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MORGAN COUNTY

December 2022



MAPPING THE ROUTE TO A HEALTHIER COMMUNITY

Kendrick Foundation Executive Director Keylee Wright aims to increase Morgan County's overall health

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IN THIS ISSUE

Wisdom from The Grinch and The Gospel.....	2
Syracuse, Morgan County, and the Importance of Small Businesses.....	3
Navigating the road ahead.....	4
When the yogurt hits the fan.....	5
Mapping the route to a healthier community.....	6
What is in your crawlspace.....	8
Of Bitcoin and bulbs.....	9
What does innovation meant to you?.....	10
Franciscan Health Mooresville earns cardiovascular/pulmonary national recognition.....	10
First who then what.....	11
Nick Agresta named to Home Bank Board of Directors.....	11
Arnold awarded 2022 Indiana Bankers Association Woman of the Year award.....	12
Kendrick Foundation announces 2022-23 grantees.....	12

Wisdom from The Grinch and The Gospel

We all observe traditions this time of year that serve to make the season our own. One of mine is to gather my grandchildren together, huddle up on the floor in the glow of the tree with a big bowl of popcorn, and watch the 1966 cartoon version of *How the Grinch Stole Christmas*.

They are delighted by the antics of the Whos down in Whoville, and the Grinch always brings laughter – from them and from me!

There is a certain point in the story I've come to relish with great anticipation. It is the Grinch's epiphany. It is the moment when he is struck by the possibility that the Whos might just have it right. You know the moment:

"Then the Grinch thought of something he hadn't before. Maybe Christmas, he thought ... doesn't come from a store. Maybe Christmas, perhaps ... means a little bit more!"

"Maybe Christmas, perhaps...means a little bit more." Is this a thought you have pondered during the holiday seasons over your years?

Amidst the flurry of holiday activities, we all catch moments when that thought comes to mind. It could be as you flow with the crowds down the aisles of a department store. It could surface while you work fourteen-hour days in order to get a few of them off. Or, it might bring more importance to the plan for the holiday circuit of the houses of friends and family you'll visit. No matter when, you know that the thought will inevitably surface: "Maybe Christmas, perhaps...means a little bit more."

The Grinch was onto something, and we feel it, too,



JIM HESS
From the Publisher

with his words playing in the back of our minds all season long. Christmas does mean a little bit more – in fact it means a lot more.

Another quote I savor every Christmas season with my family is found in Chapter 2 of Luke:

"And behold, an angel of the Lord stood before them, and the glory of the Lord shone around them, and they were greatly afraid. Then the angel said to them, "Do not be afraid, for behold, I bring you good tidings of great joy which will be to all people. For there is born to you this day in the city of David a Savior, who is Christ the Lord."

This Christmas, as you gather with your family and friends, ponder the truth that Christmas does mean a lot more. In fact, its meaning transcends any meaning our traditions or observances may attempt to ascribe to it. As Robert Flatt once said, "The giving of gifts is not something man invented. God started the giving spree when he gave a gift beyond words, the unspeakable gift of His Son."

Have a very Merry Christmas!

BUSINESS LEADER[®]

MORGAN COUNTY

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Ephesians 2:10

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Syracuse, Morgan County, and the Importance of Small Businesses

My airline pilot travels in October led me to a long overnight stay in Syracuse, in the Finger Lakes region of Upstate New York. Pilots are normally in and out of a city in eighteen hours or less - enough time to go to and from the airport and hotel, eat, rest, and repeat. On this trip, however, I had thirty-two hours in Syracuse. I was the grateful beneficiary of this extra time, as Upstate New York was alive with rich fall colors.

With the extra time, I ventured into downtown Syracuse on a nice Saturday late morning. Syracuse is a city with a core population north of one hundred and fifty thousand people and a metropolitan area of more than half a million. On an unseasonably warm Saturday, I expected downtown to be busy. I was wrong. My love of reading and all things books led me downtown to a wonderful independent bookstore, Parthenon Books.

After browsing this beautiful small business for more than an hour, I sought out the person behind the counter whom I suspected to be the owner. I was right. I began talking with her about books and eventually the conversation shifted to small, independent business ownership, and "making it" in an era of so much online commerce.

She spoke of hearing complaints of not enough parking, though store owners and building owners had worked together to create ample parking. She spoke of complaints from patrons that they had to walk too far from the parking spot they found, despite the length people will walk in a big box store or grocery store to find what they need. She spoke of planning and promoting elaborate events, only to have one or two people attend. She spoke of fellow independent merchants struggling under the burden of high rent; though in her case, she was grateful to a landlord that understood the importance of the city having an independent bookstore - a local landlord that worked with her for good space at a reasonable price.

Sadly, as I listened to her make the case for why it is so hard to survive, I thought, *wow, the issues that challenge our Morgan County small businesses are the same challenges facing this business owner in a 'bigger' city.*

I shared with her that what she told me is often the very things small business owners in my "little" community of Morgan County share. This conversation continued to play in my mind over the next several days. I found it one part discouraging and one part encouraging: discouraging in



**RYAN
GOODWIN**

that if this beautifully designed and appointed store in a larger city was struggling, it must be hard for everyone; encouraging in the recognition that our local challenges are not new or unique.

We are reaching the height of the retail shopping season, so please let me encourage you to shop the many great, local, small businesses Morgan County is blessed with. I'm partial to our county's lovely downtown environments - most notably but indeed not exclusively - the courthouse square in Martinsville and Mooresville's Main Street. Both are rich in entrepreneurial spirit and embody all good things about smalltown America. Use Mooresville's Victorian Christmas or Martinsville's Cookie Stroll as a chance to learn these areas if you aren't already familiar. Go to a merchant's special event. Walk a bit further (if you are physically able). Pay a bit more than the low-cost online competitor. Let us all do our part - not just this season but all year - to support these great small businesses, and the unique hometown pride and connectedness they foster.

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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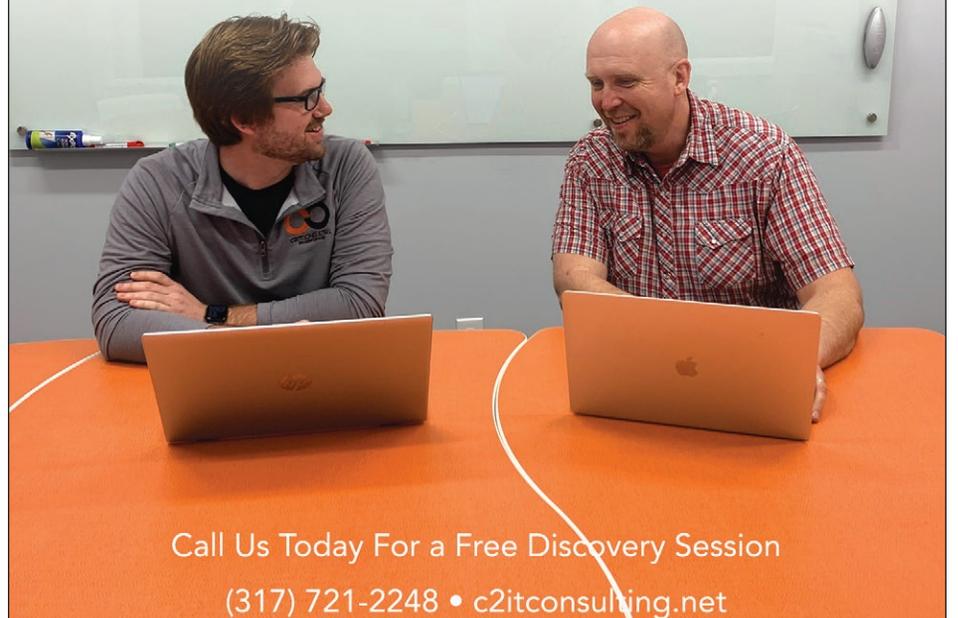
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Navigating the road ahead

GREG HUBLER CHEVROLET

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By Nicole Davis

Morgan County Business Leader

When Greg Hubler purchased his Chevrolet dealership from Pedigo Chevrolet in 2014, they sold 500 to 600 vehicles per year. This year, he estimates Greg Hubler Chevrolet will sell approximately 3,500 vehicles. The growth of the business has been good, but it could be even better.

"I'll quote a friend of mine - 'business is good but it's really hard,'" Hubler said. "The demand is so strong. And our holding costs are very low, almost nonexistent on the new car side. Seventy-five percent of every new car that is inbound is sold before it gets here. That's a good thing, but it's not necessarily a great thing from the consumer standpoint. If somebody wants to go buy a vehicle and look at a wide selection of vehicles, it's not going to be like it once was. We have to find a balance. And the balance is supply has got to come back greater. When supply is greater, margins are lower to tick, we can sell more volume and the consumer can have more choices and selections. It's like the home industry: it's hard to find a home today and if you do find one, you're starting at asking price and going up."

WHEN SUPPLY DOESN'T MEET DEMAND

The supply chain took a hard hit during the COVID-19 pandemic. For nearly two years, automakers haven't been able to produce as many vehicles as needed to meet consumer demand, and the demand remains high. General Motors released that new vehicle sales in the U.S. market increased 24% in the third quarter of 2022. Hubler estimates that if supply could meet demand, his dealership would be selling 4,000 vehicles this year. Because of this, he said dealerships are selling double, if not triple, the number of used cars as they are new vehicles.

"There's a lot of parts issues," Hubler said. "Parts are on backorder, parts are on a constraint, parts are simply unavailable. Plants that support the parts could have been shut down in other countries through the COVID deal. There's not been a whole lot of consistency in anything. It's absolutely getting better but it's nowhere near the consistency of where things were three years ago."

Even with the bad, there is usually good.

"The bad news is, we are very undersupplied in new car inventory levels in the last few years," Hubler said. "The good news is, your home or your vehicle, the value has never been stronger. If there's a time to trade your vehicle in and really get



Greg Hubler

(Photo by Nicole Davis)

a win, then now's the time. Values are 30 - 35% greater than normal. That's substantial. And new cars are holding their values much greater. It's not a situation that you drive your car off the lot and it's immediately taking a huge hit on the cost of their car. New car values are holding very, very strong."

A NEW CHAPTER OF BUSINESS

A growing topic of interest in the automobile industry is on electric vehicles. President Joe Biden has set a goal for half of new car sales to be electric (EV), fuel cell or hybrid vehicles by 2030.

"So, the new chapter of business, there's a whole lot of conversation around EV of course," Hubler said. "I am asked a lot about EV and my opinion of EV vehicles. I always say the same

thing, I'm not anti-EV. I'm for EV but I'm very big on letting the market determine what the true output of EV vehicles should be, not the government mandating what the output should be."

Automakers such as General Motors must meet Corporate Average Fuel Economy (CAFE) standards. These standards require the average miles per gallon of all vehicles sold in the U.S. to meet a specified number. New vehicles in 2026 will be required to average 49 miles per gallon, up from 32 for 2022. To meet these requirements, more fuel-efficient vehicles such as electric and hybrids must be manufactured and sold.

"If we didn't have a pandemic, if we didn't have supply issues and semiconductor chip issues, which would have been a hard thing to accomplish," Hubler said. "The reality is at the very least we've lost three years (due to the pandemic and supply constraints). In the United States, 1.8% of all new vehicles sold in 2021 were EV. They're forecasting around 3, 3.5% this year. Tesla sells three out of four of those vehicles, 75% of all EV units. In my honest and humble opinion, if the government did not intervene as much and said let the free market determine what we need to build, maybe 20% would be EV. But it's not 80% like some in government want it to be. There are many variables. Most EV units, the cost of the unit is maybe 20 or 30% more. There are weight issues. There are shipping logistical concerns. There are power grid issues. We're putting the cart before the horse. It's too aggressive in my opinion, too quick."

A LABOR OF LOVE

Fortunately, Hubler said, there is an area that many businesses seem to have struggled with the past few years which his have not.

"On the labor side of things, we've been very lucky," he said. "We're lucky to not have faced a ton of turnover or lack of employee team member headcount. We are adequately staffed."

When Hubler opened his first location in Mooresville, he had approximately 30 employees. Now he has 190 between five separate locations.

"We've built three brand new buildings since all this started, too, through COVID," he said. "Our culture is very strong. I believe our pay plans and benefits are very strong. I believe people enjoy being part of something that is in growth mode. I believe we've catered a bit more to individual's needs, amended hours, amended schedules. The retail environment for decades was very demanding on time and people's families. I think we've found better ways to navigate that as well."

He continued, "I feel strongly the majority of our people would say their day goes by very quickly, they enjoy what they do, and they feel fulfilled when they go home that they have accomplished something. I believe work is work, and there's many people that just look as work as a means to pay their bills, but I believe a whole lot of people that come to work with us every day enjoy saying this is my career and I enjoy doing what I've been doing."

GEARING UP FOR GROWTH

Through it all, Hubler continues to have his sights set on expansion.

"My goal is 10 rooftops, selling no less than 10,000 units a year by the time I'm 50," he said. "Today we have five and I'm 42. So, in eight years, I want to build or buy five new locations. Most likely it will be buy as there's not a lot of new being offered... I guess I enjoy challenges. Our business is not easy. But if you have good people around you, those people work as a team and are willing to grow individually, your business is naturally going to grow."

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When the yogurt hits the fan

One thing I can guarantee you is that even when you have the best made plans, something will go wrong or at least not according to plan. Some people call it failure. I've experienced it so many times I've lost count. Many folks don't respond well when things do go as planned and "the yogurt hits the fan" so here are six things to hold in mind, to remember when that happens to you.



JACK KLEMEYER
Business Coach

1. Remember and understand that failure is part of success and that failure happens in front of or before success in almost every case. Knowing that, then failure could be seen as just another step closer to success.
2. There is always gold in the failure so be sure to mine the gold and the lessons from the failure. But how? You have to take time to reflect on what happened. Mind your self-talk during this stage too. This reflection isn't a rehash of what all when wrong and epic the failure was. Use these three simple after action review questions:
 - a. What went right?
 - b. What went wrong?
 - c. What can we do different next time?
3. Keep your sense of humor. I guarantee you someone else is laughing at your failure so might as well laugh too. There is humor in the situation so take minute and laugh at yourself. There have been plenty of times where I thought... "Wow!" and then had a good laugh.
4. Keep your perspective on the situation. Remember it was a bad few minutes during a day not a bad day. Work to compartmentalize the situation and failure so you can keep it in perspective. Remember too that the situation was the failure not you! Even though I don't know you, I can guarantee that you are not a failure!
5. Don't become familiar with failure. Embrace it as part of the process, just a step in the journey to success and do not let it into your heart. When you let a failure into your heart it begins to erode your

self image and you lose perspective.

6. As the famous Prime Minister of Great Britain during World War II, Winston Churchill famously said: ".....never give in, never give in, never, never, never..." Churchill was talking to the whole world when he uttered those famous words in 1941 right at the beginning of World War II. He wanted the people to look at the days of war as days of change and greatness, not as dark days. The fact that the days of war were hard and difficult could not be ignored but it was how people looked at them that gave them hope.

The next time things don't go as planned... take a step back and run through these six steps to gain perspective and the build your muscles of resilience. Doing this will help you to become more resilient additionally in doing this you will learn to respond to a situation and not default to the reaction. Remember when that stimulus of things not going according to plan you have a choice in how you respond. Viktor Frankl, the author of Man's Search for Meaning, says it this way: "Between stimulus and response there is a space. In that space is our power to choose our response. In our response lies our growth and our freedom."

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MAPPING THE ROUTE TO A

Kendrick Foundation Executive Director Keylee Wright aims to increase Morgan County's overall health

By Nicole Davis

Morgan County Business Leader

In the beginning of her role as executive director of the Kendrick Foundation, Keylee Wright set an ambitious vision for Morgan County to be ranked one of the top 10 counties in the state of Indiana for health outcomes. The county is currently ranked 41 out of 92 counties. Change takes time, especially when it comes to the overall health of an entire community, but Wright is looking at the bigger picture to make that vision become reality.

Kendrick Foundation is a nonprofit established in 2001 to assist with health-related programs in Morgan County. Wright started working with the Kendrick Foundation in 2019 as its first-ever executive director.

"Looking at this role, it was a good way to use my public health background and work toward improving health which is my passion and purpose," she said. "It was also an opportunity to diversify my professional experience and grow professionally... The Kendrick Foundation is such an asset to the community. That doesn't have anything to do with me. We have a tremendous board of directors. They are all volunteers and they're very dedicated to this work and to Morgan County. It is such a gift to the community."

THE WRIGHT MOTIVATION

Wright previously worked for the Indiana State Department of Health for 15 years, the last 10 years in cancer prevention and control.

"I feel like health and trying to help other people improve their health, that really motivates me," Wright said. "That is because I've had plenty of people in my inner circle who have struggled with their health. I've seen them try to work through that and suffer through that. We've had a lot of cancer diagnoses in our family. When I was growing up, I had close friends who had childhood cancers. Cancer-related death can be prevented through lifestyle and behavioral modification. That is what really drives me. It is personal, and I felt like I could make a difference. Lifestyle changes like quitting smoking or being more physically active or eating more nutritious foods. It is a combination of things. But that is so worthwhile to me, to think that you prevented one person from having cancer."

She also pulls motivation to help people in their overall health from a personal experience.

KENDRICK FOUNDATION

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"I was a scholarship athlete," said Wright, who graduated from Ball State University with a bachelor's in wellness management and applied gerontology. "I went to college to play volleyball and then I ended up being chronically injured to the point where I had a medical hardship scholarship by my junior year. That was devastating for me. And I attribute that to a poor diet. I ate a lot of fast food, a lot of junk food. I just didn't fuel myself properly. I felt like because of my poor health choices, I couldn't do what I loved to do. I would like to help others to not have to go through that."

HEALTH DATA POINTS

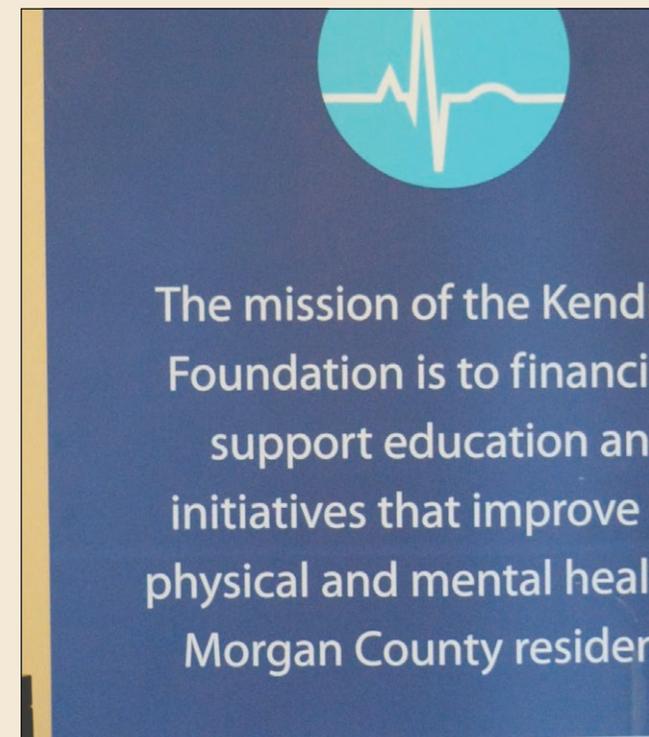
One of the first things Wright dove into was the County Health Rankings and Roadmaps (CHR&R), a program created by the University of Wisconsin Population Health Institute for communities across the nation. CHR&R provides data in terms of health outcomes and health factors. Health outcomes means the current state of health in the county, looking at issues related to things like quality of life and life expectancy. Health factors looks at health behaviors to determine the future health status of the county. Morgan County is currently ranked 30th in the state for health factors.

"I came in wanting to make people more aware of public health, public health data and evidence-based practices as far as how to most effectively go about improving health," Wright said. "The board has allowed me the flexibility to work our grants around the County Health Rankings and Road Maps, so when organizations are applying for our grants, their efforts need to be aligned with those strategies and what works for health. The highest priority of those are the scientifically supported and some evidence strategies."

In Morgan County, some of the health outcomes data states that 19% of adults in Morgan County report poor or fair health and on average, 5.1 poor mental health days and 4.3 poor physical health days in the past 30 days. Sixteen percent report frequent mental distress and 13 percent report frequent physical distress. Health factors and health behaviors may include things like smoking, drinking, obesity, physical activity and more.

OFFERING A PERSONAL TOUCH

The mission of the Kendrick Foundation is to financially



support education and initiatives that improve the physical and mental health of Morgan County residents.

"Historically the foundation has worked toward that mission through scholarships and grants," Wright said. "Each year the foundation funds about 20 - 24 scholarships to Morgan County residents typically pursuing advanced degrees in some health-related field of study. Those awards are up to \$15,000 a year and students can receive those for up to four years. We also have our grant making and that has historically been a competitive application process. Our priority areas for our grants include mental health, substance misuse, physical activity, and nutrition. Last year we funded eight nonprofit organizations to address those priority areas."

One grantee is the Boys and Girls Club of Morgan County, which has partnered with Kendrick Foundation since 2017. Chief Executive Officer Chris Tann said the foundation's goals for a healthier Morgan County align well with the Boys and Girls Club's national programs and curriculums, such as Triple Play, which are scientifically backed to show that youth who participate have healthier outcomes in life. Triple Play is a wellness program designed to create opportunities to allow youth to take charge of their own health and wellness. More than 60% of teens going to the club say that the club is the only place

Economy

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A HEALTHIER COMMUNITY



When the COVID-19 pandemic locked down everything and caused great uncertainty in 2020, the Kendrick Foundation was there offering support.

“Keylee and the Kendrick Foundation were the very first people to call, ask how things were going and offer their support which was so generous, caring and deeply thoughtful,” Tann said. “They were the first to call, say we know this is hard, we know there are no answers, and we are going to continue to fund. They came up with a funding model to continue to offer resources to allow us to stay open to the community. That was incredible to get that call.”

After things opened back up, in 2021, Wright came to the club to watch the programming in action and jumped in to actively participate.

“It wasn’t like coming to observe; it was coming to engage, to participate,” Tann said. “The other thing that Kendrick has done which has really helped lift the Boys and Girls Club is they’ve changed to a dedicated executive director and now associate director who are local, who get out in the community, who encourage communication... It has created an opportunity to make a deep and thoughtful relationship.”

NEW TO KENDRICK FOUNDATION

In 2021, Kendrick Foundation started a special three-year project to make an even greater investment in improving the health of Morgan County residents.

“Given we’re going through a pandemic and we have all these other social challenges, we felt the need was even greater,” Wright said. “So, we started a school-based mental health initiative. We’re partnering with Adult & Child Health, Centerstone and the county’s four public school systems to provide additional counselors and social workers in Morgan County Schools. That’s been a big investment. Last year, with our grants, we were almost at a million dollars. We have more counselors and social workers within our public school systems so to provide additional mental health services, resources and support for students, faculty and staff, family of the students and then in some cases it could be the community.”

Kendrick Foundation also hired an associate director in April: Tricia Runningen. Runningen has a Masters of Public Health from Indiana University School of Public Health and also worked at the Indiana Department of Health, focusing on prevention of cardiovascular disease and type 2 diabetes.

“As an organization, we’re growing,” Wright said. “I’m very excited about how we can grow as an organization to better meet the needs of Morgan County or focus more on our mission and how we can improve the health of Morgan County.”

Last year the Kendrick Foundation was invited to lead the Morgan County Mental Health task force as part of the Better

Communities Coalition. That coalition came out of a community summit led by Stability First and Home Bank.

“They really wanted to address four specific areas they thought would be of even greater need as we came out of the pandemic,” Wright said. “Those four areas include transportation, long-term affordable housing, short-term emergency housing and mental health. Better Communities Coalition is the umbrella for four task forces which address those four areas that were the focus of the summit. So our task force has been meeting since Nov. 2021 and we’ve grown to over 70 individuals and over 40 organizations that are participating.”

Still in its infancy, Wright said, the mental health task force was able to offer free mental health first aid training in May. Twenty-three people were trained and can now help identify those who are struggling with some sort of mental health or substance use issue, talk to them, and direct them to resources for help.

“With our mental health task force and a lot of meetings I go to in Morgan County, we just have so many people and organizations that are committed to Morgan County and improving the quality of life for residents here,” Wright said. “People are so passionate about this community and making it stronger and the best that it can be.”

DIVING INTO BIGGER CONCEPTS

Now, Wright is looking to dive into something even bigger. There is a concept which is gaining in popularity called working “upstream,” a way to make a larger impact on a community by working upstream to address community conditions supporting health for all people at a policy-making level. Currently, Wright said the Kendrick Foundation works “midstream” and “downstream,” or at a more localized individual level. This year, Kendrick Foundation partnered with Purdue Extension, the Indiana Public Health Association, Health by Design and Leverage Point Consulting to host Morgan County Moving Upstream. Kendrick Foundation sponsored a statewide virtual training about working upstream and then brought that training to Morgan County to share with its partners in person.

“If you’re doing things like focusing on law of policies and regulations that create community conditions supporting greater health for all people, that’s where you’ll make the most impact,” Wright said. “I’m still figuring out how to do more of that work. So many things have an impact on individual health: how much money they have, what the social and community context is, the neighborhood environment and their level of education, all that impacts our health. So, you must work across all those areas if you want to impact the population health. It seems enormous. I’m still trying to wrap my mind around it. It’s going to take a lot of training for all of us to learn how to work that way.”

they get physical exercise.

“Four years ago, we moved into our current location, a partnership with Mt. Gilead Church,” Tann said. “The building we are in has a gymnasium which we use for physical education after school and is something all teens have the ability to participate in. We have students like James who started coming to the Boys and Girls Club as a new member in April. He’s a student adopted by his great aunt. His great aunt shared with us that since James has come to the Boys and Girls Club, he makes better food choices at home, he’s physically active around groups of friends here and has actually lost 40 pounds since joining the club. That’s exactly where we would like to be through our partnership with Kendrick. We reach kids that need it the most. We reach kids like James that due to setbacks in life had a sedentary lifestyle.”

In addition to supporting programming, the Kendrick Foundation assisted the Boys & Girls Club in its expansion of mental health services through last year’s grant program and continued this year. Another grantee, Adult & Child Health, aligned with that goal and, through the Kendrick Foundation grant, provides counselors to the Boys and Girls Club up to 20 hours a week. This allows youth to have greater access to resources which support their mental health.

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What is in your crawlspace

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By Nicole Davis

Morgan County Business Leader

Most people don't enjoy getting under crawlspaces, that tight space filled with dust, dirt, and bugs of all types. Jacob Kaufman sees it from a different perspective.

"I enjoy seeing a world that most people don't get to see," he said. "I was the kid that had to empty his pockets at the door before he went into the house. I still come home with things to show my kids, except they're in jars now, not in my pockets. I am fascinated with bugs, what they look like and how God created everything. Getting in a crawlspace is more than just a nasty crawlspace. I just have to see what's crawling around, what neat thing is down there."

Kaufman, a Martinsville resident and graduate, started his pest control company, Sure-Catch, in 2017. He does everything from industrial and commercial to residential pest control - from ants to termites, he says.

GATHERING KNOWLEDGE FROM OTHERS

Previously Kaufman either worked at or contracted to PacMoore, a food manufacturing company in Mooresville, for 17 years. There, he got to meet the owner of ProTech Pest Control. Kaufman had started a wildlife business on the side in 2013, so the two of them would trade stories about bugs and wildlife.

"Anything that he needed remediated, I got that put on my workload so I got to learn pest control before I was planning on getting into pest control," Kaufman said. "When he decided to let that client go to focus more on a bigger client to do a better job, he asked if I ever wanted to go full time, to give him a call."



Jacob Kaufman

(Photo by Nicole Davis)

It took two years, but he gave him that call. Kaufman started out subcontracting, while working three other part-time jobs, before he started to pick up more clients.

Before he went out on his own, Kaufman wanted to feel fully prepared in his training and knowledge of business and his industry.

"When I was planning on starting, I sat down with six different business owners, asked them questions and took notes," Kaufman said.

"I was blessed that they would sit down with me. A lot of advice that they gave me, some of it was don't listen to anybody and chase your dream, staying self-motivated. Some of it was you need an accountability partner so that you get things done that you want to get done or that you meet your goals because nobody does it by themselves. It may be a one-man show, but I didn't get here by myself. It took a lot of people, a lot of support. A lot of support from my wife because there were a lot of evenings gone, a lot of weekends gone, that kind of thing. So, I tried my best to shorten my learning curve as much as possible and learn from everybody else."

MAKING TIME FOR RELATIONSHIPS

It started out slow, but business has continued to grow with each passing year, doubling from year to year.

"A lot of people think pest control is you just come and spray, collect your money and see you in three months," he said. "That does happen; however, my approach is called integrative pest management. So, you assess the home before you spray or treat. A lot of times I might walk

into a new client that wants a perimeter treatment both inside and out. I might talk them out of the inside because it's just not needed, sometimes it's just lack of activity or that's just not what the insects will actually do. If you do a good treatment with exclusion and educating the client to change the environment, you get a better end result."

Quality customer service is vital and Kaufman said that's been his favorite aspect of getting to run his own business.

"I really enjoy getting to know the client," Kaufman said. "So, when I do my schedule, I make each appointment for at least an hour. It might take me half an hour to do the service, but I enjoy taking 10 to 15 minutes, getting to know the client, how their day is going. I like building the relationships. I think that makes you part of the community and not just another company."

He credits good service to his growth, as he hasn't done much marketing and has no presence on social media. So getting that first chance, he said, has been his biggest challenge. He does have a website, recently joined Business Network International (BNI) to network and has friends who were willing to open the door and pass along his business card when they hear of someone needing a pest control service. Then there's word of mouth.

"I like to shop local and keep things local so I want to be the local," Kaufman said. "It's nice when you go out and you hear 'hey, bug guy,' 'hey, how you doing?' Bug guy is a common nickname. It's more of an endearing term. The industrial guys will shorten it to Bug. I very rarely hear my name anymore. So a lot of the building a relationship and doing a good job, people will pass that on and you'll get referrals that way. People want someone that cares about them. And if you want to be part of a community, you need to care because you'll be seeing those folks at the grocery store. And it won't be yelling 'hey, bug guy.'"

IT'S BEEN AN ADVENTURE

Moving forward, Kaufman said his goal is to have five vehicles and five techs by 2030. For now, he's a one-man operation until the moment feels right to expand. Personally, he wants to become a certified associate entomologist through the Entomologist Society of North America, which requires a minimum of five years in the industry and a minimum of 40 hours of study. For now, he's enjoying the present.

"I really feel the reason I started the business was because of God," Kaufman said. "The food industry, I enjoyed the work, but it wasn't a passion, and nobody wants to not work in their passion. I've been very blessed that (this business) has grown every year. I didn't know what to expect. It's grown because of Him. I was just kind of on an adventure and it's doing well, far better than I could have imagined."

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Of Bitcoin and bulbs

I guess I'm just too old-fashioned. Bitcoin reminds me of tulip bulbs.

Any time one of my friends asks me about bitcoin, I give a standard answer that I know little about it but consider it a speculative investment, meaning if they buy some, they should be prepared to lose their entire principal. Ironically, if you read some of the latest headlines about a recently bankrupted bitcoin trading company, the problem wasn't principal so much as the former CEO's lack of principles.... He got greedy.

To attempt an understanding of bitcoin, one must first understand the concept of a fiat currency. A fiat currency is not based on the value of a sexy, little, Italian sports car. No, fiat money is typically a government-issued currency that is not backed by any physical commodity like a pile of gold or silver. It's backed instead by the full faith and credit of the government that issues it. The British pound, Euro, Chinese yuan, and yes, the US dollar are all fiat currencies. Most modern paper currencies are.

Why would governments want to issue a currency that has no tangible value? It's all about control. And no, I don't mean black helicopters flying around where the "government is out to get you!" control. It's about massaging, managing and influencing national economies. Governments attempt this by controlling how much money is printed. Too little money, and economies may go into a recession or even depression, too much and economies can experience hyper-inflation.

So where does bitcoin and its brethren fit in? They are all fiat currencies. There have no tangible assets underlying them to give them value. They only have value because people believe that they have value. When that belief is shaken, they can suffer significant declines in value. As they have recently.

Where do tulip bulbs come in? A few years back, 1634 actually, the Dutch Republic was one of the world's leading economic and financial powers. (Remember the "Dutch East India Trading Company" from history class?) One significant Dutch trading commodity was



JEFF BINKLEY
Finance

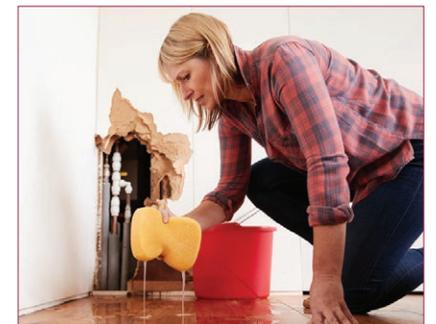
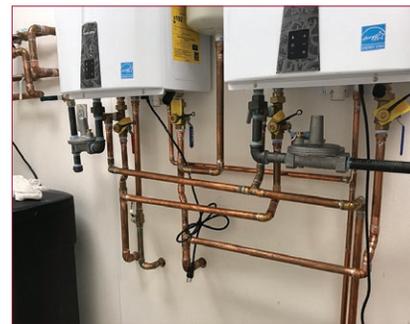
tulip bulbs. Back in 1634, a meteoric rise in tulip bulb prices began. By 1637, single tulip bulbs were being sold for 10 times the annual income of a skilled workman. Imagine that. A single tulip bulb being sold today for \$500,000 to \$750,000.00. Trading receipts show that a single bulb traded for 12 acres of land. (FYI last October a single bitcoin reached a value in excess of \$61,000.) In February, 1637, the bottom fell out. Bulb prices collapsed dramatically and trading bulbs eventually just stopped. Investors, speculators, businesses were ruined. (Since October of 2021, bitcoin has fallen to around \$16,000.00 as of press time.)

What is bitcoin? Simple really. A bitcoin is a number. Yep, just a number. It is an electronic fiat currency. It has no physical existence. How valuable is it? It depends on how much value people think it has. Think about that. The more people who believe it has value, the more scarce, speculative, tradable, and valuable it can become. How to best understand it? Try this: Take a dollar bill out of your purse or wallet. What is it? It's a piece of paper - with a number on it. Bitcoin is an electronic piece of paper with a number on it. And just like the history of paper currency in our country and so many others, until enough people accept it, believe in it and use it for commerce (if they ever do), its value will rise and fall in dramatic fashion.

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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What does innovation meant to you?

CFMC works hard to serve our fundholders, donors, and community members. It's common in philanthropic work to get caught up in the needs of the people we do because, let's be honest, while Morgan County is making strides in improvements, we have and will always have opportunities to improve.

CFMC is the same. We've been your community foundation for 22 years. We connect donors and their charitable giving to our county's greatest needs, we provide thousands of dynamic grant dollars annually to organizations so they, too, create a lasting impact, and we specialize in creating ecosystems of community to tackle grassroots concerns and needs in our smaller communities.

CFMC also recognizes the importance of staff taking a step back from the everyday magic so we can personally and professionally develop. A few weeks ago, our state's largest philanthropy conference was hosted by the Indiana Philanthropy Alliance (IPA), an alliance of which CFMC is a member. It was a multi-day conference in Downtown Indianapolis that allowed us to meet peers from community foundations representing almost all 92 counties in Indiana, Indiana private foundations of all asset sizes and missions, and hear several compelling guest speakers.

Whether it's attending a conference specialized in your profession or connecting with peers, how do you take a fresh look at what is in front of you? At Philanthropy Leads, we could



BRITTANI BENTLEY

take a new look at various topics from peers and other leaders in areas like community development, fundraising, storytelling, and how to make people care. We need this type of bravery in our neighborhoods and among nonprofits. How do we become more innovative? Are we asking the right questions? Do we involve the right people? Who are influencers in your community that support the ecosystem you are working to create? What does your unchartered territory look like?

We are so thankful to be your community foundation. Philanthropy work is humbling, yet we need your help and feedback on how we can come alongside in your efforts.

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.

Franciscan Health Mooresville earns cardiovascular/pulmonary national recognition

Franciscan Health Mooresville has been recognized by the American Association of Cardiovascular and Pulmonary Rehabilitation (AACVPR). This certification is recognition of hospital's commitment to improving the quality of life of patients by enhancing standards of care.

Cardiovascular and pulmonary rehabilitation programs are designed to help people with cardiovascular problems (heart attacks, coronary artery bypass graft surgery) and pulmonary problems (chronic obstructive pulmonary disease, respiratory symptoms) recover faster and live healthier. Both programs include exercise, education, counseling and support for patients and their families.

"We are pleased to receive this recognition for our pulmonary rehabilitation program" said Trish Weber, MBA, MHA, RN, vice president and chief operating officer for Franciscan Health Mooresville and Carmel. "It attests to our staff's professionalism and commitment to provide the highest level of care to the patients we are privileged to serve."

To earn accreditation, Franciscan Health Mooresville's pulmonary rehabilitation program participated in an application process that requires extensive documentation of the program's practices. AACVPR Program Certification is the only peer-review accreditation process designed to review individual programs for adherence to standards and guidelines developed and published by AACVPR and other related professional societies.

The AACVPR certification is an outcomes-based process with performance measurements that represent more meaningful outcomes. Therefore, AACVPR-certified programs are leaders in the cardiovascular and pulmonary rehabilitation field because they offer the most advanced practices available and have proven track records of high-quality patient care.

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First who then what

Have you read the book *Good to Great* by Jim Collins? If not, I'd recommend you grab a copy and give it a read (or a listen if you're like me). It's an excellent book on how businesses mature and get past the stage of "good" into the world of real growth, sustainable scalability, and true greatness.

An excerpt from the book I really like is as follows:

"Look, I don't really know where we should take this bus. But I know this much: If we get the right people on the bus, the right people in the right seats, and the wrong people off the bus, then we'll figure out how to take it someplace great."

I sat down with our team of twelve earlier this week and did a little retrospection. In the past 18 months, we've brought seven new people on to our team and had 3 move on to other endeavors through retirement and new opportunities. Every time we add a member to our payroll and sit them at a desk, it's not just a changed team... it's a NEW team. As we look back with this mind, it explains some of the hecticness of the past couple of years, and especially the past 6 months.

We've added some great and highly skilled members to our team including help-desk techs, cyber-security pros, and experienced software architects and programmers. We've transitioned people from life-long careers into entirely new avenues of work based on their personality and behaviors, not just their professional resume. We even watched one of our long-loved team members retire (the first one we hired that "knew more about this than me"). Some of these changes forced us to consider some of the "what's next" questions we really needed to force ourselves to think through at this stage in our business journey.

Jim's book is one I need to revisit myself, but



CHET CROMER
Technology

the concept of "First Who, Then What" rings true with all the changes we've seen through this. I imagine you have experienced this as well on your own business journey. If you get the wrong people "on the bus" or even in the wrong seats, the ride will be rough, bumpy, and full of detours and missed opportunities. As you get the right people on the bus (including those times when a "right" rider decides to step off), it's like a fog lifts, the road becomes clear again, and the journey can have a renewed excitement as it goes ahead.

Knowing the destination is not always a necessity when you're on a journey that matters. Sometimes the journey, and those you travel with simply IS the destination. I'm thankful for my team members, my mentors, our clients, and all the others that we get to share our business journeys with.

Thank you as well for your part in my journey, even if we've never met.

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.

Nick Agresta named to Home Bank Board of Directors

Dominic "Nick" Agresta, CPA, has been named a director of Home Bank SB.

Agresta is a 1996 graduate of Indiana University (Bloomington) where he majored in accounting. He received his CPA license in 1999 and holds memberships in the American Institute of Certified Public Accountants and the Indiana CPA Society.

Agresta began his professional career at a national CPA firm providing audit and assurance, income tax preparation and other accounting services to small and medium-sized businesses. He joined a local CPA firm in 1998 to focus on



audits and consulting. In 2009 he formed what is now Agresta, Storms, and O'Leary, PC.

Agresta has extensive experience working with financial institutions.

He is married with three daughters and resides in Indianapolis.

Home Bank 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.

II Corinthians 9:15

Thanks be unto God for his unspeakable gift.

Have you ever received a gift the left you speechless? Your surprise or emotional overwhelm prevented you from forming words or perhaps controlling your tears. This is the response that the writer of the biblical book of II Corinthians was expressing when he said "Thanks be unto God for his unspeakable gift". What is this "unspeakable gift"? This gift is the ability to be forgiven of every sin we have committed and obtain everlasting life in heaven. This gift was given to us in the form a baby born in a manger, and that



Jod Woods

baby was Jesus. He lived a sinless life, took our punishment for sin, died for us on the cross, then rose again victorious over sin and the grave. Regardless of how amazing a gift may be, it is of no use to us until we accept it. This time of year we celebrate this gift, the birth of Christ. Will you accept this gift, and what God has done for you? Will you accept the unspeakable gift of salvation?

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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Arnold awarded 2022 Indiana Bankers Association Woman of the Year award

Lisa Arnold, president and CEO of Home Bank, Martinsville, has been honored with the 2022 Indiana Bankers Association Woman of the Year award, sponsored by Krieg DeVault LLP, Indianapolis. She was presented with the award on Wednesday, Nov. 2. During the IBA Banking on Women Conference.

“Lisa is an incredible advocate for not just women but everyone she comes in contact with,” one of her nominators said. “Lisa is passionate about encouraging others to grow personally. She looks at every opportunity to inspire others to be who they are created to be, and to learn and grow right where they are. As president and CEO, Lisa works tirelessly to make sure every employee knows how much she values each of them and is ready to help each one grow, achieving whatever goal they have set whether personally or professionally.”

Arnold joined Home Bank in 1985 and has served in positions including branch manager, vice president of retail banking, chief operations officer, and now president and CEO. She is a past president of the Indiana Bankers Association Future Leadership Division and a current member of the IBA Board of Directors.

Within the community, Arnold has previously served on the Franklin College Alumni Council, Stability First Advisory Board, Bridges Out of Poverty steering committee, Morgan



County Economic Development Committee and the Better Communities Coalition.

She earned her bachelor's degree from Franklin College and an MBA from Indiana Wesleyan University. Arnold also is a graduate of the American Bankers Association Stonier Graduate School of Banking and the ABA National Commercial Lending School.

“Lisa Arnold is an accomplished leader and strong industry advocate,” said Amber R. Van Til, president and CEO of the Indiana Bankers Association. “We could not be more proud of her and all she has accomplished, and we appreciate all she does in support of the Indiana banking community.”



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Kendrick Foundation announces 2022-23 grantees

The Kendrick Foundation is pleased to announce its 2022-23 grantees. Following a competitive application process, the foundation chose eight non-profit organizations to address its priority areas of mental health, substance misuse, and physical activity and nutrition.

“These priorities are in alignment with the top health needs identified in the most recent Franciscan Health Morgan County Community Health Needs Assessment Report and are driven by other data such as the County Health Rankings & Roadmaps,” said Amanda Walter, M.D., Kendrick Foundation President.

As part of the 2022-23 competitive grant cycle, the Kendrick Foundation is partnering with the following non-profit organizations:

- Youth First, Inc. - \$75,000 to provide master's-level social workers and prevention programming for over 2,700 students.
- Catholic Charities Indianapolis, Inc. - \$80,000 to support additional mental health specialists and case management services at IU Health Morgan.
- Desert Rose Foundation, Inc. - \$75,000 to provide crisis intervention and counseling services to survivors of domestic abuse and their children.
- Boys & Girls Club of Morgan County - \$60,000 to offer youth healthy lifestyles

programming 240 days per year focused on physical activity, nutrition, and mental health.

- WellSpring - \$20,000 to help address homelessness and poverty in Morgan County
- Morgan County Substance Abuse Council - \$20,000 to provide free programming and training to people of all ages in an effort to reduce the prevalence of substance misuse
- Martinsville Youth Development Center - \$20,000 to help local youth and their families build self-esteem, adopt healthy lifestyles, and value education

- Churches in Mission - \$15,000 to help empower clients to break the cycle of poverty, attain financial independence, and become key contributors to the future of the community

Additionally, in July, the Kendrick Foundation awarded \$562,381 to Adult & Child Health and Centerstone for year-two of a special three-year initiative to improve the mental health of Morgan County residents through a partnership with the county's four public school systems. School-based and school-linked mental health services reduce barriers for youth and families getting needed treatment and supports, especially for underserved communities. School-based mental health programs are a voluntary service approved through caregiver consent and delivered by trained



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