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MORGAN COUNTY

January 2023



BLAZING A TRAIL

Mooreville resident Jim Jones ventures into the unknown

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New year, new opportunities

"The new year stands before us, like a chapter in a book, waiting to be written. We can help write that story by setting goals." Melody Beattie, self-help author.

With the beginning of the new year, there is the feeling of a slate wiped clean, a fresh start. Take a moment to celebrate how you have evolved this past year, appreciate all of the good that has happened. Let's celebrate all the victories, learn from the mistakes, and carve a strong path forward.

With inflation and an unimpressive outlook for the state of our national economy, some may not feel quite so optimistic. Mindset truly matters. Let's try not to dwell on things beyond our control and focus on those that we can. What can you do to make your year, your business better?

Write out your goals, be that for the next week, month, year, or decade. What steps do you need to take to get there? There is something about seeing the words written down on paper, or on the Word doc in front of you, that can make goals seem more feasible. Research shows that those who write down their goals, not just keep them in their heads, are more likely to successfully accomplish them than those who don't. There is a saying that a plan not written down is just a wish. The written goal serves as a constant, visible reminder for why you are working so diligently. For accountability, share those goals. Do you have people working for you? Let them know what you are working towards so they can play a part in the success of that achievement.

Talk to others. Some of the most successful



JIM HESS
From the Publisher

businesses we have spoken with have taken lessons and intentionally learned from their peers. What have they done right? What lessons have they learned the hard way? We are all better off when we can network together and learn off one another. Or hire a business coach to guide you on your path to success.

Reflect on your journey so far. To realize how far we have come, we must take a look back. Practicing self-reflection makes you more self-aware, which research links to higher levels of creativity, confidence and more. What can you improve upon? What did you learn from your last mistake so that you don't make it again? What are you doing well and should continue doing?

Envision the future. Now that you have written it down, can you picture it happening? There is the saying, "thinking is half the battle." If you can imagine it - with hard work and determination - it can become a reality. Envisioning your future often helps create the motivation to make a dream become reality.

Here's to a great 2023. We wish you all the best this coming year.

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Ephesians 2:10

ESTABLISHED 2006
Vol. 17, No. 7

Phone: (317) 418-7925
E-mail: jim@morgancountybusinessleader.com
Publisher Jim Hess
Copy Editor Sherry Smith
Writer Nicole Davis
Design/Production Zach Ross

The Morgan County Business Leader is published monthly and direct-mailed to Morgan County businesses free of charge. Subscribe at morgancountybusinessleader.com

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Tiny changes, remarkable results

While researching topics and gathering thoughts for this article, I sought out the NPD BookScan list of best-selling books for 2022, and more specifically, for the best-selling business books of the year, wondering what resonated with business leaders this year. *Atomic Habits: An Easy & Proven Way to Build Good Habits & Break Bad Ones*, by James Clear, stood out on both lists. This intrigued me because I read the book a handful of years ago when it came out in 2018. Yet, over four years later, here it sits as the top-selling business book of 2022 and one of the top ten best-selling books overall for 2022 – a significant accomplishment among the likes of the mainstream breakout hits such as *Where the Crawdads Sing*. Clearly, Mr. Clear has a message resonating with readers. Given the serendipitous topic for a January article – breaking bad habits and building good ones – it was time to bring my copy down from the bookshelf for a fresh look.

I cannot take credit for the title of this article, which I purposely borrowed from the front of the book jacket because, in four words, it says so much about the message Mr. Clear seeks to share in his book, a concept he calls “the aggregation of marginal gains.” Clear likens small changes and good habits to compound interest, stating that “habits are the compound interest of self-improvement ... the effects of your habits multiply as you repeat them.” Rest assured, though, this is not another trite book on goal setting to add to the pantheon of business literature. The author leverages stories from his own personal experiences, including a severe injury on the baseball diamond in high school, that taught him the value of patience and the pursuit of marginal gains and ignited a life-long interest in human behavior. It is this interest in human behavior, which comes out in the book in precise, manageable doses, that adds a unique flavor over other books on similar topics.

How do you build better habits?

According to the author, all habits are built with a four-step process: cue, craving, response, and reward. The author argues, compellingly, I may add, that these steps occur in the same order every time, in “an endless feedback loop that is running and active during every moment you are alive.” For context, the author summarizes the loop this way: “the cue triggers



**RYAN
GOODWIN**

a craving, which motivates a response, which provides a reward, which satisfies the craving and ultimately becomes associated with the cue.” One of many examples the author uses to drive this simple but powerful observation home is this: You wake up – that’s the cue. You want to feel alert – that’s the craving. You drink a cup of coffee – that’s the response. You satisfy your desire to feel alert by drinking coffee, which becomes associated with waking up.

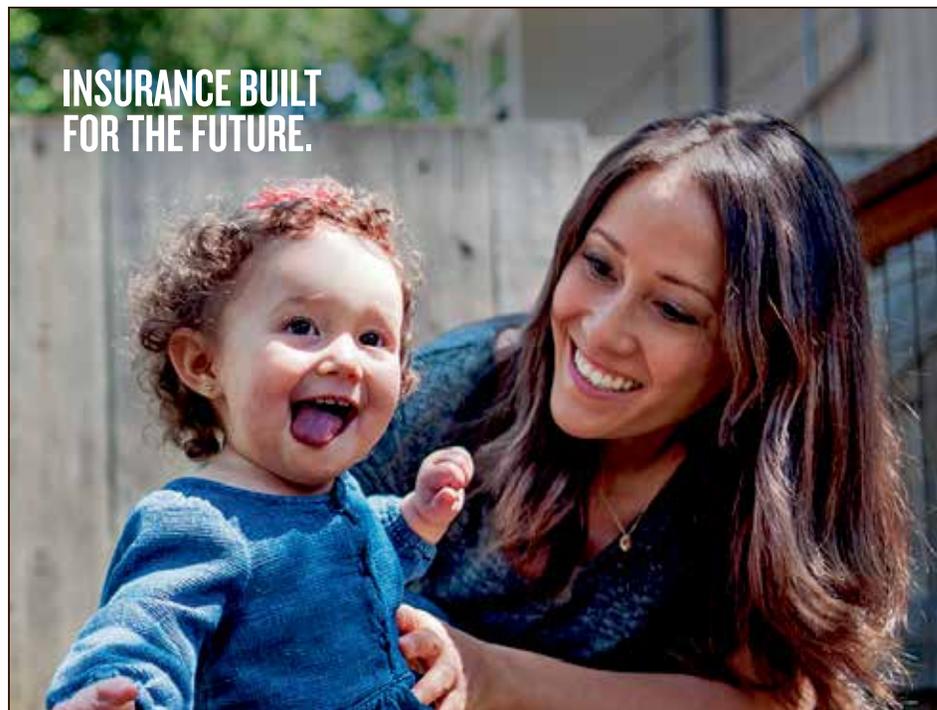
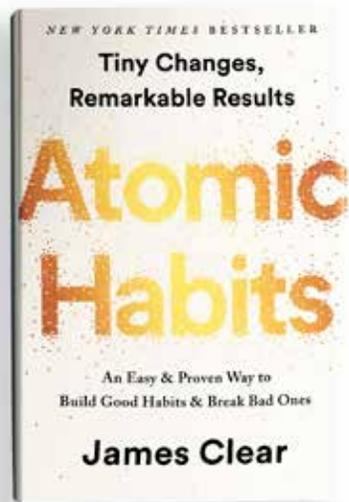
With this habit feedback loop explained, the author moves on to four steps for breaking bad habits and creating good ones: make it obvious, make it attractive, make it easy, and make it satisfying. These steps acknowledge and reveal a lot about human behavior, too. The author

rounds out the book with chapters focused on what he refers to as “advanced topics,” with thoughts and strategies around talent, staying motivated, and accountability.

Mr. Clear’s book is written in an easy-to-read, refreshingly accessible style. Each chapter includes a summary of key points, and the examples he uses within the text are relevant and do not wander too long before returning to the key points of his simple but effective message. The examples used are not only relevant but poignant and

inspiring. Mr. Clear effectively argues the case for tiny changes compounding for remarkable results. If you are not among the more than eight million people to have bought the book, I encourage you to add this to your list and implement even just a few concepts. I trust you will find that marginal gains will become cumulatively meaningful in short order.

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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Mooreville 200 committee plans year-long celebrations for 2024

MOOREVILLE 200

What: Celebrate or sponsor events for Mooreville's 200-year celebration

Next Planning Meeting: March 3, 6:30 p.m. at Mooreville Library

Web: Mooreville200.com

By Nicole Davis

Morgan County Business Leader

It will be a birthday to remember. Mooreville will celebrate 200 years in 2024 and its residents, businesses and organizations have already been hard at work planning a big year-long celebration to commemorate that history.

"It's going to be a great opportunity for businesses to have their name out there all year long and show their support in Mooreville," said Sharon Taylor, co-chairman of the Mooreville 200 committee. "Our hashtag or slogan is 'the hometown that's close to everywhere.' We think that kind of describes Mooreville. We are definitely growing, so we want to showcase how great our town is when people come for events, come back for homecoming, there will be things they can do and see businesses at their best."

Planning began in the fall of 2019 and

continued even through the COVID-19 pandemic with Zoom and then masked meetings. The Mooreville 200 committee is broken down into teams: the executive team to help with overall planning, events, promotion and communications, fundraising, merchandise, arts, history, legacy, and schools. Anyone interested in joining a team or planning an event can still do so.

"We have a good head start but I can't believe it's this late already," Taylor said. "Right now, we are in the part where everyone is looking to turn in a budget. So, we are looking for sponsorships."

BECOME A SPONSOR

For the past year, committee members have passed out a small card with information about upcoming celebration planning and a QR code which leads to the Website. Mooreville 200 added its sponsorship levels last August. The Community Foundation of Morgan County will hold those funds.

"We want to have a big celebration for the 200 since it's such a big deal," Taylor said. "And the more people involved the better, the more individuals involved, the more businesses involved the better. You can sponsor from the 200 Club on up to a key sponsor which is \$10,000. We need those sponsorships so these



Sharon Taylor, co-chair for the Mooreville 200 committee

(Photo by Nicole Davis)

events can happen, especially the history things they are wanting to do. A lot of these events will raise their own money as well."

WHAT'S IN THE PLANNING?

Some events in the planning include burying a time capsule, an art show by Tri Kappa, reenactments at the library. There will be additional special events around Homecoming so past students and residents can get in on the celebrations as well. On April 8, 2024, a solar eclipse, the "Great American Eclipse," is predicted to be able to be seen from Mooreville, so the committee is planning events for that Monday's eclipse and the weekend preceding it. A dog walking event where they hope to bring in two hundred dogs will take place at Pioneer Park with vendors, pet adoption and more. If these events can incorporate the number 200, all the better. Many of these events will take a look back at Mooreville's past, but also look ahead to its future and growth.

"We hope to have events all year long," Taylor said. "Even 100 or more would be awesome."

We want everyone to get in on it. What a fun thing, to have a calendar and you live in a town and think, 'we can do this this week, and this this week.' There will be a lot of extracurricular events that people can go to."

CELEBRATIONS KICK OFF THIS YEAR

Mooreville 200 aims to have events planned by mid-year, but may continue to add events through 2024. The festivities will kick off with a float in the Old Settlers Parade this year, then something at the Victorian Christmas where they can have merchandise ready to go and pass out information about the next year.

"Mooreville is a cool town," Taylor said. "We have been here for over 30 years. My husband and I love it. Our nonprofit, City Changers, we organize things in our community, in Morgan County, like service projects, two a month and then people volunteer. We just think this is a great town, so we want to be part of the 200th birthday to celebrate like a lot of other people. We have a lot of great businesses here. Some have been here a long time, and some are new, but they can all be involved. It should be a super fun year."

For more information or to view sponsorship opportunities, visit Mooreville200.com

MOOREVILLE, 200 YEARS AGO...

Mooreville was founded in 1824 when Samuel Moore, a Quaker from North Carolina, laid out plans for the land he purchased in 1923. He called it Mooreville, after his last name. He set aside 16 lots within four 5-acre blocks.

"One thing that stands out that's really cool is how Samuel Moore when he founded Mooreville, he did not sell the land, he gave it away," Taylor said. "He had the plots and you had to pass certain criteria. If you were an outstanding citizen and met these criteria, he gave you a lot. That is the town he wanted Mooreville to be, to have upright citizens, to have honest people."

According to the Mooreville Library, by 1831 the population of Mooreville had grown to 200. The town was incorporated in 1838. Samuel Moore died in 1889, at the age of 90.

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Partnerships leading to exciting growth for the County

By Lisa Arnold

CEO/President Home Bank

In August of 1994, Home Bank opened the doors to a new branch in Mooresville. This was our institution's first location outside the City of Martinsville and a big step for an organization based solely in its original market for over a century. That decision, to move into the northern part of Morgan County, was a direct reflection of the growth and great potential of that area which continues today.

I was the first manager at Home Bank's Mooresville branch, and I remember clearly how the community was evolving at that time. It was very exciting for our business to be establishing a presence there in light of the change and progress. Randy Haymaker, development director for Mooresville from 1988 to 1995, had engaged with the bank's leadership as they considered the move and successfully secured a site on Bridge Street just east of State Road 67. It was ideal for us, surrounded by the early start of commercial and residential growth expanding at that intersection and later along the full SR 67 corridor.

Today, the Town of Mooresville looks very different than it did those three decades ago. To the north, Heartland Crossing opened a major door for new housing and retail players, including the entrance of other new financial institutions to the market. More retail was also established to the south along SR 67 with Southbridge Crossing. Flagstaff Business Park balanced the type of new development for the town, bringing major employers and an important base of jobs to the market. And today you can't consider the future for Mooresville without recognizing the significant development in Monrovia and also in the Waverly area to the east with I-69.

Northern Morgan County, as a region, represents tremendous potential. Exciting considerations for new housing and commercial development are already underway, and they promise good things for us. Our institution has



long been a partner with the Morgan County Economic Development Corporation. Over many years, we have witnessed the role it has and continues to play in the progress I have described. The MCEDC directly represents our priority as a community banking institution to participate in positive growth in our local economies. We need and support that critical work.

Home Bank itself has grown its size and footprint as a community bank since 1994. We added a second location in Martinsville approximately 20 years ago and have now also expanded into adjoining counties with branches in Plainfield and Greenwood. Mooresville, however, is again our focus. Seeing even greater opportunities going forward, we have made the decision to make a major investment there. Earlier this fall, you may have noticed the demolition of our existing office and our move to a temporary location in Town Center just across Bridge Street. By next summer, we are targeted for completion of a brand new banking center. As with that first construction project in 1994, what is on the horizon for Mooresville has inspired us to invest there for the future.

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Jod Woods

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

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BLAZING

Mooresville resident Jim Jones ventures into the unknown

By Nicole Davis
Morgan County Business Leader

In the beginning, Jim Jones didn't know a thing about CBD and he never would have dreamed he'd be in the business of selling it.

"I started to read, educate myself, watch videos and get all the information I could behind it and it expanded my mind to what this product could do for people," he said. "To the point that I started using it. Then I started having customers use it and saw what it did; I was flabbergasted. It was pretty amazing."

He opened his first of now three Your CBD Stores early 2019. However, this was not his first journey into entrepreneurship as that began at a young age when at 20 years of age, Jones started his own business with the Kirby Company, a manufacturer of vacuum cleaners. He moved to Indianapolis in 1996 to place himself and his growing business in a bigger market. He and his wife, Kara, later relocated to Mooresville. He ran the distributorship in Indianapolis until 2015, when he retired at age 50.

"I was too young to be done," Jones said. "I had some things I wanted to do. I had some friends in the CBD business. I started looking into that and found a lot of useful information. People were just starting to learn about it in 2018. We opened our first store in February 2019 on the Northside. It was basically blazing a trail of something that had not been done yet."

WHAT IS CBD?

In the beginning, Jones faced many struggles that stemmed from a misunderstanding of CBD and what it is. While CBD is a compound found in marijuana, the CDC describes it as "not impairing, meaning it does not cause a 'high.'" CBD can be derived from hemp or non-hemp plants. In 2018, the U.S. Congress signed a law which removed hemp from the federal Controlled Substances Act, which legalized CBD if it comes from hemp.

People use CBD to treat chronic pain, anxiety, insomnia, and other ailments. It can even be given to their pets for pain and anxiety. However, not all CBD is the same.

"If the CBD is cheap, that's a really bad sign," Jones said. "Don't overpay for it but good things aren't cheap and cheap

YOUR CBD STORE

Owner: James Jones, of Mooresville
Address: 5021 Kentucky Ave., Suite E, Indianapolis
Phone: (317) 455-1947
Web: getsunmed.com

things aren't good. I tell people, even if they're not buying here, here's the things that you better look for. If it's super cheap, stay away from it. That's the first sign of bad CBD. The best thing is to make sure the product has a QR code. That QR code should be able to give you a lab test. Make sure the lab test is current. And that lab test should tell you what's in that bottle. You need to know what's really in there."

Jones said his shop carries SunMed CBD products, the best he could find, and has purchased the formulation for things such as the gummies to have the freedom to package it with their own labels, something to reflect that it's more of a wellness product.

Since CBD comes in many doses and forms - water soluble, oil-based, gummies, etc., - each will help with a different ailment. Jones said he tries to educate his customers, first and foremost, to ensure they're buying the right product.

"It's too expensive to try a bunch of things so we try to get the right thing in their hand the first time," Jones said. "That's hard to do. And we take it seriously. Sometimes that's hard for me. I want to get this right. I want it to work for them. Then we give them our card and tell them to call us if they have any questions."

BLAZING THE TRAIL

Simply getting the business started proved to be more difficult than Jones anticipated.

Even though CBD is a legal product both in Indiana and the US, there were obstacles. "There were many banks that wouldn't do banking with us because we were CBD," he said. "Credit card companies would not take us because we were CBD. Some locations, rental buildings we were trying to find, wouldn't let us in because of CBD. The problem is a lot of people were so uneducated about the CBD business. So, we had to work to find a place that would let us in, we found a bank that would let us do banking then we went through three or four different credit card companies, where they would take us then one day they just said, 'no more.' I had an insurance company that was



ensuring our business that one day sent a letter and said, 'we are no longer insuring CBD.'"

Economy

HEATING - AIR COND - PLUMBING

A T R A I L



James Jones

Jones didn't let the setbacks deter him. "I knew we were onto something great because of the

struggles we were having to go through," he said. "Most people are not going to go through this. Most people are going to give up at some point. The more difficulty there is, generally there is bigger success behind that." The passion for the product pushed him to fight to get the business off the ground.

"We loved what we were doing when we got into it," he said. "We were willing to fight because to us, it wasn't a machine to make money. It was a business to help. The first thing was the customer, and knowing the customer was getting all these benefits, it was a great feeling."

Jones opened his second store at Shadeland and 75th in Indianapolis in September 2019. As he was preparing for the third store's opening, he had a feeling this one was going to be big. He chose a location closer to his Mooresville home, 5021 S. Kentucky Ave. in Indianapolis, and had people stopping by, expressing excitement for the new store. That location opened March 1, 2020. The COVID-19 pandemic caused the store to have to temporarily shut down just two weeks later.

"We closed the other two stores, we made this our home base because it was close and we delivered," he said. "People would call with orders, and we would just deliver to all our customers: white gloves, at the door, all the protocols. We did that the whole time. Now that I look back at it, I don't know how we made it. We made it with three stores. We didn't pay ourselves for a year. We did whatever we had to do to make it. We just felt like anxiety, sleep, pain was still there; we were trying to do something for people and get products to them."

TODAY'S MARKET

Business has come a long way from the days of not being able to find banking, insurance, and retail locations.

"Customers are more educated now," Jones said. "But it still has a long way to go. There's a tremendous amount of growth that is still there. A lot of people know about CBD and understand it, but more people are still out there that don't understand CBD. There is a misunderstanding that they think that CBD can be a product that makes you high or is psychoactive and it's not. ... I'm not claiming we're curing anything. If you Google this information, it will tell you what CBD does. It's proven what CBD can do. So, business has increased. It's doing great. But there's a lot of growth that will come from the public being educated and understanding."

Business-wise, he said he's also fortunate to not have a high turnover with his staff.

"We're a family business," he said. "My wife is literally at

one of the stores right now. My son helps out at the stores. We have part-time people. And when they work for us, you're part of our family now and we treat you like that. We treat our employees as part of the team. An example, my lady who will be working Friday, Saturday, Sunday here, I know what she likes to eat, drink, so I'll buy those and put them in the fridge for her. Something simple like that. It's not always about money. Sometimes people would rather be happier and enjoy their work than make an extra dollar."

IT'S ABOUT HELPING OTHERS

In a moment of self-reflection, Jones shares how the past few years have helped him as well, and not just from the benefits of his product.

"I'm not the person today that I was before," he said. "I was the opposite: aggressive, go get it, attack. It was 'get out of my way.' Be first. All of that. That was always me. That's not my perspective anymore. It's no longer me, me, me, me. It's us. It's we. It's a team. If I can help enough people get what they want, I'll get what I want in return..."

What changed? Experience. Life. Going after to be number one, and being number one and not being happy and trying to figure out, why am I not happy? I'm the best. And I'm not happy still. No matter how much I succeeded, no matter what I did, no matter how many awards, no matter what I was given, I just was never happy. I had to take a hard look at what that was. When I turned my perspective to it's not about me, it's about others. When I turned my perspective into helping other people, that's when not only did I start being happy, but I felt I started being more successful, not just in business, but as a person, as a family and as a business."

Jones still has plans on growing his business, with aspirations of opening two additional shops in the next three years. But it's no longer just about being number one.

"We want to get more involved in shows, events," he said. "We want to get into events so we can get the education out. We want to be able to get samples into people's hands so they can try it. We want our store to be the place to go. We want to be different. That's what we're doing and that's what we'll try to do. I'm not saying there's not good stores out there. But there's more bad than there is good. And I'd like to overwhelm the bad with good. When people come in our first step is not selling; our first step is education. Our second step is finding the right product for them and the third step is to put the right product in their hand and ultimately help them."

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By Nicole Davis

Morgan County Business Leader

Everyone needs clean drinking water and fresh air to breathe. For 18 years, Diana Catt has helped Morgan County residents obtain just that. Her business, Mold Diagnostics based out of Monrovia offers mold identification and air quality testing, along with water testing.

"I have a slogan, from a sports team that has my advertising on the back," Catt said. "It's breathe the clean air, drink clean water, win from within."

'DO IT YOURSELF'

Catt, a Mooresville resident, has a Ph.D. in microbiology and used to teach classes at IU-PUI and University of Indianapolis (UIIndy) while doing research. During this time, her husband experienced kidney failure and needed to go on immunosuppressive drugs as part of his treatment.

"He ended up having total kidney failure, going on dialysis and having a transplant," Catt said. "During all of that, as a microbiologist, I knew that if you are immunosuppressed, you're much more susceptible to any infection including mold, viruses, bacteria. Your immune system is just shut down. So I wanted to have our house tested for mold for peace of mind."

The problem was, she couldn't find anyone to test the home for her.

"A friend of mine in construction said, 'you are a microbiologist - do it yourself.' So, I thought, well maybe there's a need for that. It turned out there was."

That's when she decided to start her own



Diana Catt and Kristy Murphy

(Photo by Nicole Davis)

business, which she did in 2004. For mold identification, they serve most of Indiana and try to limit within a 100-mile radius of their lab. They primarily conduct water testing in Morgan County.

TRANSITIONING AWAY FROM TEACHING

But first, she needed to research. She already knew about identifying the diverse types of molds, but she needed to find the best equipment to use and learn more about running a business. She would attend annual scientific conventions and talk to people that did air quality testing who were presenting their results.

"It was months of preparation to get the business going because I was always in a laboratory or at a podium teaching," Catt said. "I didn't have business training so that was a steep learning curve."

She built up the business until her teaching responsibilities became her part-time job and she could do mold inspection full time. She is now retired from teaching.

"If you've ever had to apply for grants, it's a lot of work and a lot of time," Catt said. "It's significant amount of effort for a low percentage return. It's required to get funding from some outside source in order to do research. There is a lot of frustration involved. I think

I had enough and was ready for a change so whenever this came up, I was happy to try. Subconsciously I had always been looking for another avenue outside of academia to apply what I knew. You don't really need a Ph.D. to do what I'm doing now but it certainly doesn't hurt. And it's fun to go out and collect the samples. I enjoy doing that. I have the microbiology side of things, sitting at microscope - that is what I've always loved."

"One of the key things about my business is that I'm an independent third party," she said. "I am not affiliated with a contractor. I do my sampling and the testing is not subjective. I tell them what their levels are and if they decide to contract a contractor, I recommend they get testing done again after the work is done because we are looking at microscopic things, not things that you can see with the naked eye. The contractors might believe they've gotten everything and they might have. But so many people come back and say, 'I had this work done but I still have this smell, what do I do now?' Well, let's start with testing and see where your levels are. Testing after the work is probably more important than testing before if you already know you have mold."

Mold is more common than most people realize, as it only takes four days from the exposure to water for mold to begin to form. Exposure to mold can cause allergies to flare up or lead to more serious health issues.

"The majority of people don't have a sensitivity to mold," Catt said. "So, if you are living

in a house that has water damage and you just paint over the stains and wipe off surfaces then you think you are done. And if nobody has problems with it, then you are done. Then somebody down the road might move into that home and have issues because there is something behind the wall that they don't know about. That is our job to try and find that out."

GETTING THE FAMILY INVOLVED

Mold Diagnostics is a family affair, said Catt as she laughed about training most of her immediate family including her husband and children to help her with water sampling. Currently her daughter, Kristy Murphy, has worked alongside her for going on two years.

"It's something I thought about for a while," said Murphy, who has a degree in kinesiology. "I was looking at pursuing my own career. But also saw the value in a family business and the opportunity presented itself. ... I have that interest in the health side of the mold and what that means for people who are having symptoms that they can't recognize. I am one of those people who have mycotoxin (toxins released by a fungus like mold) sensitivity. I live through that, and the frustration of having these health problems that other people think you are crazy because they're not sensitive to mold. I can reassure clients that they are not going crazy."

Through the years, Catt has also brought in many interns from universities like UIIndy, IUPUI, Ball State, Wabash College, and IU Bloomington, primarily in the summer to help with water testing.

THINGS TO COME

Recently, Catt added legionella testing to the business. Legionella can be found in water holding tanks or water heaters and cause Legionnaires' disease, a type of pneumonia. It is currently recommended that healthcare facilities such as hospitals and nursing homes test conduct legionella testing, but Catt and Murphy said they anticipate it becoming a requirement in the future.

In addition to her growing business, Catt is in her third term of serving on the Marion County Board of Health. And while Catt said

she feels she is nearing the end of her career; she's first going to take the precautions to ensure the business continues, in a way where she can continue to help.

"I would like to see it continue because the need is there, and will always continue to be there," Murphy said. "Mold is not going to go away, and clean drinking water will always be a priority."

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Politics and investing

I once wrote in these pages to not let your politics control your investing. And I still believe that is very good advice: Don't let politics – control – your investing. But we'd all be fools to not let it – influence – our investing. The trick is to let politics influence us in making – wise – choices. Politics and economics are not like vinegar and olive oil, the more you shake them up into a perceived combined mix, and they will still eventually separate. No, politics and economics are like water and a Kool-Aid package: once you combine them, they will never separate. And so it is with ESG investing.

What is ESG? ESG stands for environmental, social and corporate governance. ESG investing is making, or withholding investment, in a company based on, amongst many things, that company's product, practices, location or impact on the world. Often called "impact investing," ESG attempts to use investing methods to implement large, societal changes. And it's been a part of investing for a very long time. As far back as the 18th century, certain faith denominations were required to preach of the evils of slavery... As well as the evil of companies profiting from the labor of slaves. This included meat and textile producers whose products originated from large plantations. (*The History of ESG Investing*, Nelly Junesand March 30, 2021). More recent examples of ESG investing bringing about positive change include the banning of "conflict diamonds" to reduce funding of civil wars in diamond producing parts of Southern Africa. One of the most successful recent uses of ESG investing was in influencing the end of apartheid in South Africa and Namibia in the late 1980's and early 1990's. And even more recent examples of ESG investing include the promotion of providing US liquefied natural gas (LNG) to Western Europe to lessen the stranglehold Russia holds on how our European partners heat their homes and power their energy plants. Politics and investing? You betcha.

So where may ESG potentially go wrong? When it puts agenda ahead of fiduciary responsibility.

I'm an old school kind of guy. I believe privately held companies should be able to function the way they want to within the parameters of an acceptably laissez-faire government regulatory system. And those who run privately held companies should have greater independence in their decision making than publicly held (i.e. stock companies). Publicly held companies should also be relatively free from government intervention in how they run their companies, but they and the members of their board of directors (whom appoint the CEO) should be accountable to the will of their shareholders. And there's the rub for ESG investing.



JEFF BINKLEY
Finance

Blackrock Inc. is the world's largest asset manager with over \$10 Trillion (with a T) in assets under management. It has 70 offices in 30 countries and clients in over 100 countries. And it is the leader in ESG investing. And it manages over \$10 trillion dollars of mostly – other – peoples' money. Do the ESG decisions Blackrock's Board of Directors, CEO, CIO, investment strategists and fund managers represent the will of the people whose money they manage? Or do their decisions represent the will of their own?

Blackrock is a fiduciary, meaning it is legally required to put its client's interests ahead of all other interests... including and especially, ahead of its BOD, CEO, CIO, internal investment strategists, fund managers and internal activists. At Blackrock, are they trying to seek the best return on their client's dollars, or are they trying to effect societal world changes at the cost of lost return for their clients?

This month marks the advent of the new 118th United States Congress. There are rumblings that ESG investing practices in general, and Blackrock, Inc. in specific, will be brought before a Congressional committee to discuss their practices and how it benefits their clients. I will be interested to see what ESG investing recommendations come out of those hearings. At the very least, you as an investor should be required to be fully informed if those you hire to find return on your investments have your interests top of mind or if instead their priority is to use your money to effect national or world governmental policy changes you may or may not agree with.

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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Announcing CFMC's 2022 Impact grant recipients

Thanks to generous donors, CFMC awards 100% of donations to the community through grants. Every dollar donated stays within Morgan County. Impact grants fund innovative projects and initiatives that bring transformative solutions to our county's most pressing needs. CFMC is honored to partner with our non-profits in Morgan County and nonprofits who serve Morgan County.

Please join us in congratulating the following 2022 CFMC Grant Recipients:

Youth First, Inc.: \$10,000 Awarded towards K-12 Mental Health

Partnering with Youth First, Inc. means embedding masters-level social workers in our schools to be on the front lines of our youth's mental health needs. Youth First addresses the role that mental health plays as young people transition into adulthood by placing master's-level social workers in schools to provide specialized support to students, teachers, and parents. Embedded in school buildings, Youth First Social Workers create trusted connections with young people—freely and easily, without the barrier of insurance billing—and are supported in that work with nationally recognized prevention programs, highly connected supervision practices, cloud-based data collection technology, and actively engaged Morgan County key stakeholders.



BRITTANI BENTLEY

Youth First's programs are evidence-based, sustained by grants and generous donations, and make a difference in the lives of our youth.

Pack Away Hunger: \$10,000 Awarded towards youth nutrition education, volunteerism, and providing local meals to our neighbors

A PAH Nutrition & Hunger Educator will facilitate a hands-on service-learning opportunity paired with 45 minutes of nutrition and hunger education during the Spring 2023 semester at Wooden Middle School. Programming includes activities that discuss hunger, poverty, and food access. Participants will then package 40,000 meals for distribution to Morgan County residents through Churches in Mission (CIM) and Wooden/Bell Family Food Pantry (the school's food pantry). At least 150 students at John R. Wooden Middle School receive hunger education and hands-on service opportunity driving up students' interest in volunteering and choosing healthier food options.

This program inspires students to advocate and care for the hungry in their neighborhoods and around the world while raising community awareness of hunger and having a lasting impact.

Firefly Children & Family Alliance: \$5,000 Awarded towards K-12 Mental Health

Morgan County is just one of a handful of counties that require legal representation to file for guardianship, even if it is uncontested. It is also common for the court system to recommend using a Guardian ad Litem or Court-Appointed Special Advocate for families experiencing divorce. The minimum fee for these services is as much as \$1,000. Unfortunately, this expense is often insurmountable for vulnerable individuals needing representation.

This grant provides legal aid to as many as ten families in need in Morgan County. Without guardianship, a child can not be registered for schools or receive medical services. This program provides our youth with the family dynamic they need.

MSD of Martinsville: \$5,000 Awarded Towards K-12 Mental Health

Students who are selected to be members of HYPE (Helping Your Personal Environment) are challenged to have an 80% attendance rate to be eligible to participate. Students are also expected to have zero out-of-school suspensions

and no more than two discipline infractions in the 9-week grading period to continue with HYPE the following grading period. Students who succeed at fulfilling these expectations earn membership privileges including, but not limited to, field trips to Bradford Woods (every other Wednesday), time with HYPE mentors (Martinsville High School students who have been trained in building positive peer relationships), community building activities led by counselors, and bi-monthly convocations with guest speakers chosen explicitly because they have relevant personal experiences which they have overcome through the life skills that HYPE students are currently engaged in learning. The critical element of HYPE is to provide an engaging, supportive environment for students who lack that foundation in their personal lives.

Creating programs that support our community's youth sets up the next generation of Morgan County leaders for success. HYPE integrates a curriculum that teaches our youth the soft skills they need to succeed after graduation.

Brittani Bentley, with more than a decade of corporate accounting experience, is the President of Community Foundation of Morgan County and has spent the last 7 years dedicated to serving the community of Morgan County in the non-profit space. She is passionate about philanthropy and community building.

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5 things to consider when getting a new computer

Have you ever bought a new computer and then had buyer's remorse a few months later? Maybe you didn't pay attention to the storage capacity and ran out of space. Or you may have glossed over memory and experienced constant freeze-ups. An investment in a new PC isn't something you want to do lightly. Doing your research ahead of time and consulting with a trusted friend or IT shop can help.

Here are several things to consider.

The Amount of Memory (RAM)

One of the big mistakes that people make when looking for a new computer is to ignore the RAM. Random access memory may be called RAM on the specification or "memory." If your system has low memory, you run into all sorts of problems.

These issues can include:

- Browser freezing up when you have too many tabs open
- Issues watching videos
- Some software not working properly
- Sluggish behavior
- Inability to open multiple applications
- Constant freezes

Memory is the "thought process" of the PC. If there isn't enough, it can't take on another task until it completes the current processing tasks. People often go for those low-priced computer deals when looking for a new device. But these can include only 4GB of RAM. That's not a lot if you do much more than staying in a single application or just a few browser tabs. So, look for PCs with at least 8GB of RAM. Or higher if you do any graphics/video or other processing-intensive activities.

User Reviews for Longevity

Buying a new computer is an investment. So, it's natural to want that investment to last as long as possible. You don't want to spend \$700 on a new computer, only to begin experiencing problems when it's just two years old.

Take your time to research user reviews on the specific models you're considering. You'll begin to see patterns emerging.



CHET CROMER
Technology

Whether the PC is for Personal or Business Use

If you have a small business or are a freelancer, you may try to save money by buying a consumer PC. But this could end up costing you more in the long run. Consumer PCs aren't designed for continuous "9-to-5" use. They also often lack certain types of firmware security present in business-use models. The price gap has also shortened between good consumer computers and business versions.

The Processor Used

It can be confusing to read through the processor specifications on a computer. How do you know if Intel Core i7 or i3 is best for your needs? What's the performance difference between AMD and Intel processors? If you don't want to do the research yourself, you could call up your local IT shop. We will be happy to steer you in the right direction.

Storage Capacity

Storage capacity can be a pain point that you experience after the fact. If you buy a computer without paying attention to hard drive space, you could regret it. You may not be able to transfer over all your "stuff" from the old system. But storage capacity can also be an area where you can save some money. If you store most of your files in the cloud, then you may not need a lot of hard drive space.

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.

Anticipating change in 2023

As the 2022 economic roller coaster approaches the final curve before ending its wild ride, MCEDC looks forward to the new year and progress that continues along several fronts throughout Morgan County. Here are some examples of economic development that will soon change the landscape:

Investments by the City of Martinsville and Morgan County to maintain existing structures and build new public facilities in the city's historic downtown will continue to attract visitors and commerce to the community. In addition, the city, county and MCEDC are working with our regional partnership, 180 Alliance, to secure \$1 million from Indiana READI funds to resolve drainage issues in Grand Valley where hundreds of new homes will be constructed for residents seeking small-city neighborhoods with access to Indianapolis, Bloomington, and other metro Indy communities. As a result, Martinsville commercial and industrial properties will see a rebound.

With a 2020 US Census population growth rate exceeding fifty percent (2010-20), Monrovia is catching its breath while moving forward with the next round of economic development. With hundreds of new homesites platted, the local economy looks for its next big bounce as consumer sentiment improves and housing permits rebound. Small business interest in Monrovia has increased as a result of the population growth, and the town recently completed

a comprehensive plan update to provide a vision for the future. Town leaders are working with GDI Companies, Morgan County officials and MCEDC to provide sanitary sewer to a new, 186-acre industrial park that will be developed in Monroe Township. In addition, Westpoint Business Park development continues with Deckers Outdoor Corporation preparing to expand into its new facility with 80 new jobs.

Progress is evident in Mooresville with the development of Grand Oaks and Allison Estates by Pyatt Builders. Nearly 300 homesites have been planned and infrastructure is under construction for homes starting at \$295,000 with a variety of floor plans available. And, with pending announcements about development activity in the town's business parks, the community will realize new capital investments and job growth in industry sectors that are key to the county's reputation as a significant manufacturing sub-market in the Indy metro region.

Development in both Morgan and Johnson counties will further change the landscape around the new Waverly interchange at I-69/SR 144. Morgan County officials and MCEDC are working with real estate developers to create a new, mixed-use commerce district in the southwest quadrant of the new interchange, and public officials continue to plan an expansion of county's new sanitary sewer plant to provide capacity for growth in Waverly and Harrison Township.



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Grow your people with feedback

In the bestseller, *Good to Great*, Jim Collins discovered that, “the good-to-great companies continually refined the path to greatness with the brutal facts of reality.” That said, giving feedback doesn’t necessarily have to be harsh, negative or berating. What it has to be to be effective is specific, relevant and frequent.

In Jack Welch’s autobiography it is reported that Welch said he spent about half of his time on people: recruiting new talent, picking the right people for particular positions, grooming young stars, developing managers, dealing with under performers, and reviewing the entire talent pool and giving feedback.

Says Welch, “Having the most talented people in each of our businesses is the most important thing. If we don’t, we lose.”

Why is it that many of us put off giving feedback to our employees even though we intuitively know that giving and getting honest feedback is essential to grow and develop and to build successful organizations? Maybe it is because there are so many ways to screw it up. All too often managers wait until it’s review time to give important feedback and that strategy just doesn’t work.

Author Thomas Connellan in his wonderful book, “Bringing Out the Best in Others!” says of feedback: “You have to confront nonperformance, but you need to do it in such a way that creates commitment rather than grudging compliance or outright resistance.”

Here are ten common feedback mistakes that when you avoid them you will be an even better leader:

1. Speaking out only when things are wrong. “Praise to a human being represents what sunlight, water and soil are to a plant - the climate in which one grows best.” - Earl Nightingale
2. “Drive-by” praise without specifics or an honest underpinning. - “Great job!”
3. Waiting until performance or behavior is substantially below expectations before acting on it.
4. Giving positive or negative feedback long after the event has occurred.
5. Not taking responsibility for your thoughts, feelings and reactions. “This comes straight from the boss.”
6. Giving feedback through e-mail messages, notes, or over the telephone.
7. Giving negative feedback in public.
8. Criticizing performance without giving suggestions for improvement.
9. No follow up afterwards.
10. Not having regularly scheduled performance review meetings.

Giving and receiving clear and constructive feedback requires courage and skill, and is essential to building good relationships with and



JACK KLEMEYER
Business Coach

motivating peak performance from your team.

Here are four tips for how to do right:

1. **Be proactive.** Nip issues in the bud and avoid the messy interpersonal tangles that result from neglected communication. Meeting with employees on a monthly or quarterly basis instead of annually, for example, conveys, “Your success is important to me, so I want to be accessible to you.”
2. **Be specific.** It’s never easy to provide negative feedback regarding someone’s work, but as a leader you can’t avoid it. Be as clear as possible when providing feedback (both positive and negative). Give specific examples that illustrate your points. For example: Instead of saying, “Your attitude is bad” or “That didn’t work,” you might say something like, “When you miss deadlines, then cross your arms and look away when I discuss it with you, it gives me the impression that you don’t care about the quality of your work. I’d like to believe this isn’t true. Can you help me explain this better?”
3. **Develop a progress plan.** Be clear about the specific changes in behavior that you expect in a specific period of time, and follow up as scheduled.
4. **Link employees’ performance to organizational goals.** Reinforce the value of your employees’ contributions by giving specific examples of how their work and positive behaviors serve the organization and its customers.

If you are not doing these things, be the first in your organization to begin to give feedback and develop your people to be even better. Everyone deserves to be lead well and giving specific, relevant, timely and frequent feedback will lead them to accomplish their (and your) goals!

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

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Kellie Joseph
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