passes
Mixology class	1/2-day off work
Cookies, fruit, candy	Favorite book
Lottery tickets	Kindle egift book
Plant	Candle
Flowers	Door Dash certificate
Special training program	Bottle of favorite spirit
Random daily gifts for a week	Gift certificate to the spa
Travel book	Hummingbird feeder
Desktop diffuser	BBQ kit
Wall of fame	Picture frame
Golf tees and balls	Subscription
Cookie decorating class	Special parking spot
Desk humidifier	Pizza party

Gratitude isn't just for Thanksgiving Day. Lead by example and kick off your company's thankfulness culture every day of the year. It's a cost-free pathway to profit.

Award-Winning Business Coach and Owner of Inspire Results Business Coaching, U.S. Military Academy at West Point graduate, Roger Englau, 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).

## Family Medicine doctor joins Franciscan Physician Network Mooresville Family Care

Stephanie Sproesser Rosa, MD, has joined Franciscan Physician Network Mooresville Family Care.



She joins a team of physicians and advanced care providers who provide a range of primary care services to patients of all ages. Their offices are located at 1205 Hadley Road, Suite 200, Mooresville.

Board-certified in family medicine, Dr. Rosa most recently completed training with the Franciscan Health Family Medicine residency program. She earned her medical degree from the Indiana University School of Medicine and

received undergraduate degrees in Biochemistry and Spanish. She is fluent in both Spanish and Portuguese languages.

Dr. Rosa is a member of the American Medical Association and is a past member of the Franciscan Health Recruitment Board.

To schedule an appointment with Dr. Rosa, call (317) 834-9393.

Franciscan Physician Network is a division of the Mishawaka, Indiana-based Franciscan Alliance. To learn more, visit [FranciscanDocs.org](http://FranciscanDocs.org).

## Hospitalist joins Franciscan Physician Network

Kylie M. Bowen, DO, has joined Franciscan Physician Network IMPACT Center.



medicine residency training at Union Hospital in Terre Haute. She earned her medical degree from the Marian University College of Osteopathic Medicine and received her undergraduate degree in biology at the University of Evansville, where she was a presidential scholar.

Franciscan Physician Network is a division of the Mishawaka, Indiana-based Franciscan Alliance. To learn more, visit [FranciscanDocs.org](http://FranciscanDocs.org).

IMPACT Center doctors and nurses manage and direct the care of patients throughout their hospital stay and communicate directly with patients' primary care providers.

Board-certified in family medicine, Dr. Bowen most recently completed family

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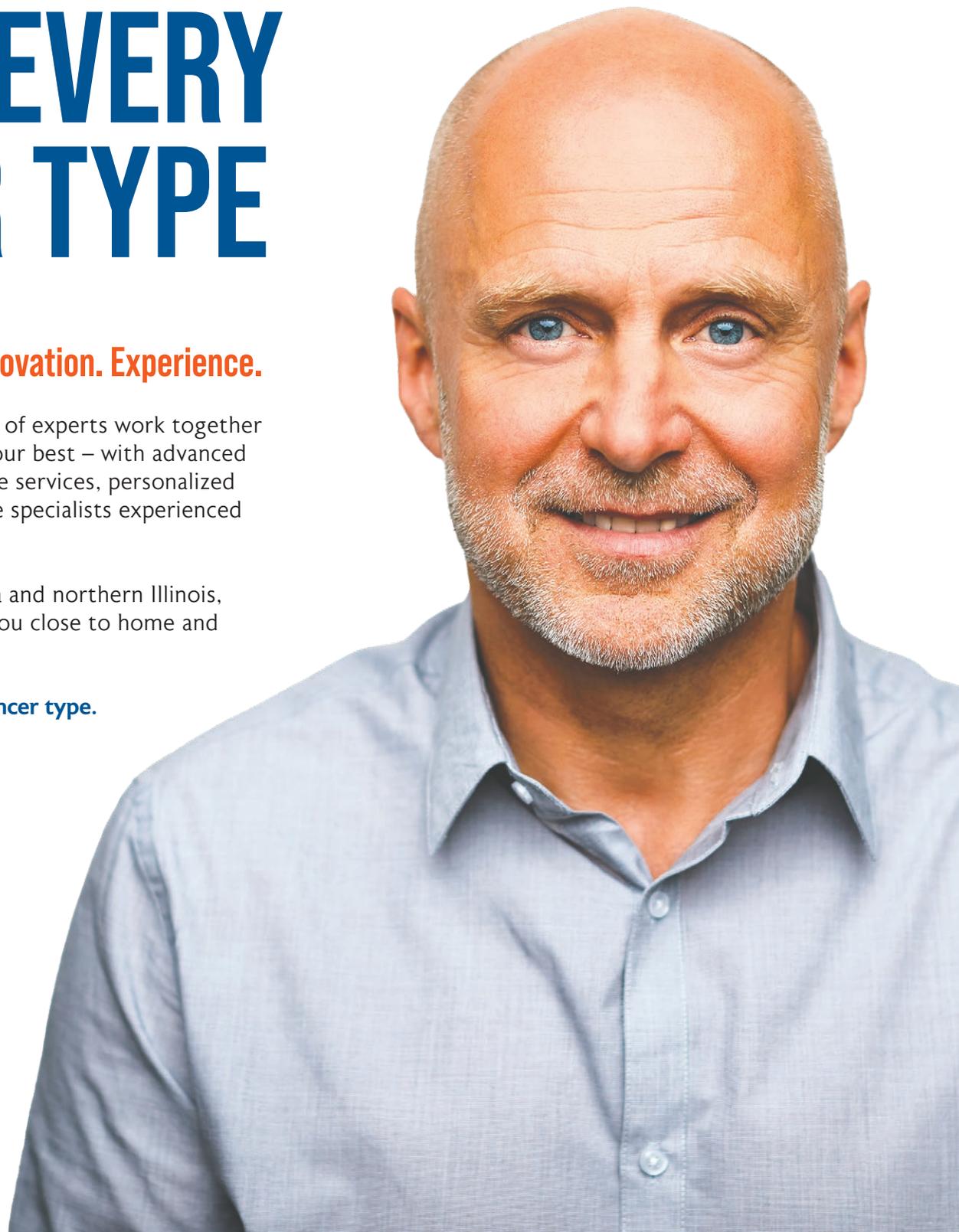
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