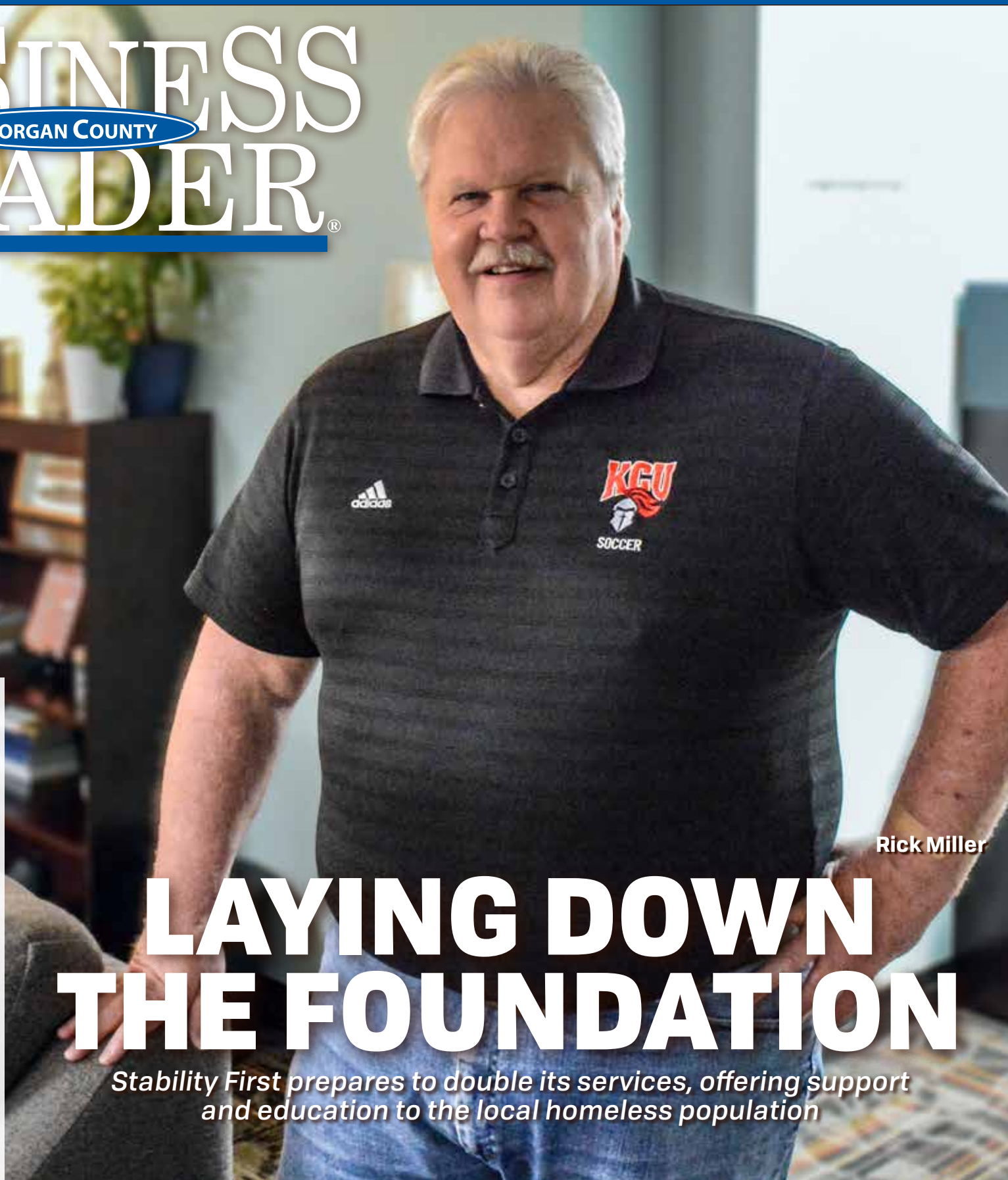


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MORGAN COUNTY

June 2023



Rick Miller

LAYING DOWN THE FOUNDATION

Stability First prepares to double its services, offering support and education to the local homeless population

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Every idea requires thought and action

“First do what is necessary. Then do what is possible. And before you know it you are doing the impossible.”
— Saint Francis Assisi

Stability First Executive Director Rick Miller shared that quote with us, a quote he uses often. Miller didn't know what was to come when he had the idea for a shelter for women that would not only offer the basic necessities in life but the resources to give them a lift up in life as well. He simply knew it was something Morgan County needed. He started by taking the necessary steps and everything else fell into place better than he dreamed. He is still trusting that process with the nonprofit's latest venture to open a men's shelter. The project is well on its way, but it still needs additional funding and support. He, the board, and a group of volunteers are working step by step to achieve that goal.

We've all been there in business or in life. You have this great idea, whether it's to start a new business or make a natural transition in your business. You've done the research. Yet, the act of implementing that idea can be intimidating or downright terrifying. There's always a risk. Sometimes we can navigate through a challenge and sometimes we have to chalk it up as a lesson learned. When do you know it's time to act?

Ask yourself, are you being realistic? It's easy to get swept up in excitement. Emotion is a great thing as entrepreneurship requires a love for the work that you're doing but you also need a touch of realism. For a business, is this product or service in demand? Have you done the market research? Why do you want to do this? Be honest



JIM HESS
From the Publisher

with yourself on whether or not you believe this idea can be a success.

Trust your gut; there is no one who can tell you what's right for your life and your business but you. Intuition does have merit. A study conducted by Modesto A. Maidique, leadership expert and author, stated that out of a sample of 36 successful CEOs, 85% confirmed that intuition was central to their decision-making process.

Expect the unexpected. Sometimes even with the best planning things don't work out the way you envisioned. Take Black Dog Brewing Company. Owner Jeremy Kuntz spent more than two years working on his business plan and raising capital. They were prepared to open - just as the pandemic hit and turned that plan on its head. They were able to successfully make a significant change and it paid off.

If you are ready to take the leap, take action, be patient, and give it your best effort. Best of luck in achieving success in whatever great idea you're currently pursuing!



“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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A conversation about property taxes

It is June, and if you own property in Morgan County, you recently paid your spring installment of property taxes for 2022, payable 2023. You also received notice from the county assessor of the assessed value of your property, intended to reflect market value for 2023, which will be, in large part, the basis of your property tax bill for 2023, payable in 2024. Based on casual conversations I have had around the county, no doubt these two things – property taxes due this year and assessment basis for next year's taxes – have stirred concern.

The concern of rising property taxes is a complex issue that is over a decade in the making.

In 1998, the Indiana Supreme Court said how Indiana assesses property for tax purposes was unconstitutional. At that time, 5 to 10 years could go between assessments, resulting in dramatic, unpredictable property tax bills. Part of the solution to this was a move towards market-based assessments as early as 2002, requiring then-township assessors (now, all assessing is done at the county level) to utilize "trending" property values based on sales data in the township. The frequency of assessments has also increased, working up to present-day annual assessments.

Fast-forward to November 2010, and Indiana voters had a question on their ballot – yes or no – do you want residential property taxes, agricultural land, and commercial properties' tax liability capped at 1%, 2%, and 3%, respectively? It passed overwhelmingly – 72% in favor, 28% opposed. This measure had a detrimental effect on many taxing districts across the state, leading local units to raise other taxes, such as local income taxes, to fund budgets. Thankfully, the impact was minimal in Morgan County, where government spending has historically been modest. Morgan County also uses a portion of its income tax as a property tax credit, a substantial credit you will find on your property tax bill. Under the tax caps, a residential, owner-occupied home assessed at \$200,000 would have a maximum property tax bill of \$2,000. The exception to this would be any voter-approved referendum projects, such as school buildings, etc.

Property taxes are an ad valorem tax allocated proportionally to all taxpayers based on the taxpayer's property value. And in the simplest form, property taxes represent a property owner's portion of the local government's budgeted spending for the current year. County property taxes, assessed and collected by the county, are distributed to local units of government – the county, city/town, township, school district, libraries, and other special districts – to fund the day-to-day, nuts-and-bolts form of government closest to us.



**RYAN
GOODWIN**

Property taxes are a complex topic, but two sources drive property tax bills: local government spending and assessed property value.

Local government spending certainly drives property tax bills but with numerous checks and balances: First, the officials setting budgets – except for libraries and special tax districts such as fire districts or conservation districts – are all elected. And those districts without elected board members are all appointed by elected officials. Secondly, all budget processes are open to the public to observe and open for public comment during public hearings. Another check on this process is oversight by the state's Department of Local Government Finance or DLGF. The DLGF works with every governmental unit in Indiana to ensure local spending complies with public law and is within the bounds of what that particular local government unit can raise in tax revenue.

Local government spending in Morgan County is, and has been, historically reasonable and mostly conservative. Rising costs and aging infrastructure vex local units just like they plague us in our homes, so I expect to see an increase in local government spending.

The other significant driver of property tax bills is the assessment of the value of the subject property. From our vantage point in mid-2023, we are still in, but perhaps coming out of, a historic home value market. Fueled by low-interest rates and tight supply, home values have skyrocketed. And this will greatly impact your tax bill due 2024, as you pay taxes based on the 2023 assessed property value.

If you feel the assessed value is substantially off for your property, an appeal process is in place: file Form 130, a Petition for Review of Assessment, by June 15. This form is available from the county assessor or the DLGF at www.in.gov/dlgf. The DLGF website is also great for learning more about the local property tax system.

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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Barking up a good brew

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By Nicole Davis

Morgan County Business Leader

After a brief stint with home brewing, Jeremy Kuntz knew he was not cut out to be a brewer. Instead, it reinforced the belief that if he were to open his own brewery, quality was of the up-most importance.

After two decades in the alcoholic beverage industry and a passion for learning more about craft brews, he and his wife Tiffany opened Black Dog Brewing Company LLC in Mooresville. They celebrated the third anniversary of opening the business on May 20, a testament to the caliber of the product.

"We started off with hiring a brewer who we knew could make great beer," Jeremy said. "That's part of our identity, starting there. You come in and it kind of looks like an office building, not a brewery. We didn't spend a ton of money on making it look great. What we did spend money on is our capabilities in terms of making beer."

DEVELOPING AN INTEREST THROUGH EXPERIENCE

Jeremy entered the beer industry in early 2000, working for local distributor Monarch Beverage. He started with selling wine before switching over to beer. In the early days of the craft beer boom, Monarch purchased a craft beer wholesaler. That's when Jeremy found his love for the beer business and the art behind it.

"One thing that always amazed me, vintners and winemakers would take a vintage wine and put it in a barrel," he said. "It was a careful blend and there's some artistry that goes into it but for the most part it's very difficult for them to control vintages. Sometimes grapes turn out great and sometimes they don't. Where on the beer side, I was always amazed that good brewers control the process from beginning to end. The sky's the limit from a recipe standpoint. Brewers start off with a blank canvas and they really get to create. The best brewers are part chemist and part artist."

While his first love was Guinness, once he tasted Gumball-head by 3 Floyds Brewing he said it opened his eyes to what craft beer could be and initiated a deep interest and love for the product.

After Monarch, he served as a state representative for Guinness.



"Guinness at the time was at the forefront of the craft beer movement, or better beer movement as we called it," he said. "They had all these resources dedicated to quality and craft beer in general. I really got into the brewing aspect of beer, quality, all the extras."

At the same time, he was able to introduce his wife, Tiffany, to the craft beer industry and she developed a love for it as well. They would travel to small craft breweries and discuss what they'd want to do if they one day started their own business.

CHANGES TO THE BUSINESS PLAN

Instead, Jeremy's career moved him to Constellations - Corona - for nearly four years. One day he got a call from his former boss at Guinness, who had ventured off to start his own distillery and brewery in Texas. He wanted to focus more on the distillery and less on the brewery, so he offered Jeremy a deal on the equipment.

Having purchased gently-used equipment for half the cost, the Kuntzes put together a business plan and launched Black Dog Brewing Company LLC in 2018. After a two-year process of bringing on investors and raising capital, they targeted May 2020 for the grand opening. Simultaneously, the pandemic hit, causing them to quickly rethink their business model. They still opened May 2020 but with a greater focus on production brewing. Canning is something they didn't originally want to do because it is a more costly venture.

The restaurant portion of the brewery opened full time in October 2021. The kitchen is small due to the location of the plumbing; a renovation to make it larger would be cost

prohibitive. Instead, they've focused on offering a smaller menu but doing it well.

"We also knew we're not a walk-up place," Jeremy said. "A lot of other breweries are in areas that you can walk up to have a few drinks and then go get food. When people come here it's a destination and they want something to eat so we knew we had to have food. The food has become really an efficient and profitable aspect of the business. A lot of times, things come from necessity. We had to do something creative on a small scale with limited equipment and we've been able to do that."

BREWING UP FOR EXPANSION

Currently, Black Dog Brewing produces approximately 1,000 barrels per year with a goal of growing to 3 or 4,000 barrels in the next couple of years. As production expands, Jeremy said they may need to look at opening another tap room somewhere since they'll run out of space in the current building. He wants to focus on growing the distribution of that product locally in Indiana before moving out too far. Current distribution is heavily concentrated in central Indiana.

"We want you to be able to go into your local bar or restaurant and have Black Dog, then go into Meijer or Kroger and find Black Dog or go into Big Red or another liquor store and find Black Dog. I don't want to open all new markets and spread ourselves thin. We want to focus on the closed market and get deep with distribution and then open up. That's what we look to do over the next few years, and expanding to more of a production focus."

It's been a journey that has had some unexpected turns, but Jeremy said has been fulfilling - from watching employees grow and develop interest and skills in brew making to interacting with the community and the group of regular customers that continues to grow.

It all comes down to the sentiment which made Jeremy fall in love with craft beer in the first place.

"Beer drinking in general, it's usually surrounded with good friends, good people and family," he said. "I always loved that aspect of just beer. It's sort of a social lubricant. It gets everybody together. You have a beer with a friend and there's all this conversation that happens. That's what got me interested in beer. From there it's a natural progression. You have a product and then you realize if you enjoy something and you're selling something, that there's another step up."



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Shifting paradigms: Wall Street's struggle to adapt in a changing investment landscape

While thinking about what to write in this month's column my fear of starting to again sound like a broken record raised its head. Funny, some of you younger readers may be scratching your head, "What's a broken record?"

Let me explain to you younger crowd that before iPods and mp3 players and phones that take pictures, access the internet and play music either through little speakers you put in your ears or connect wirelessly via Bluetooth to battery-powered speakers, we all used to listen to music differently. There used to be this big turntable thingy with this arm that had a diamond "needle" on it. A record was a big, vinyl flat plate-like thingy that had tiny grooves cut into it. In these grooves were little purposeful imperfections that the diamond "needle" would bump around and turn into electronic signals. These signals then went into a separate thingy called an amplifier. The amplifier was hooked up to these big honking boxes called "high-fidelity" speakers. And instead of being impressed with how tiny and expensive your ear buds were, or what hip hop artist slapped his name on them, back then, everyone knew that the larger these boxy speaker thingies were, the more impressive they were. (Klipsch anyone?)



**JEFF
BINKLEY**
Finance

And when the vinyl flat plate-like thingy got scratched or "broken", the music would skip and repeat, and repeat, and repeat. Until you either stomped on the floor near the "turntable" or physically bumped it.

"Hunh?" You Millennials are shrugging. "Sounds a lot more complicated than my iPhone XXX." Alas, you are right from your perspective. But I sure miss how my Technics amp rocked my Klipsch drivers!

Perspective is a valuable tool. And I'm more than a little uncomfortable with the potential lack of perspective we have currently on Wall Street. June 2023 marks the 30th anniversary of my passing the Series 7 registered representative licensing exam in June of 1993. Before the internet. Before the Long Term Capital Management Fund crisis of 1997. Before the

"Dot com" bubble burst. Before 9/11. Before the 2008 financial crisis. Before Covid.

A large percentage of Wall Street traders today (30%) are so young that they have never experienced much other than near 0% interest rate environments. 66% of traders weren't yet adults when the dot com bubble burst in 2000. And only 43% of traders are old enough to remember the two of the most significant financial events of the last 20-odd years, the 2000 dot com bubble and the 2008 financial crisis.

(Data was not available on how many of these youthful traders know what an LP or turntable was or even what "High-Fidelity" means.)

In 1994, my second year as a registered rep, the economy was emerging from a big recession. Treasury interest rates began to rise slightly from their 1993 lows as GDP growth projections improved. And with minimal indicated inflation, From March of '94 to October of '94, The Fed began tightening. Interest rates rose from roughly 5 ½ percent to 8 percent. (That was a 50% increase.)

For the last 2 years we've been emerging from a government mandated recession, (the 2020 lockdown) and now find ourselves in a very, very aggressive inflation environment.

And the Fed does what the Fed can and raises rates to fight inflation. And raise they have, from May of 2020 to May of 2023, the Fed funds rate has risen from .05% to 5.00%. That is a 1000% increase. (Yes, $10 \times 100 = 1000\%$). That is something none of us investment professional types regardless of age or tenure have any experience with.

And many of us don't how to deal with it. Nor do we know what's gonna happen. I do know that at press time, (Mid May) the markets and media are in a tizzy again about the FOMC and what it's going to do. I do know that by the time this column comes out, the Fed will be preparing for another meeting (June 13th and 14th) and the interest rate crystal ball may become a little clearer. Regardless of what the Fed decides to do, it behooves a prudent investor to prepare themselves for continued volatility around dates of interest rate news.

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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LAYING DOWN THE

Stability First prepares to double its services, offering support and education to the local homeless population

By Nicole Davis
Morgan County Business Leader

When Rick Miller first began leading a Bible study on Tuesday evenings at a local men's shelter in Martinsville nearly 12 years ago, he made an effort to show the men how much he cared about them and the situation they were in. In turn, they shared their own life stories. It was evident that they wanted change, they wanted more. They were grateful for the shelter yet that's all it was - a shelter, not a way out.

"That burden turned into a vision," Miller said. "That's when I decided to form a nonprofit."

He gathered friends and like-minded community members to form Stability First, a place where homeless women who do not meet the criteria for admission into other shelters can have housing and additional support. Magdalene House provides for up to 16 women at a time and has proven successful in its six years in operation. Now, Stability First is preparing to open Foundations, transitional housing for men in Morgan County.

"It's a blessing to see the community rally around it," Miller said. "We have tremendous partnerships and great people on the board, and a lot of volunteers. Because they see there is a real need, and we're not putting a band aid on it."

DEVELOPMENT OVER BETTERMENT

Homelessness, mental health, and substance-use disorders aren't something that can be solved with a quick fix. According to the Department of Housing and Urban Development, there were an average of 5,449 known unhoused individuals in the state of Indiana in 2022, with nine percent of those in chronic homelessness.

"We have a ministry philosophy: development over betterment," Miller said. "Betterment is if a person is hungry, you give them a sandwich and that's better than where they were before. Sleeping in a shelter is better than sleeping under a bridge. But God made them people with value, and we want them to fully develop. It's about getting them complete to the best of their abilities. When you're hungry, it is easy to go to a soup kitchen, but I don't want the same people in a soup kitchen 10 years

STABILITY FIRST

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from now. Sometimes we get mixed up in the charity world of just giving stuff away and that makes it better for the person, but it doesn't change anything."

That's why Magdalene House provides more than food and shelter. Each resident must make a 90-day commitment, but they can stay up to two years with no fees.

"We have policies and procedures in place but we know that each woman is an individual," said Celli Dugger, administrator at Magdalene House. "She's coming from a different place, has different ideas about things. She's going to lead her treatment plan. We're going to ask her what her goals are and set up that treatment plan based on her needs and her goals."

Residents are required to meet with a therapist to address any trauma or mental health issues. They are offered programming including educational opportunities, job readiness skills, health and wellness education, addiction recovery programming, spiritual guidance and more.

Magdalene House works with the Department of Correctional Services and Criminal Justice in Morgan, Marian, Johnson, and Hendricks Counties. Dugger said the ideal path would be for a woman to come to Magdalene House immediately after being incarcerated. This way she could have a slow reentry into the community as opposed to returning to the same place with the same habits that led to their situation.

The building has its main, shared living quarters along with four spacious bedrooms, each with four beds. Those 16 beds are currently full with a waiting list. Each resident gets their own mailbox. Since the rooms are shared, there is a quiet room for them to make phone calls. While there is no rent and they are not required to get a job within a certain time frame, once they do have employment there is a cost share.

Most of the women average a six-month stay. The longer they stay, the more support they receive, skills they have and the longer they will have stayed in therapy. Once they leave, Magdalene house does not instantly discharge them. They can come back, and many times do.

"We know it's a process," Dugger said. "It's not a zero-tolerance policy here. If they miss, they will have some consequences



Angie Shockney, volunteer and Rick Miller

but we will look at their program and see where it went wrong. Everybody has their own path to walk. We're here to help them but we can't force them. I always say I won't drag you up a hill but I will walk next to you. We're here to offer tools and what they do with them is up to them. This will be the hardest thing that these women ever do in their lives if they do it correctly. Mind, behavior, everything has to change. That's difficult. Even good change is hard."

It only takes one person to keep Dugger motivated.

"You see the lightbulb go off, they get this paradigm shift in what they're thinking and they start making decisions not based on what you said but making those decisions for

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THE FOUNDATION



customers, handle money, do applications, marketing, e-commerce, help set up at events such as the Fall Festival at Anderson Orchard. There's also the social capital, building relationships with the volunteers and other women while they work.

"There's not one person, any of us, that doesn't need help with something," said Robin Wonnell, operations director. "Ladies come to the door and they think they only need a bed, but they all need something more. We're all holding behind us some type of invisible luggage, maybe trauma, neglect, whatever that is, and we need to deal with that. The Maggie Bag project is a piece of that, helping them deal with things. It's a great enterprise."

The bags are reversible and come in many shapes and sizes, starting at \$20 for a mini one. Each bag comes with a testimony card, sharing the story behind Maggie Bags. The newest design was by a Magdalene House resident: a zipper bag. She put all of the scrap pieces to good use, designing a piece that is now sold in the shop.

A FAITH-FILLED VENTURE

The nonprofit has continued to grow since its inception and needed more full-time leadership. Miller had served as a minister in the community for 28 years. Last year, he stepped aside as senior minister at Eastview Christian Church so that he could take on the role as executive director for Stability First.

"When I started Stability First, I purposefully didn't start it as a ministry of the church," he said. "This is a big problem and it's everywhere. It's not like you cross county lines and this goes away. This needs the whole community to come together. We now have seven or eight different churches that are partners and a lot of individuals as well."

It's been a faith venture for Miller as well. He knew this was something he needed to do, although in the beginning he had no idea how he would do it.

"When you start something like this, there's such a need that there's a bit of idealism," he said. "That's what gets you in the game. It doesn't take too long for reality to hit you on the head and say there's a lot more of a challenge to it. I believe God asked me to do this. Each step of the way there's been this big obstacle, this big need. Every step of the way God will provide something. Resources follow vision. Start doing what you can and pretty soon you're doing more than you thought you could."

That is proven, Miller said, by the fact that eight years into this journey, Stability First has no debt. There has been many a situation where the nonprofit had a great need and a donor showed up just in time, whether that be with funding, a grant becoming available, an estate gift or even skilled labor such as

with architectural design.

"It's nickel and dime, what comes in goes out, but the Lord provides," Miller said.

FOUNDATIONS HOUSE FOR MEN

When he first envisioned Stability First, it was due to inspiration from the men at the homeless shelter. Instead, he and the newly founded board determined there was no place at all in Morgan County for single women but the men had the immediate housing need fulfilled.

"The heartbeat of it was watching guys need an exit strategy," Miller said. "But when we made a commitment to do something about it, we saw this immediate need. Magdalene House has been open six years now with hundreds of ladies having been through that ministry. We're to a place now where we're working very hard at opening up a facility like it for men."

Stability First has purchased a property at 495 W. Morgan St., has architectural drawings and have gutted the existing building. This new addition of the Foundations house would double the size of the ministry.

The main difference for Foundations is that because men already have temporary emergency housing available to them, they won't be able to walk in off the street. The Foundations house will also have a 16-bed availability but for men who have already taken certain steps to better themselves. They can get out of a recovery program and go straight to Foundations.

The mission of Foundations is to promote faith, discipline, responsibility, selflessness, respect for authority, readiness for life, and patterns for making right choices. Stability First has outlined five ideal outcomes for the men who stay at Foundations: spiritual maturity, financial freedom, sustained sobriety, life and social skills, and healthy relationships. They will achieve that through a holistic approach to recovery.

The goal is to have Foundations opened and staffed some time in 2024. Currently, Stability First is working on grant opportunities and kicking off its capital campaign to support the sustainability of the ministry. They aim to raise \$2 million over a three-year period.

Donations of any amount, as a one-time or reoccurring donation, can be made at stabilityfirst.org.

"I am extremely humbled and excited to see how the ministry of Stability First continues to grow and develop as we give our best efforts to the work," Miller said. "I am also very grateful for the faithful and generous friends who help us make the vision a reality. I am hopeful that many more people will catch the vision and join us on this developmental and transformational journey, this faith adventure. We can make a significant difference if we work together!"

themselves. Success looks different for everybody. I'm ready to celebrate that success for them, whatever that might be."

JOB SKILLS WITH MAGGIE BAGS

One way Stability First provides job skills training is through Maggie Bags, a vision of Susan Hobson who enlisted the volunteer services her friends at the Morgan County Schoolhouse Quilters Guild in Martinsville. The bags are made by volunteers and residents of the Magdalene House. They are then sold on location at 210 W. Morgan St., Martinsville. Not everyone can sew, nor even desires to learn to sew, but they can do different jobs that teach them about running a small business: greet

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Connecting with employees in small businesses

You've heard that a company's employees are its greatest asset, and this is especially true in small businesses. With fewer team members, the importance of each individual is magnified, making a direct, authentic connection with employees not just beneficial, but essential. Connecting with employees in a small company promotes cohesion, productivity, innovation, and overall job satisfaction.

Strong relationships are the backbone of a small company. Given their limited personnel, these businesses rely heavily on the cohesion and solidarity of their teams. When leaders connect with their employees, it builds a sense of community and mutual respect, fostering a work environment where everyone feels valued and heard. Moreover, a connected workforce promotes open communication, which is vital for effective problem-solving and decision-making. This transparent and inclusive communication culture can significantly contribute to the overall business strategy and success.

Productivity is another reason why connecting with employees is essential. Employees who feel connected are more engaged in their work. Engaged employees are passionate about their roles, motivated to exceed their goals, and less likely to leave their jobs. A study by the Gallup Organization showed that companies with highly engaged teams show 21% greater profitability. In a small company, where each employee's input is directly tied to business outcomes, this heightened engagement can make a significant difference.

Innovation is the lifeblood of small businesses, providing them with the competitive edge often needed to survive and thrive in the marketplace. When leaders connect with their employees, they encourage the free flow of ideas. Employees who feel heard and respected are more likely to contribute innovative solutions and creative approaches. This collaborative environment cultivates a culture of continuous improvement and evolution, fundamental for small companies operating in fast-paced, ever-changing industries.

Finally, establishing connections with



JACK KLEMEYER
Business Coach

employees fosters job satisfaction. Employees who feel genuinely connected to their organization tend to be happier and more fulfilled. Job satisfaction is a key driver for employee retention, which is crucial for small businesses where the loss of a single team member can have significant repercussions. Additionally, happy employees often serve as brand ambassadors, promoting the company to prospective customers and future talent, further enhancing the company's success.

Connecting with employees also shows that the company cares about them as individuals. In the modern business world, people increasingly value a work-life balance. By understanding their employees' personal goals, leaders can provide opportunities for growth and development that align with their aspirations, increasing both job satisfaction and performance.

The importance of connecting with employees can't be overstated especially in a small company. It is central to fostering a cohesive, productive, innovative, and satisfied workforce. Building these connections takes time, effort, and authentic engagement from leadership, but the returns in terms of business performance and employee satisfaction make it a worthwhile investment. Leaders in small businesses should make it a priority to understand, engage with, and connect with their employees to create an environment where everyone can succeed and the business can flourish.

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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Home Bank names new officers

Home Bank's Board of Directors announced four new officer promotions at its annual meeting on April 21.

Tana Lobb, Business Services Manager, was named Vice President. She joined Home Bank in 2005, first serving in the bank's retail area as a branch manager. She currently serves as a director for the Community Foundation of Morgan County, Hoosier Hills Emmaus, and IU Health Morgan Foundation. Lobb is a graduate of Indiana Business College and the Morgan County Leadership Academy.

Casey Johnson, Credit Manager, was named Vice President. He came to Home Bank in 2013, first serving in the role of consumer loan underwriter. He currently serves on the Future Leadership Division Board of the Indiana Bankers Association and was previously a director of Rediscover Martinsville. Johnson is a graduate of International Business College and is currently attending the ABA Stonier Graduate School of Banking.

Mikie Roe, Contoller, was named Vice President. She joined Home Bank in 2016 and is a graduate of Indiana Wesleyan University. She and her husband Brad are also business owners in Martinsville and very active in the community.

Kaleb Coryell, Main Office Branch Manager, was named Assistant Vice President. He came to the bank in 2016. A graduate of Martinsville High School, Coryell has also completed the Morgan County Leadership Academy and the Indiana Bankers Association Leadership Development Program. He currently serves as Treasurer for the Morgan County Substance Abuse Council and is a director for the Martinsville Youth Development Center.

Home Bank is a full-service bank that works for the benefit of its depositors, borrowers, and community.



Lobb



Johnson



Roe



Coryell



Why is it so humid in here?

We receive so many calls asking this very question. High indoor humidity is the result of lower temperatures but high moisture content in the outdoor air (rain), combined with the activities that we do indoors to create high moisture levels (cooking, showering, laundry). There are many sources of moisture; such as, wet crawlspaces or basements, leaking plumbing, bad windows or poor insulation, just to name a few. For this discussion, we will assume that these are not issues for you. The primary roll of a properly sized and operating central air conditioning system, in our climate, is to focus on removing humidity from the indoor air. So, if

the air conditioning is operating properly, why does it still feel so muggy indoors? Here is your answer... The average air conditioning system operates based upon temperature rather than humidity. For example, the thermostat is set for 72 degrees. If the area remains below that setting, the air conditioner will not run. If it is below 72 outdoors, the indoor temperature may remain below that setting for hours or even days. Therefore, no call for air conditioning equals no dehumidification. We offer solutions to this issue. Contact us today at 317-831-5279 to discuss your options.



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How can an SBA loan help my business?

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Wade Phelps, Manager of SBA Lending at Home Bank, has over 30 years of experience in loans with the Small Business Administration.

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VISA BUSINESS TIER 4 CARD	N/A	2.20% + \$0.10	2.50% + \$0.10	2.70% + \$0.10	2.95% + \$0.10

Kellie Joseph
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Is cybersecurity important for small businesses?

Cybersecurity has become a buzzword in the tech sphere over the past few years. Companies and organizations are beginning to fully understand the dangers of ignoring cybersecurity protocols and leaving valuable data open to breaches and hackers. With this rise in risk, C2IT brought Wendy, a cybersecurity expert, onto our team at the end of 2022. I sat down with Wendy and asked her some questions to learn what I could from this cyber ninja!

We are hearing a lot these days about the importance of cyber security, but I'm not sure everybody knows exactly what that entails. How would you define cyber security to someone who's wanting to learn more about it?

Perhaps the best way to define it would be to highlight the 3 words that are key to cybersecurity. CONFIDENTIALITY means keeping data secret and only allowing the right people to have access to that info. An example would be a finance team keeping personal data to themselves. INTEGRITY would be keeping the information intact and knowing that the information is valid and unchanged. AVAILABILITY means the ability for people within an organization to access the information. An example of a lack of availability would be a ransomware attack.

What would you say are the most prominent forms of cyber attack that you have seen?

The three most prominent attacks are phishing, spoofing, and malware. Phishing is usually email-based, offering you something with a sense of urgency in an attempt to steal sensitive information. Spoofing is taking on the identity of someone that you probably trust with the intent to install malware. Malware is another type of threat where once the software is installed, can alter or delete data on your computer without your consent, often making your computer unusable.

What are some of the biggest mistakes you see organizations make that might leave them vulnerable to a cyber attack?



CHET CROMER
Technology

Lack of education or denial of cybersecurity, until it goes away, are common mistakes. Many small and medium businesses read about attacks on larger firms but do not think hackers will be interested in their business. Many small businesses also don't have cyber insurance, which is a powerful ally in case of a breach.

What would you say to a business owner who feels like they are not the target for a cyber threat? Do small businesses need cybersecurity?

As a small business, hackers may assume you've probably not invested a lot of time and money into guarding your data. While you may not be a high dollar target, you may be an easy target. Hackers often look for easy, smaller payouts that may be a good payday for them, but may be catastrophic to the small business. And that doesn't even touch the loss of revenue, loss of functionality, loss of reputation, and potential fines from being out of compliance.

What steps would you encourage an organization to make to lessen their risk?

Cybersecurity is best done from a layered approach. Some minimal steps would be installing antivirus, educating your employees against phishing attacks, adding a firewall, and using secure password protocols. All of these are simple ways an organization can lessen their risk.

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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A new park for the community

The Martinsville Skatepark Project is an exciting community effort aimed at creating a new skatepark for the people of Martinsville. This initiative is supported by the city administration and has received a boost from the Thrive Grant awarded by the Community Foundation of Morgan County. The funds from the Thrive Grant have been used to supplement the amount raised for the design phase of the skatepark, making it possible to create a safe and fun location for skaters of all ages.

The skatepark will be a year-round facility that offers skaters in the area a chance to come together, share their love for the sport, and hone their skills. This park will not only contribute to the physical health of the skaters, but also to their mental and emotional well-being. With a safe location to skate, the community can rest assured that their children are not engaging in risky behavior on public streets and other areas.

To ensure that the design of the skatepark is of the highest quality, the community enlisted the services of Hunger Skateparks, a reputable full-service concrete skatepark design and build company located near Martinsville in Bloomington, Indiana. Their innovative, balanced, and engaging designs are suitable for skaters of all styles and levels. Hunger Skateparks also places a high value on collaboration to create unique and tailored projects that meet the needs of the community.

The Thrive Grant played a crucial role in helping the community afford the services of a top-notch skatepark design company like Hunger Skateparks. Without the grant, the funds required for the design phase would have put a heavy strain on the already low-income town. Additionally, it would have taken months or even longer to raise the monetary commitment needed to begin the process of building the skatepark.

The skatepark's design is of utmost



**BRITTANI
BENTLEY**

importance to the success of the project. Hunger Skateparks understands that a well-designed skatepark is a well-used skatepark. By creating a balanced and creative park that inspires a large audience, the Martinsville Skatepark will become a community hub where skaters can come together and have fun while staying active and healthy.

In conclusion, the Martinsville Skatepark Project is a community effort aimed at creating a safe and fun location for skaters of all ages. The Thrive Grant awarded by the Community Foundation of Morgan County has played a crucial role in ensuring the success of the project. The funds from the grant have been used to supplement the amount raised for the design phase of the skatepark, making it possible to afford the services of a top-notch design company like Hunger Skateparks. With Hunger Skateparks' expertise and innovative designs, the Martinsville Skatepark will become a community hub that inspires a large audience of skaters and promotes physical, mental, and emotional well-being.

Written by Rebecca Drake, Skatepark Advisory Committee

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What is brand management and why is it important?

Branding is something you need to think carefully about in every aspect of your marketing. Your online brand reputation and ranking depend on good brand management. The reputation of your company or brand can be either positive or negative. Whatever way it goes, it will directly influence your bottom line.

A good reputation inspires confidence and loyalty. Positive brand management and recognition win new customers by word-of-mouth. Building a positive reputation can take decades. In today's social media and influencer culture, it can be ruined in just a few seconds.

BRAND CRISES

Brand crises are a more widespread issue for companies since social networks have practically taken over our lives. Contrary to what some believe, social networks aren't the creators of brand crises. With the arrival of social media, users now have the power, knowledge, and ability to expand on information with just a few clicks of their mouse. This means that businesses that aren't transparent with users will suffer the cost and fall into a brand crisis.

ONLINE BRAND REPUTATION

Sometimes these brand crises are built on false news. As you know, internet rumors spread like wildfire. A business needs brand management in order to be prepared and to prevent the situation in the first place.

On the one hand, we have the danger that users can create one social media post, watch it go viral, and suddenly create a reputational crisis. On the other hand, businesses can also listen to online conversations and interact in real-time to prevent a small issue from growing into a larger brand crisis.



BRAND MANAGEMENT

Every company and brand need a reputation management strategy. Here are a few strategies to consider while building your reputation.

- 1. Be active on social media**
These are the places your customers and prospects are located. Connecting directly with them creates a substantial commitment and loyalty to both parties. Remember, people follow you on these channels because they want to know more about the value you offer as a business. So, yes, tell them about your product or service, but don't forget to distribute content that generates value and keeps your followers interested.
- 2. Keep your social media accounts active**
Having an account on a social network doesn't guarantee you a following, and it doesn't ensure a better online

reputation. To build on your brand management strategy, you must not only have a virtual presence, but also be active, and continuously monitor and interact with the public. If you neglect this aspect of social networking, you could damage your brand image.

- 3. Optimize your website**
It's crucial that you not only consider your strategy to optimize your products and services, but you also want to optimize your website. Your brand must be easily found in a Google or Bing search. Your rank on a search engine can make or break your business.

Don't forget that marketing should include a variety of strategies. Online is tricky, as you can tell, but tried and true avenues are viable alternatives. Print ads, direct mail, and marketing brochures and rack cards can be very effective.

Courtesy NuMedia Marketing, Inc.

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