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MORGAN COUNTY

March 2023

THE REVIEWS ARE IN

Michelle Keller's attention to detail and client-first attitude earns national recognition for her Martinsville business, Brickhouse Loft



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There is no place like home

Indiana residents are known to be friendlier than most. There is a slogan that comes from it: Hoosier hospitality.

Hoosier hospitality symbolizes kindness towards visitors, a welcoming attitude. There are stories constantly originating from residents and businesses in Morgan County which show just how seriously this community takes that idea. It's demonstrated by the extra care local businesses take to ensure a customer is happy, in the volunteerism of our community and in the passion of everyone to make improvements that enhance quality of life countywide.

This month's cover subject is the epitome of the term. Being in the hospitality business, Michelle Keller runs Brickhouse Loft to the highest standards, going above and beyond to ensure that everyone who crosses her path feels welcome and comfortable. Hospitality can require a lot of enthusiasm, energy and creativity. It almost seems to come second nature to Keller, who has put her heart and soul into making her businesses successful with a mind for constantly improving on things to create a memorable experience for anyone who does business with her. In three short years since opening her boutique hotel, she's received amongst the top reviews on travel websites and constant positive feedback on a job well done.

It's not just those in the hospitality industry, but the entire community. Dustin and Jill Hunter of SunRift Capital Partners are newer residents of Morgan County, moving to Martinsville a little over a year ago. The couple said they instantly felt at home, welcomed not only by everyone they came across both in their new neighborhood but also through their business networking and volunteer efforts



JIM HESS
From the Publisher

across the county. As we watch the areas in the county grow and evolve, it's encouraging to hear such stories.

Hospitality can be simplified to two ideas: generosity and kindness. Just like a smile is said to be contagious, so can this type of positive energy. Being hospitable is proven to help businesses gain loyal customers, differentiate a business from competitors and help with overall business growth. Most everybody strives for that sense of community, that feeling of belonging somewhere. Offering hospitality in any business can build a sense of trust, allowing people to relax which can lead to deepened relationships and a sense of loyalty - hence, that feeling of community.

Being hospitable has a profound effect on people and might impact the success of our own businesses more than we realize. Reflect back on your own experiences - what businesses have you interacted with that make you feel more at ease and more likely to return to? Likely, that had something to do with the inviting, comfortable atmosphere in addition to whatever that business was selling. Let's all seek out opportunities to be a little more hospitable, because only good things can come from it.



"Declaring the good works being done"

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

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Mooreville to turn 200

Ever planned a birthday party several years in advance? Or planned a birthday party for 10,000 people? That is exactly what a local group of volunteers is doing right now. This time next year, Mooreville will turn 200 years old - quite a milestone. And thanks to those local efforts, a year-long 200 celebration is underway, with events and celebrations planned throughout 2024. At least the hard work of planning, organizing, and fundraising is well underway, and there is plenty of time to participate.

Mooreville 200 is the local take on county and municipal bicentennial celebrations occurring across Indiana. Indiana turned 200 in 2016, and closer to home, Martinsville and Morgan County turned 200 in 2022 - each with bicentennial events to honor the occasion.

For Mooreville, the birthday occurs 200 years after Samuel Moore, a Quaker from North Carolina, founded the town in 1824, a year after his own purchase of the land he found so desirable between the east and west forks of White Lick Creek. Moore would then divide the land he purchased, and instead of making the land available for sale publicly, would select individuals whom Moore believed to be industrious, reputable, and desirable citizens. Characteristics, I may biasedly add, that I still find so common among the community today.

In 1966, the town adopted the slogan "Home of the State Flag" in honor and recognition of Paul Hadley, a Mooreville resident and accomplished watercolor artist and art faculty member at the John Herron Art Institute, who designed the state flag. The flag design we know today was adopted by the state in 1917, a year after Hadley's design was selected in the state's 1916 Centennial Celebration. Fast forward to today, Mooreville boasts a population of around 10,000 and is an underrated jewel in Central Indiana, as is all of Morgan County.

Mooreville 200 has events planned throughout 2024, including an April 8, 2024, event centered around the total eclipse to happen at that time. According to NationalEclipse.com, Mooreville will experience a total eclipse of approximately 4 minutes at 3:05 pm on April 8th. Other events planned throughout the year include a 200 Dog Walk, Battle of the Bands, and numerous other events celebrating the town. Residents and local business owners can even submit event ideas to the



**RYAN
GOODWIN**

Mooreville 200 committee, some of which will be selected and incorporated into the year-long celebration. Events planned will honor Mooreville's history, celebrate its accomplishments, and look forward to its future.

Businesses and residents can support the effort by financially sponsoring Mooreville 200, an investment that will reap rewards throughout 2024, as the town's birthday stays front and center all year. More information about

Mooreville 200, about events or submitting an event idea, and sponsorship information, can be found at www.Mooreville200.com. I strongly encourage you to consider involvement now.

As an undeserving yet the humbled recipient of the "Moorevillian of the Year" honor in 2019, I owe a debt of gratitude to the community that so much became home to me many years ago. Like all of Morgan County, Mooreville has so much to be proud of and much to offer. But we must continue to tell that story, honoring our past yet building our future, so that it remains the great place to live, work and play that we know and that our children and grandchildren come to know that too. Mooreville 200 is a wonderful way to do just that.

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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By Nicole Davis

Morgan County Business Leader

While working on their own path to financial freedom, Dustin and Jill Hunter discovered their life's calling: helping others with their finances and investments.

"Knowing we're helping their course in life be easier, they're more excited about retirement, that's what blesses me," Jill said. "I love talking to them. That's what gets me up each morning. Seeing that we are making a small difference in this world, that's what brings me here every day and excited."

Dustin's background is in architecture and engineering. While he enjoyed his job at an engineering company, he knew there was something else out there, another career in his future.

"You're always looking for that thing that if you can do this and never want to retire from it, that's probably the direction you want to head," he said. "It was always in the back of my mind, there was something we would be doing different."

THE PATH TO FINANCIAL FREEDOM

Dustin and Jill took a course called Financial Peace University by Dave Ramsey, but it wasn't until Dustin started to take an interest in learning more about the retirement accounts his engineering company was funding for him that his interest piqued.

"It turned into something that was a hobby," he said. "One day I came to Jill and said 'I think this might be it.' If we can work on our



Dustin and Jill Hunter

(Photo by Nicole Davis)

own financial freedom and take other people with us on that journey, this would be the thing I'd love to do the rest of my life and never really retire from that."

He started managing accounts for friends and family, slowly taking steps to build up a business. SunRift Capital Partners has served the financial needs for its clients for 12 years now.

"It has evolved a little bit," Dustin said. "Early on I just wanted to do smart things with my own money and friends' and family's money. That has grown into finding estate planning strategies, tax planning strategies, financial planning in general. It's one of the most satisfying things when you can sit down with somebody, learn about them, then go do some homework on their particular household and come back and say by making these adjustments or doing these particular things, over 10 years you're making 10's of thousands of dollars. You're changing people's lives."

BETTER TOGETHER

Early on, Jill stayed home to raise their two

daughters. When the business started to grow, she joined her husband in the office.

"For us, it works out really well," Dustin said. "You have a business partner that you 100% trust."

The couple's strengths balance each other out. Dustin spends more time on the technical side, working with clients and continuously educating himself and staying up to date on the ever-changing market. Jill is a people person, dedicating most of her time to marketing, networking, connecting, and volunteering in the community.

"I think our clients see who we are as a team, and there's trust because we're the same here, the same at networking, the same at church. That's how business has grown, is making those connections, building that trust and just being us."

Another way the Hunters create trust is by being fully invested in the accounts that they are recommending to their clients.

"The way you hear that in the investment world is you want to work with people that eat their own cooking because it means the things they're recommending to you, they're doing the same things," Dustin said. "If they're doing something very different from what they're recommending to you, you have to wonder why."

GIVING BACK TO THE COMMUNITY

While the business is located in Plainfield, Dustin and Jill moved to Martinsville over a year ago. They were looking for a home with a small-town atmosphere, and Morgan County fit the bill.

They had already been members of the Mooresville Chamber of Commerce and have quickly found additional ways to get involved in the community. Jill is also a member of Networking Business Woman of Morgan County, Churches In Mission in Mooresville, serves

as a state delegate for her district as a precinct official, serves on the Brookside Reentry Program helping to mentor those who have just gotten out of prison or are homeless and is on boards and chambers in Hendricks County where the business is based. She also periodically served meals at Wheeler Mission's men and women's shelters, volunteered with Sagamore Leadership for the past 10 years and is active at their church in many areas.

"We want to be very integrated in our community," Jill said. "That is what makes a big difference. That is what my passion is. Where we live in Morgan County and where our business is, we want to be part of both, serving and giving back. I'm really excited to be part of Morgan County and to continue to grow and to learn. I really love everyone we have met. They make you feel like you are at home."

Dustin and Jill teach a 'Retirement Planning Today' course at IVY Tech. The business is also a member of Academy of Preferred Advisors (APFA) and the CFA Society of Indianapolis as an adjunct member.

Dustin meets regularly with financial groups, discussing changes in the industry, future plans, what they're doing well and what they could be doing better.

"When you get together, everybody gets lifted because those ideas filter to the surface," he said. "What are the best practices? You can read about things yourself but when you're part of a larger group, it's a lot easier to have the knowledge of that group reviewing it and not just yourself. Generally speaking, I try to hang around people that are at or further ahead of where I want to be in the future."

COMING FULL CIRCLE

In the beginning, Dustin said, they were simply trying to take the steps to make this business work and figure things out as they go. Now, the pieces and processes are in place which is allowing them to not only grow, but add on things they couldn't do in the past.

"We have an intern that comes, Caleb Crane" he said. "It's made me go back and think, what were all the things I read that impacted me and lead me to this point? Those are things I can pass on to him."

The couple's daughters, Kayla Aldridge and Madelynne Hunter, work for the business now as well.

"It's been really fun to be a family business," Jill said. "We did Dave Ramsey's class years ago, and recently our youngest said they're going to join the Dave Ramsey course at church. It's cool to see how we walked this path and having the kids follow and watch us. Now we see how it's impacted their life and how they're making choices with money. That's one of the greatest things ever. We want to leave a legacy behind. If someone is interested, we want to teach them and help them, so their path is easier."

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THE REVIEW

Michelle Keller's attention to detail and client-first attitude earns national recognition for her Martinsville business, Brickhouse Loft

By Nicole Davis
Morgan County Business Leader

Michelle Keller wants guests at Brickhouse Loft, a boutique hotel, to feel the hospitality from the moment they book to the moment they leave. The effort she and her staff have put into making their guests feel welcomed in a clean and caring environment shows not only through the personal messages they receive long after that guest has left, but on the reviews they leave online as well.

Brickhouse Loft recently received this year's Traveller Review Award from booking.com, one of the largest online travel agencies. Brickhouse Loft has a ranking of 9.4 out of 10 on the site. The award states that this score makes Brickhouse Loft one of the best-rated properties and showcases the times the hotel has gone above and beyond, its hard work and dedication.

"I didn't even know I was going to get this award," Keller said. "We were having a bad day and I was told, 'wait until you read this.' Sometimes it's hard not to focus on the one person out of 500 who says any kind of negative comment, but then you know that 99 percent of people have loved their stay. Booking.com is a well-known online travel agency so having that award is going to help get our name out further. We will pop up first on their search. It's an honor to know that we represent Martinsville, Indiana and we're doing something good to shine a light on it."

Reviews on booking.com range from complimenting the cleanliness, the relaxing environment, the proximity to their destination and even proximity to downtown to places to eat or grab a coffee in downtown Martinsville.

"All I can say is WOW," wrote one reviewer on the booking.com site. "10+/10 all the way around! The building is beautiful, quiet, and right in town. Through our entire stay Michelle went above and beyond for my dad and I. I have never experienced this level of customer service!"

Another stated, "It is no wonder after staying here why it solidly has 5 star reviews. Very upscale stay in quaint town close to Bloomington which is where we were traveling to during the day. Very comfortable bed, clear check-in and check-out instructions texted and also in the room, tastefully decorated and

BRICKHOUSE LOFT

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really every thought planned out."

HOW IT ALL STARTED

As a Martinsville resident herself, Keller said she's proud of the Martinsville community, having seen the positive changes that are being made and wanting others to see that as well. That's why she decided to open her newest businesses there, the same place she calls home.

Keller was previously a hairdresser for 28 years, owning her own salon in Bloomington until 2019. She opened her event venue, Brickhouse on Main at 128 N. Main St., Martinsville, in May of 2019. Brickhouse on Main offers event planning services for weddings, events and galas, parties and other celebrations. Upon opening the venue, it quickly became apparent to her that the venue needed a bridal suite.

The Artesian Group and Fenneman Enterprises approached her and asked if she had any interest in starting a boutique hotel, which would provide that bridal suite and more. It took nearly a year and a half to transform an older, rundown apartment complex into the eight-suite, modern hotel that's now located at 240 N. Jefferson St. In that time, Keller was researching how to run a hotel, picking out decor, every single fixture and planning the design of each room. She wanted it to feel comfortable as a bed and breakfast but with all of the amenities of a hotel. She and her staff started vision boards to come up with color schemes and took off from there. They wanted every room to be different, but still cohesive.

"That's how it all started," Keller said. "I love hospitality. I want to make sure everybody is having fun, comfortable and like family."

SUPPORT AND SUCCESS

Brickhouse Loft opened in 2020 in the middle of the COVID-19 pandemic. While it was difficult to navigate new rules and regulations, at the same time Keller said it was good timing. At that point people would much rather visit a smaller,



From left: Carrie Tannehill, Chloe Garza, Michelle

eight room hotel which can host up to thirty overnight guests than somewhere with one hundred rooms or more.

Keller said business took off faster than she anticipated, with the majority of guests from out of town. To be considered successful, the national average for booking at a hotel is approximately 47% occupancy throughout the year. Keller said at one point in their first year, Brickhouse Loft was at 30%, about which she was extremely pleased. Two-and-a-half years later, Keller estimates a couple thousand people have stayed at the hotel.

"People have been very supportive," Keller said. "Even if they haven't been the ones staying here, they tell their family, their friends. IU has been helpful with people coming during football season or graduation. Location-wise, I think we're perfect. We're right in between two major cities and towns, close to the airport. We think 20 minutes of travel is a big deal when you're from a small town but people don't think twice to stay here to

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W S A R E I N



Keller, Presley Garza and Sherilyn Foley.

is really good at making everything personal and it's genuine. I think that really makes people feel special. It would make me feel special."

She also has an eye for detail and determination to fix anything, big or small, that isn't quite right.

It doesn't matter what level of client is visiting, for what reason they're visiting or how long they're traveling, Keller is meticulous about offering the same attention to detail for everyone. Every little thing matters and she takes feedback seriously. On the rare occasion there is negative feedback or constructive criticism left behind, Keller will act that same day to create a solution to any issue, no matter how small.

"She always has new ideas and 10 ways to figure out how to do it," Foley said. "She never stops with new ideas. That is why her businesses are successful. That is another thing that's very special about her. It's not very often that the artistic and practical sides are combined. She's obviously very artistic, as you can see from the decor here. Then she also has a really quick mind, a smart mind for business. There are so many moving parts and she is really business savvy."

FORESHADOWING THE FUTURE

There was some foreshadowing to this career path earlier on in her life. Keller was reminded after she opened the hotel, that she was in DECA in high school where she made it to nationals. She was given the category of hotel and hospitality. She was always interested in owning a business and while her first path in life led to owning a hair salon, she's made her way back to hotel and hospitality.

While the support is there, running two businesses each with a large overhead hasn't come without its challenges.

"It's taken faith from me, more than anything else, knowing this is what I'm supposed to be doing," Keller said. "There is the financial stress of owning two businesses, two kids in college and a husband with a business. It's hard but that makes me think of different ways to bring in new business and stay busy. I think the dream will come to fruition."

She and her husband of 23 years, Chip, have two children, Emmah and Ben.

As business grows, Keller said she doesn't necessarily desire to expand, but she does want to expand her staff. She said she would love to have rooms booked out a year in advance, people waiting for a spot to open and be full all of the time. The more guests that stay at Brickhouse Loft, the more opportunity there would be to hire staff to handle marketing and social media, a full-time kitchen staff and more.

go down to Bloomington." Brickhouse Loft also offers brides and grooms the option of having an outdoor wedding outside of the hotel, followed by a reception at Brickhouse on Main. Brickhouse Loft is a contactless hotel, meaning guests can arrive and check in to their room without needing to pick up a room key, visit a check-in desk, or meet with staff face-to-face. That doesn't stop guests from reaching out though.

"What is unique about our hotel is while we don't check people in, at the same time, you can reach us," Keller said. "Whereas an Airbnb, you can email and that's it. We can be here in five minutes. We get messages from our hotel guests and those continue long after their stay. People always say after-the-fact that we had a such a good time and can't wait to be back."

There are currently seven staff members who work on a regular basis and another 10 who work as needed. Keller credits

their hard work and dedication to getting Brickhouse on Main and Brickhouse Loft to where they are today. Brickhouse Loft has had feedback stating that they must have just opened because everything is so clean. That, Keller credits to the attention to detail from housekeeper, Carrie Tannehill. Keller said she "has all of these crazy dreams," which come to life through the help of Sherilyn Foley, director of operations, and the other staff.

"We couldn't do this without them," she said.

GETTING TO KNOW MICHELLE

Keller's staff describes her as outgoing and bubbly, perfectly suited for a career in customer service.

"Michelle has that personality that no one is a stranger," Foley said. "It seems impossible to become friends in such a short time, but I feel like they are friends. She knows everyone's first name. It's important to her and she has a knack for it. She

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By Nicole Davis

Morgan County Business Leader

Needing a gift or just something special for yourself? Sheila Hornberger has something to offer for everyone, with a variety of items for women, men, and children of all ages in her shop, Painted Cottage.

"I think that's what brings a lot of people in, is the uniqueness of the kids clothes and things you can't find other places," Hornberger said. "I try to buy things that you just can't run to Walmart to buy and things that are even hard to buy."

EVOLUTION OF A LONGTIME ENTREPRENEUR

A longtime entrepreneur, Hornberger previously ran a catering company for six years in Martinsville. When that ended, her father encouraged her to venture into flea markets, which she did for eight years. She had booths at some antique and flea markets in central Indiana where she sold her own rehabbed furniture and more, while selling baby clothes out of a boutique in Greenwood, Ind. When that boutique closed, she said she



Sheila Hornberger

(Photo by Nicole Davis)

realized it was time to open her own shop.

Hornberger lived in Martinsville for many years and raised her children in the town. She said she started looking around, seeing how much the area has grown, and decided it was the right place to start her new business. She spotted a vacancy sign on Jefferson Street where she opened Painted Cottage in September of 2019. Painted Cottage relocated to a larger space on Morgan Street after a year and a half. Since the beginning, she has slowly added to her inventory, introducing men's items, larger sizes in her children's clothing and more.

"Once I moved over here, I had more room, so I started selling things for men," she said. "What got me started there, is I went to a Martinsville meeting. One of the guys that showed up that was on the board said 'I am glad you guys all have your little boutiques, but nobody sells anything for men. It got my little wheels turning and I said well, it's time to bring something in for men. So, I've added onto that line with lotions, beard oils, soaps for men, shoes, and accessories.'"

FINDING THE RIGHT THING

Painted Cottage's biggest seller are Vera Bradley purses

and accessories and the children's line, especially the Mommy and Me clothing.

"I have a couple little vendors in here, one that sells women's clothing, a lady who makes beaded bracelets and a lady who does crochet items," Hornberger said. "All the rest is mine. I sell a lot of different lines. I sell Anju Jewelry for women and men. I sell Natalie Therese which are cork purses, made in America, handmade. I also sell alpaca clothing and purses. They are handmade. I have a little bit for dogs, candles, soaps, a little decor, a little bit of everything."

She continued "I've heard a lot of people; they love the variety. They love the kids clothes. I had one lady come in and said she went to a baby shower and everyone kept saying they got it at that Painted Cottage so she had to come in and see what it was all about. I sell three different price points. I have your more upper end and cheaper things. I have christening outfits for babies, the fancy dresses or have leggings, T-shirts, and things too. I'm starting to sell a little of children's shoes to see how that's going to go. My sizes go from preemie, newborn, to size 14. in boys and girls. A lot of stores want to cater to the girls. And it is hard to find the boys that is unique and different, but I try."

Hornberger also offers balloons, balloon arches and balloon decorating. She went to school with USA Balloon, then in Chicago, to learn the art. She does a lot for baby showers, weddings, and graduations.

"I've done balloons here before, years ago, through Discount Paper Mart," she said. "At that time I was called Ballooning Around. Now, I decided I'm like a gift shop and there's nobody else that does balloons. So I started doing balloons again."

Hornberger finds most of Painted Cottage's inventory through her annual trips to Atlanta Mart, a wholesale trade center in Georgia.

"I love to shop, that's why I have so much inventory," she said. "I like to find that unique thing. When I buy, I try to buy something that none of the other shops have. If we can all carry our own brands, then it will bring people into your store. I might have something in here that someone else has, but I try to watch Facebook to see what brand they're carrying so I get a different brand."

PROMOTING DOWNTOWN MARTINSVILLE

After three years in business, Hornberger said the biggest struggle is the number of customers that come and say, "I didn't know you were here."

"I've heard others here on the square say the same," she said. "People from Martinsville don't think to come downtown or know we've grown." It used to be there wasn't much downtown but now we do have different boutiques, restaurants, and things. A lot of activity is starting to happen so that's a good thing. The holidays were good for everybody this year. A lot of people were shopping in town so that was good."

Hornberger is taking an active part in helping to change that. She is on the Martinsville Rediscover committee, trying to help figure out different ways to bring people downtown.

"If we can get them to come downtown to do other things, it will bring people in from outside of the city to shop and see what we have to offer," Hornberger said.

Hornberger continues to look for ways to expand Painted Cottage. Currently the shop is closed on Mondays to give her a day off, but she's looking at the idea of bringing someone in for approximately four hours on Mondays to offer those interested another day to shop. That could start in mid-February.

"I really enjoy it," she said. I've made a lot of friends coming in. And we're still growing.

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The value of a ride-along

In the world of emergency responders, a “ride-along” is the arrangement of a civilian to sit in the passenger seat of an emergency vehicle and observe the working day of a police officer, firefighter, or paramedic. These serve a variety of purposes for different individuals, from career exposure to the journalistic endeavor for a different perspective. They offer an “inside look” into the world that simply can’t be understood from the outside looking in, and are an excellent way to gain perspective into the life of our first responders.

Have you ever considered a ride-along in the business world? Many of us have likely had or seen someone do a job-shadow to get a perspective of what a job may look like. Interns spend months living in the ride-along world as they watch over someone’s shoulder, run the mundane errands, and perform the tedious tasks that have to get done to make a business hum. But what about the business owner? The C-Level manager? The director of operations? The consultant? Could they learn a thing or two as well?

I spent half a day in January riding alongside a client’s employee, watching him use an app we built for Northern Lights Locating and Inspection Inc., a local underground utility locating business. Our app and other systems



we’ve built have helped their business operate for years.

Northern Lights has recently brought on some sizable new customers and expanded their team beyond the borders of Indiana, and their team faced some new challenges as they sought to deliver high quality results to those they serve. During a recent phone call, as they were trying to explain some of these challenges to me and my team, I casually asked, “would you like us to tag along for a few hours and see this first hand?” And thus was born our first mobile app discovery ride along.

I spent about 3 hours with Joel, one of Northern Lights’ experienced locators, who could also offer a “tech-savvy” look into how

the app we’ve built was used. He showed me simple things like how he put the phone in his pocket face out so as not to accidentally bump it while he located an underground utility as well as the battery drain he experienced while doing so. He demonstrated to me how seemingly simple tasks like reassigning tickets could turn into minutes of wasted time when you were assigning a ticket to a teammate named “William” instead of a teammate named “Andrew” because of their order in the alphabet.

After the ride along, I took my notes and organized them for review with the client. We were able to recommend quick fixes to solve issues like those listed above to long-term goals that would increase efficiency, reduce the chance of error, and even make the app more of a joy to use than a tool that can get in the way when things didn’t operate perfectly.

With a ride along, more details get fleshed out and as you provide a product and find kinks in your plan. In the end, though some challenges can only be seen and fully appreciated when you get your boots muddy, sit across

the truck from someone who may have a gripe about your product, and really listen.

I appreciated the value of this ride-along with this long-term client, and think you might find a way to make this a routine activity for your team into the future. Is there a place in your business where you could get a better look “from the inside” to learn more about improving your processes and your products? I would love to hear your ideas.

Chet Cromer is the president of C2IT Consulting, Inc., a Plainfield-based technology business that provides websites, mobile apps, and IT consulting/support to businesses across central Indiana. He can be reached at chetcromer@c2itconsulting.net or (317) 721-2248.

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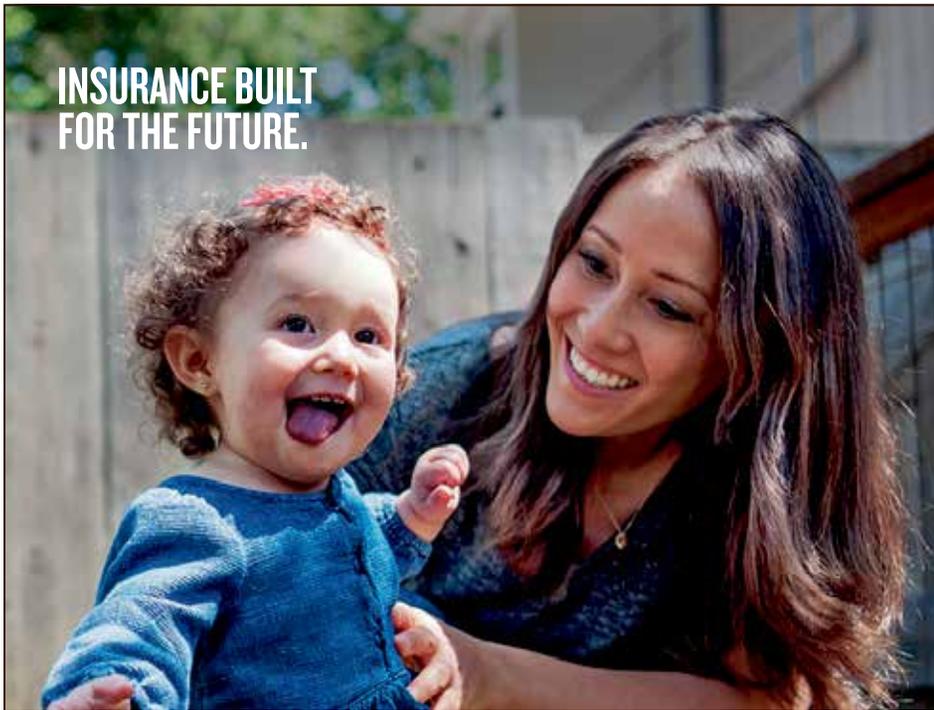
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It just ain't so

"It ain't what you don't know that gets you into trouble. It's what you know for sure that just ain't so."

— Mark Twain

Twenty years ago, the Standard and Poor's company came up with a score card that rates the performance of actively managed mutual funds against the unmanaged benchmarks the funds are trying to beat. Once again, for 2022, 80% of the actively managed funds failed to meet the performance of the unmanaged index they compete against. (SPIVA report published by S&P Dow Jones Indices).

All the marketing, advertising and talking heads on Fox Business, CNBC, and the stock pickers in Money Magazine continue to tell you what just ain't so. They say they can make your money grow better than a low-cost index fund. It just ain't so. You have better odds building a portfolio with a monkey throwing darts at the stock pages than you have buying an actively managed mutual fund.

Seriously.

Back in 1973 Princeton University professor Burton Malkiel wrote in his bestselling book, *A Random Walk Down Wall Street*, "A blindfolded monkey throwing darts at a newspaper's financial pages could select a portfolio that would do just as well as one carefully selected by experts." Turns out even Professor Malkiel didn't know how right he was. Rob Arnott, then CEO of Research Affiliates, published an article in 2012 stating, "The monkeys have done a much better job than both the experts and the stock market." Mr. Arnott's company randomly selected 100 portfolios containing 30 stocks from a 1,000 stock basket. They repeated this process every year, from 1964 to 2010, and tracked the results. Effectively, the process simulated 100 monkeys throwing darts at the stock pages each year. Remarkably, on average, 98 of the 100 monkey portfolios beat the 1,000 stock basket each year. In other words, the mutual fund manager who selects stocks from a basket has less a chance for success than the monkey throwing darts.

So is there any hope to beat the monkeys in



**JEFF
BINKLEY**
Finance

the market? Yes.

When I formed my investment management company back in 2010, I asked, "How can I add real value for my clients when I have no idea what the markets will do?" I began to focus on the things we can control. I encourage you to focus on them as well.

We cannot control markets, geopolitical events or economics. We can control our Education, Emotion, Expenses, and experience in the markets.

Stay educated about what's in your portfolio. This will lessen the likelihood of making emotional, irrational changes in response to whatever is happening in the world, the markets or your portfolio.

Strive to find the most cost effective way to keep your investment expenses low. Don't pay commissions. Don't pay high internal mutual fund fees. Don't buy a fund that has a .75% operating fee when you can duplicate that fund's holdings with an ETF with a .04% operating fee.

And finally, if you don't have the time or patience to gain the experience to do the above, find a fee-only advisor who does focus on the above and hire them.

But for monkey's sake, quit thinking your mutual fund managers are earning their fees. It just ain't so.

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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Building a strong foundation of trust

Trust is the foundation of all successful interpersonal relationships, both personal and in business. Trust is the confidence or belief a person feels toward a particular person or group. Trust is, therefore, one of the primary binding forces in any interpersonal relationship. It permits people to overcome doubts and unknowns and enjoy peace of mind. The absence of trust causes confusion, worry, inaction, and fear. When interpersonal trust is present, a person feels a confidence that everything will somehow work out. In the workplace, trust is a prerequisite for effective interpersonal communications. Without trust, employees may feel uncertainty, worry, and a sense of insecurity. No relationship, personal or business, can exist for even a short period of time if some element of trust is not present. Trust is an essential leadership training ingredient that binds any human relationship into an effective, working partnership.

Even though trust is fundamental to human relationships, it is actually misunderstood by many people. People use trust, or the lack of it, to explain good and bad relationships with others. Consider the cliché phrases: “Don’t worry, you can trust me” and “Just trust me.” Trust has become both a buzzword and an excuse in our society. Trust is as much abused as it is used in today’s business world. It is used to define and explain; yet few leadership training programs have seriously considered what it is and what it is not.

Psychologists are just beginning to learn how trust really works. Research suggests that trusting relationships are predictable, caring, and faithful. When a manager’s behavior is consistent over a period of time and another person can reasonably predict that behavior, trust is possible. By contrast, it is difficult to trust a person whose actions are inconsistent or unpredictable.

As the boss, here are some behaviors you should consider consistently applying:

- Make yourself as visible as possible – Be with your people.
- Show yourself to be approachable – Hold conversations in confidence.
- Always be willing to listen to others – Listen to understand not to respond.
- Never ask an employee to do something you would not be willing to do yourself – Lead the way
- Learn to trust those who work for you – trust is a two-way street – Assume trust until proven otherwise.

Caring in a relationship involves actions that express consideration toward the other person. Through effective leadership training, a caring supervisor knows when final exams are scheduled at the local college and asks employees who will be taking the tests how much time off will be needed to study. A caring supervisor finds out about a birth, death, anniversary, graduation, or sickness and sends a card to the



JACK KLEMEYER
Business Coach

employee’s home.

Faith is the belief that an employee’s behavior will be in direct response to the trust placed in that relationship. Faith can be demonstrated by communicating clear expectations and then telling the employee, “I know you and I believe you can accomplish this assignment.”

Employees want three things from their managers:

- Do you care about me?
- Can you help me?
- Can I trust you?

Managers who have difficulty demonstrating faith in others typically have difficulty trusting them as well. Trust as a leadership development process can help change this.

Building trust in the workplace is vital for a long-lasting, satisfying, rewarding, and successful relationship. Effective managers practice behaviors that promote and build trusting relationships. They learn to do this with consistent actions each day. In return they obtain the benefits of high-trust employee relations. These benefits include higher morale, increased initiative, improved honesty, and better productivity. All are important aspects of a profitable and rewarding business experience.

It’s not uncommon for people to use the word “trust” to describe a feeling they have regarding some interpersonal relationships. Trust does not magically appear in a relationship without certain elements preceding it over time. And once trust has been breached it is difficult and sometimes impossible to establish once again.

Three steps pave the path before enduring trust begins...

The first step is effective communications. When we communicate effectively with another person we have an opportunity to move that relationship to the second step,

The second step which is real understanding. That is when two people have communicated to the point of honest and deep understanding. This can lead to the third step.

The third step is that of mutual respect. A respecting relationship demands that each person contribute enough respect that it can be reciprocated back from the other person. Unilateral respect in relationships is temporary and superficial. Mutual respect that can lead to trust is much deeper and must come from communicated understanding. Once a relationship has experienced mutual respect it is possible for the participants to experience enduring relational trust. This is a feeling that binds

people together over time and through trials.

The above steps are dependent upon the actions or integrity of the individuals involved. Integrity is not only keeping agreements, but it is also “walking the talk.” If, for example, a person communicates deceitfully, how much understanding will there be? And how much respect will the other person have? Ultimately trust will be lacking.

Enduring trust is a leadership development process that takes time and effort. It is clearly the essence of what fuels meaningful relationships.

Test your Trust.

Answer the following five statements on a scale of 1 to 5, where 1 is not true and 5 is completely true.

1. My actions each day demonstrate that I trust my employees.
2. My employees can trust me with sensitive or private information.
3. I would never betray a trust with an employee.
4. I keep confidences and would never share confidential information inappropriately.
5. I am able to trust my

employees.

Tally your scores from the five items. A total score of 20 to 25 would indicate that you and your employees probably share an atmosphere of trust. A score of 15-19 would indicate that trust is present, but not in abundance. A score of 14 or less probably means that some additional leadership training efforts in building trust would be appropriate.

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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| VISA BUSINESS TIER 3 CARD | N/A | 2.05% + \$0.10 | 2.40% + \$0.10 | 2.60% + \$0.10 | 2.95% + \$0.10 |
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Kendrick Foundation executive director named to Mutz Philanthropic Leadership Institute

Keylee Wright of the Kendrick Foundation has been selected as a member of the



2023 class of the Mutz Philanthropic Leadership Institute. Launched by the Indiana Philanthropy Alliance (IPA) in 2021, the Mutz Institute provides a leadership training experience to skill up professionals serving in board and executive roles at foundations, corporations, and social impact organizations across Indiana. Wright successfully completed a competitive application process to gain one of 23 spots in this year's class.

Since 2019, Wright has served as the Kendrick Foundation's first executive director. She previously worked within the Indiana State Department of Health for over 15 years. The Indiana Public Health Association named Wright a public health hero in 2014. The next year, she received the Indiana Cancer Consortium's highest honor—Outstanding Contributions to Cancer Control. Wright earned a bachelor's degree from the University of Wisconsin and a master's degree in wellness management and applied gerontology from Ball State University.

"It has been an amazing experience to have

Keylee on our team at the Kendrick Foundation, bringing new ideas, perspectives, and expertise from the world of public health to our mission," said Amanda Walter, M.D., Kendrick Foundation Board President. "With her help, the Kendrick Foundation has been able to elevate methods by which we think, engage, and strive to improve the health of Morgan County residents. We are thrilled that Keylee has been selected to participate in the Mutz Philanthropic Leadership Institute program! Assuredly, this opportunity of growth will not only help improve efforts of the Kendrick Foundation, but those of all the community partners with whom we are privileged to serve."

The Mutz Institute is named for former Indiana Lieutenant Governor, past Lilly Endowment Inc. president, IPA founder, corporate CEO, and Indiana visionary, John M. Mutz. It is a program of the IPA. Classes began in January and meet once a month through October. For more information, visit www.inphilanthropy.org/MutzInstitute.

Community Foundation of Morgan County celebrates Lilly Endowment Community Scholarship finalists and scholars

On February 7th, the Community Foundation of Morgan County (CFMC) hosted a dinner to celebrate the 2023 Lilly Endowment Community Scholarship finalists from Morgan County.

The scholarship will provide full tuition, required fees, and a special allocation of up to \$900 per year for required books and required equipment for four years of undergraduate study on a full-time basis leading to a baccalaureate degree at any eligible Indiana public or private nonprofit college or university. Lilly Scholars may also participate in the Lilly Endowment funded Lilly Scholars Network (LSN), which connects scholars with resources and opportunities to be active leaders on their campuses and in their communities.

The 2023 Morgan County Lilly Endowment Community Scholarship application opened on Tuesday, July 5, 2022. Seniors had until Friday, August 26 to submit their applications. Applicants were required to be a current Morgan County student or reside in the county and be graduating by June 30, 2023. We are thankful for the assistance of our high school staff and guidance counselors who helped share information about the scholarship opportunity and assist students with their applications.

This year, CFMC received a total of 68 applications representing seniors from most high schools, including Tabernacle Christian School. After a rigorous application and interview process, CFMC welcomed eight finalists for an in-person interview where they presented on what they are most passionate about and answered questions from the interview committee.

Our Lilly Endowment Community Scholarship Finalist Dinner welcomed these eight finalists and their families for a celebratory dinner, graciously hosted at Brickhouse on Main in Martinsville. This year's Lilly Endowment finalists are Marissa Rodriguez – Monrovia



High School, Katherine Wymer – Mooresville High School, Morgan Harvey – Franklin Community High School (Morgan County resident), Amber Zupancic – Indian Creek High School (Morgan County resident), Breanna Mendenhall – Mooresville High School, Jada Kaufman – Monrovia High School, Hanna Leuck – Indian Creek High School (Morgan County resident), and Nevaya Dickinson – Eminence High School.

Lilly Endowment created the Lilly Endowment Community Scholarship Program for the 1998-1999 school year and has supported the program every year since with tuition grants totaling in excess of \$439 million. More than 5,000 Indiana students have received the Lilly Endowment Community Scholarship since the program's inception.

The primary purposes of the Lilly Endowment Community Scholarship Program are: 1) to help raise the level of educational attainment in Indiana; 2) to increase awareness of the beneficial roles Indiana community foundations can play in their communities; and 3) to encourage and support the efforts of current and past Lilly Endowment Community Scholars to engage with each other and with Indiana business, governmental, educational, nonprofit and civic leaders to improve the quality of life in Indiana generally and in local communities throughout the state.

We are proud to celebrate these eight Morgan County finalists and announce that Marissa Rodriguez and Katherine Wymer are this year's Lilly Endowment Community Scholars.

Congratulations to our finalists and scholars!

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