

WHERE MORGAN COUNTY BUSINESS COMES FIRST

BUSINESS LEADER[®]

MORGAN COUNTY

September 2023

SMALL SCHOOL BIG SPIRIT

Superintendent Wesley Hammond works toward continued improvement for Eminence Community Schools



LEGACY
BUSINESS CONSULTANTS

Improving Leadership, Culture, and Employee Retention
LegacyBusinessConsultants.net

IN THIS ISSUE

You don't know what you don't know2

Good news benefits all.... 3

Community banking goes state-of-the-art 4

I'm just jinxed from the line!" 5

Small school, big spirit....6

Advocating for a healthier Morgan County 8

Will your heating system be ready when you need it?.....9

Do you still believe in these common tech myths?10

Markets climb "walls of worry"11

CFMC partners with Home Bank and Purdue Extension Office to offer grant writing workshops.....12

You don't know what you don't know

"Intellectual growth should commence at birth and cease only at death."

— Albert Einstein

From getting a fresh perspective to learning a new business strategy that you never would have thought of on your own, continuing a lifelong education should always be a goal. It's never been easier to learn than in today's day and age.

In this month's cover article, when Eminence schools were faced with staffing shortages, they were able to fill the gap by utilizing virtual resources. The internet has resulted in numerous resources at our fingertips with everything from online courses, live-streamed lectures, podcasts, social networking groups where one can learn from the experience of others, and any type of educational material imaginable. With all of those choices, it's easy to get overwhelmed. What should we be focusing on? Which areas should we prioritize with our limited time availability?

Most business degrees will help a person develop crucial skills, such as skills tied to your specific industry, communication, leadership, time management, analysis, computer skills, public speaking and so much more. Those who already own a business likely already have a background in most or all of those areas, but it never hurts to have a refresher or to stay up to date on constant changes and trends.

Networking is a great way to learn from others in and out of your field of expertise. Form partnerships and learn from other businesses to build your own success. Learn how other businesses have implemented similar



JIM HESS
From the Publisher

strategies. What failed them and why? Find a book. Each year, new books come out with new theories and innovative ideas. A book, versus a quick and abbreviated online resource, can really delve into a concept and explain it more thoroughly.

Life-long education is not only important for business owners, but their employees as well. The more your staff knows, the more you can all work together to reach your full business potential. Many business owners may think that formal continued education can often be cost-prohibitive to their business, but the type of new learning experience can be invaluable and beneficial, formal or not. Another way employees can build their skills is by completing micro-credentials, short courses which help build and develop skills specific to an industry. Continued learning and training opportunities can make your employees more efficient, and innovative, bring new ideas to the company, and increase employee retention.

The advantage that continued learning is flexibility in our schedules. Any amount of new knowledge you can squeeze in will help. Let's continue learning together to build a network of strong businesses here in Morgan County.

BUSINESS LEADER
MORGAN COUNTY

"Declaring the good works being done"

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

ESTABLISHED 2006
Vol. 18, No. 4

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

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

Economy
HEATING - AIR COND - PLUMBING

317-831-5279
ECONOMYHEATINGANDAIR.COM
ROMANS 12:10-11

ARE YOU SUFFERING FROM EXCESSIVE INDOOR HUMIDITY?
CALL ECONOMY HEATING – AIR CONDITIONING – PLUMBING FOR HUMIDITY CONTROL AND HIGH-QUALITY COMFORT SOLUTIONS.



It's Hard To Stop A Trane.®



Good news benefits all

There is a well-known aphorism about the economy that “a rising tide lifts all boats.” The principle of these short but poignant words simply means that we all benefit, individually, when the economy, broadly, improves.

One could apply this concept from the macro down to the most micro level we know – the local level. What benefits Mooresville locally benefits Morgan County in its entirety. What benefits Monrovia, Martinsville, or Morgantown, benefits Morgan County in its entirety. A rising tide lifts all boats.

With that in mind, I would like to explore a few projects in Mooresville that are raising the tide in Mooresville, and as such, are lifting boats for all of Morgan County.

Live, work, or play in a part of Morgan County other than Mooresville? Do not worry – I will write again next month about boat-lifting projects in other parts of the county.

MONROE STREET IMPROVEMENTS

The Monroe Street corridor serves as one of several entry points into Mooresville from the north and for years has presented challenges to town leaders from truck traffic to busy pedestrian intersections at Carlisle Street and Main Street. Adding to the complexity is the number of children walking to and from school to Newby Elementary near Main Street, and the Paul Hadley Middle School and Mooresville High School nearby on Carlisle Street.

The Town of Mooresville engaged Banning Engineering to pursue grant funding for needed pedestrian and roadway improvements. The result was a successful grant award from the state’s Community Crossings Matching Grant program, totaling \$795,675.

The work, underway and slated to finish late fall of this year, involves replacing or installing pedestrian-friendly sidewalks on both sides of Monroe Street from Main Street north to Carlisle Street, the installation of safety crossings with push button lights at Carlisle Street and near Newby Elementary. The finished project will include welcome signs, increased signage, and enhanced landscaping. Wallace Construction, a Morgan County company, was awarded the construction contract.

ECONOMIC DEVELOPMENT UPDATES

When I asked Mike Dellinger, director of the Morgan County Economic Development Corporation, for economic development updates in Mooresville, he was quick to provide detail on numerous ongoing projects, some of which are summarized here.

It is easy to think of economic development as a limited view of warehouses, factories, and other places of employment. But economic development also requires a ready-to-work local workforce. Part of nurturing a ready and able



**RYAN
GOODWIN**

workforce is the affordability and availability of quality housing. National news outlets regularly report on a nationwide housing shortage, and we are not immune from that in Morgan County – limited supply and upward pressure on interest rates have negatively impacted housing locally, too. In Mooresville, Allison Pointe, near the Hendricks County line, and Grand Oaks, along Hadley Road, are two new subdivisions now realizing active new home construction. Between the two developments, several hundred new homes will be available.

Old Dominion Freight Lines, a nearly 100-year-old publicly traded transportation company with more than 23,000 employees worldwide, has purchased 57 acres in the Mooresville Business Park for the development and operation of a freight terminal that will employ 170 workers. Construction is slated to begin in 2024. The Morgan County Economic Development Corporation led this effort.

The Town of Mooresville’s Redevelopment Commission recently sold its speculative building in the Mooresville Business Park to Buffers USA, a Florida-based supplier of intermodal hardware for the shipping and storage industries. The company plans to use the facility for logistics. The Morgan County Economic Development Corporation assisted with tax abatement procedures on this \$5 million building purchase that also involves an additional \$3.5 million investment to finish the interior of the building.

These are great projects on a broad spectrum of nuts-and-bolts responsibilities of local leadership: infrastructure, economic development expansion through existing business growth and the growth of new business, and access to affordable quality housing.

A rising tide does indeed lift all boats, and the successes in Mooresville reported here – and many other developments we lack space for – certainly make the entirety of Morgan County better, too.

I look forward to sharing more good news from around the county next month.

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.

INSURANCE BUILT FOR THE FUTURE.



Whether it’s a new minivan that fits your growing family or a downtown condo that matches your cosmopolitan dreams, I’m here with advice and resources to help you in your journey.

**Let’s talk about your plans,
and how I can help you protect them.**



Melissa Greenwell, Agent

mgreenwe@amfam.com

(765) 342-7549

389 E Morgan St Ste 3

Martinsville, IN 46151

melissagreenwellagency.com



American Family Mutual Insurance Company, S.I. & Its Operating Companies,
American Family Insurance Company, 6000 American Parkway, Madison, WI 53783
©2016 011780 – Rev. 4/20 – 17726684



Community banking goes state-of-the-art

HOME BANK - MOORESVILLE

Branch Manager: Teresa Brown
Address:
1067 Bridge St., Mooresville IN 46158
Phone: (317) 834-4663
Web: homebanksb.com

By Nicole Davis
Morgan County Business Leader
The new Home Bank Mooresville branch building was designed to stand out and yet blend in. Drivers headed down State Road 67 and nearing Bridge Street can easily spot Home Bank with its tall, brick facade sitting diagonally to the intersection. They'll know it's Home Bank by the branding, resembling its other branch locations in nearby communities.

The original Mooresville building was constructed in 1994. A ranch-style building with a smaller roofline than its successor, it served its members with three drive-up windows and an ATM, as it still does. The building was small and had more office space added to it at least once since its opening. As technology ever-changes, so did the needs of the bank. The building required an update to its wiring, along with its plumbing, but there was a desire to not be shut down longer than a day or two in the process. The cost of constructing a new building versus renovating came out victorious.

"We thought, what if we built our branch the way we did Plainfield, the way we did Greenwood," said Teresa Brown, Mooresville Branch Manager. "Let's have our presentation the same whether they go to Martinsville, Plainfield, or Greenwood. If you see the facade of this building, you know it's Home Bank. The goal was to build a brand so that customers will recognize us no matter where they are."

YEARS IN THE MAKING

The COVID-19 pandemic put the project on hold. Once the timing felt right, the team could put the pieces back together with ease



Teresa Brown

since the architectural plan was already in place and materials were sitting in a warehouse. The branch was temporarily relocated to the plaza across the street for a year, offering the same service its members would expect from the permanent branch location. Since there was no drive-thru, bank staff offered curbside service, just as they did during the COVID-19 shutdowns.

Years in the making, the Mooresville branch celebrated its grand opening on Aug. 7.

"It's a beautiful place to work," Brown said. "We are in awe. It gives you something to look forward to every day. We have everything we need. Our systems are fast, quick, and efficient. I'm sure the staff is loving that the most. Our clients love it. A lot of them have stopped in just to see it. Anyone and everyone are always welcome. We want to be a staple in the community. Home Bank has been here in Mooresville since 1994 and we expect it always will be."

COMMUNITY BANKING LED BY EXAMPLE

That community-oriented focus is what brought Brown to Home Bank 18 years ago. She has spent 33 years in banking and prior to her time at Home Bank, she was working with a different company within a five-minute drive from her home in Franklin, Indiana.

"I thought if I'm five minutes from work now, why would I want to drive an hour to work," she said. "By the time I left the interview that day, I thought if I get the call, this is where I want to be. One short interview, meeting the people that I met that day, changed my whole banking perspective."

What caught her attention was the genuine friendliness of the staff and the personable interview.

"It's not always about hiring someone who knows how to do the job, it's about will you

like working with us?" she said. "It's not just a job. It's about the people."

There's a personal touch to all aspects of the bank. There are no 1-800 numbers, and the phone is always answered by a person. The employees live and work in the area, allowing them to know the community well and better answer members' questions.

"Our customers can walk in here and talk to us about a situation," Brown said. "They know one way or another we will take care of them in the quickest, shortest amount of time possible. Being our culture, that's what we can do. If you need us, we're here and we'll do our best to meet that need and provide you with a service. You take care of the people first, then everything works out."

COMMUNITY CONTRIBUTIONS

Brown calls Home Bank a true community bank, owned by its members with a focus on giving back to its community. Home Bank gives 10% of its profits each year back to community organizations. While there is an executive committee that decides how those funds are spent, the entire staff gets a say.

"It's truly the employees that work in the community, know the community, who work the community tithings committee. We present it to the executive management team and they're always on board."

Any non-profit organization in Morgan, Johnson, or Hendricks County is eligible to be a recipient.

These same all-around banking and philanthropic services Home Bank's members have come to know and enjoy will continue on at its new Mooresville branch, offering the same full-scale service as each of its other branches.

"It's Home Bank's legacy," Brown said. "There's one thing Home Bank prioritizes and that is we are creating a legacy. It's already been here since 1890, we want it to be here 100 years more. We want to keep handing this company down from generation to generation."

Indiana's Largest Jean and Fashion Store

CELEBRATING 50 YEARS!

WARD'S APPAREL

1 Moore St., Mooresville • 317-831-3773 • wardsapparel.com

SO MUCH MORE

Before & After School Care * Preschool * Homeschool Gym & Swim * Youth Sports * 21st Century Learning Grant * Swim Lessons * Day Camps * Monthly 5K Run/Walks * and more

YMCA of Morgan County 2039 E. Morgan St.
765-342-6688 bbjymca.org [fb@bbjymca.org](https://www.facebook.com/bbjymca.org)

"I'm just jinxed from the line!"

Would you believe that a little statement like that could reduce your success percentage by 80%?

It did for a professional basketball player! In practice he would hit 97% of his free throws but in games, when it really counted, his average was only 17%. A difference of 80%!

I imagine the little statement originated as a passing thought after a missed free throw at a time when it mattered in a game. That little thought then became a BIG belief and the disastrous results followed.

Sports Psychology isn't just for sports anymore. Sadly, everyday there are countless business folks who are reducing their chances for success by having thoughts like the one above.

According to Sports Psychologist Julie Bell, PhD there are three basic principles of the mind that guide her application of Sports Psychology from sports to business.

- 1. Your Mind Is Powerful** – You mind doesn't know the difference between something vividly imagined or that really happened. Here's a test, think a time when you had a nightmare and were awakened, your body responded as if the threat was real even though you were safe, snug and sound in your bed.
- 2. You Control Your Mind** – here's a test, think of a song you know well, sing it in your head. Now, slow it down or make it go faster. You are in complete control. Dr. Julie says "When you put these two principle together, ...you are ready to understand the third principle."
- 3. You Have A Choice In Every Situation** – Your choices show up in your actions which directly impact your results. Imagine, the professional basketball player saying, "I'm



JACK KLEMEYER

jinxed from the line!" every time the whistle blew during the game.

It's a proven process that our thoughts lead to our actions and those actions produce results. Traditionally, in business as in sports the actions are examined. "Practice, practice, practice!" or maybe, "practice makes perfect..." is more familiar.

My challenge to you is to examine your thoughts and your beliefs about the task at hand and compare them to the results you are getting. Is it really the actions that need work or is it your beliefs and thoughts?

Here's the recipe... It works better if you do it backwards! On a sheet of paper make three columns. Label the first column "Thoughts," the second column "Actions" and the third "Results." Now take an area where you want to see improvement in your business. This needs to be something you are in control of and that you do personally.

You can examine the results of your team separately in the same way. One word of caution, go into this for your team without judgment or imagining what their thoughts might be.

Always ask to be sure! Take the area where you want to see improvement and write the results in the last column first.

Next, make note of the behaviors or actions you took to get those results. Lastly, as you look at the results and actions notice the thoughts you have and make a note of them. What needs to be changed?

Here's a bonus exercise... do this same process with a high performer in your field and make note of her actions and her thoughts, then teach them to your team! I'd like to hear about your findings and new results.

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.



MORGAN COUNTY INDIANA

MOVING MORGAN COUNTY FORWARD



Morgan County puts you in the middle of 1.2 million workers

morgancoed.com



PARKS
Outdoor Maintenance
317-831-5555

GIVE US A CALL TODAY!
317-831-5555

Since 1991, Serving Commercial & Residential Customers

- Hardscapes
- Landscaping
- Lawn Treatments
- Grading, Seeding, Erosion Control & Drainage
- Irrigation
- Lawn Mowing

Get the Service You Deserve from a Company that Cares!

PATIOS



LANDSCAPING



RETAINING WALLS + FIREPITS



www.parksoutdoor.com

SMALL SCHOOL

Superintendent Wesley Hammond works toward continued improvement for Eminence Community Schools

By Nicole Davis
Morgan County Business Leader

Wesley Hammond attended his first high school basketball game at two weeks old when his mother brought him to a game that his father coached. That kickstarted a love for small-town schools and events which continues to this day. Entering his third full year as Eminence Community Schools superintendent, Hammond can regularly be found at school events and in the audience at extracurricular activities.

FAMILY TIES TO EDUCATION AND ADMINISTRATION

Hammond has been in education since 1977 - 46 years - and administration since 1987. A life of education runs in the family. Hammond's father, James Hammond, was a school teacher and administrator: the first principal at Cascade High School in 1964-65 and the first principal at South Putnam High School in 1969-70. Having seen the impact his father made, Hammond decided to follow in his footsteps, as did his siblings for a time. Hammond's own three children are now educators as well.

He started out as a school teacher and coach before he attended Eastern Kentucky University to get his administrative license.

"When you're a teacher in a classroom, you have that direct contact with your students," Hammond said. "You know them, you can interact with them and make a difference with each of those individual students. You get pretty close to them because you see them every day. But as a principal I thought I could affect every kid in my building and every teacher. It's not as close of a relationship, but it's a relationship that might bring a greater benefit to all of the kids."

He worked his way up from assistant principal, to principal, to superintendent at a number of rural and small-town schools. The largest school district he worked for, North Montgomery, had just over 2,000 students. He most recently worked for South Henry School Corporation, a district with 750-800 kids in grades K through 12. Eminence has around 300, graduating 32 seniors this spring semester.

"I always like working in the rural areas because that's where I grew up," he said. "Dad did the same thing. He said kids at

EMINENCE COMMUNITY SCHOOLS

Superintendent: Wesley Hammond
Address: 6760 State Road 42 North, P. O. Box 105, Eminence, IN 46125
Phone: (765) 528-2101
Email: whammond@eminence.k12.in.us
Web: eminence.k12.in.us

South Putnam need an education just as much. And I've always thought that way."

For 10 years, he would work at South Henry and drive to his home in Putnam County on the weekends. That drive grew tiresome so he made the decision to leave. With perfect timing, the position at Eminence opened up, much closer to home.

A GOOD REPUTATION

Having grown up nearby, Hammond has had a lot of interaction with the Eminence community since he was young. He liked that the school system had a good reputation as a strong academic school as a rural school. The school system was in good financial shape and its facilities were well-maintained. There is also a strong show of community support. The community had recently passed its second education fund referendum in less than a decade, allowing for an increase in teachers' salaries.

"Our teacher salaries are pretty much in line with school corporations to the west of us," Hammond said. "It's harder to compete with the Mooresvilles, the Plainfields, but we're paying our teachers a competitive wage and we've been able to increase those salaries significantly the last few years."

Safety is also a top priority, and something Eminence has done well on, Hammond said. There are school resource officers on location every day. They work closely with the Morgan County Sheriff's Department to help make the school safer. For the last 20 years, they've maintained a secure entrance where visitors must buzz in to enter the building and once they've entered, they can't go anywhere except the front office. Staff are trained in Alert, Lockdown, Inform, Counter and Evacuate (ALICE) protocols which are steps followed in the event that there is a threat at school.

FOCUS ON ACADEMICS FUNDING AND STAFFING

Hammond entered his position as superintendent three years ago with goals to continue to maintain a good funding stream,



provide staffing to meet student needs and to raise test scores with a focus on being a STEM-oriented school. While progress has been made in all three areas, that continues to be his focus today.

The COVID-19 pandemic led to education loss nationwide. Schools did their best to educate students virtually. Since returning to the classroom, Eminence has experienced increases in state testing scores and has scored above state average each year. In addition to that, its elementary school is a STEM

Economy

HEATING - AIR COND - PLUMBING

DOL, BIG SPIRIT



Wesley Hammond

real people,” Hammond said. “We had teachers really step up and say they could teach dual credit.”

Eminence currently offers 13 dual credit classes through Indiana State University and Ivy Tech. These dual credits include pre-education with Indiana State and with Ivy Tech in agriculture, astronomy, physics, business, and English.

To fill vacant teaching spots, Eminence offered some classes, such as Spanish, virtually. The school will soon have a fully licensed Spanish teacher in the classroom and has filled those teaching gaps.

“We’re like every school corporation,” Hammond said. “We’ve had to hire teachers sometimes that were on an emergency license. The state has put in a lot of good tools to allow us to hire people that can learn to be teachers while they’re actually teaching. They have a workplace specialist license where someone can come out of the world of work and if they have experience in an area that we need in the school, they can come on board. We’re trying to develop teachers.”

In the search for educators to fill those vacant positions, Hammond said it was important to attract talent that wanted to be there, to work for a rural school. The district is now fully staffed but is always searching for quality teachers who wish to work in the area.

“This time last year we were looking for a high school principal,” Hammond said. “She couldn’t start until a week after school started. I’m excited that we have two top-quality principals in place that will start the year in the schools. We’ve hired several new teachers. I’m looking forward to seeing how those teachers will blend with our veteran staff to become a true team. I’m looking forward to the staff really growing together as a team under the leadership of their principals.”

When it comes to funding, Hammond is not a person who likes to say no. It’s a necessity at times, but if he’s approached with a funding request, he will do what he can to fulfill it.

“If I can figure out a way to give them what they need to better serve our kids, that’s the most enjoyment I get right now,” he said. “when you see what they need to work with their students, their students grow and develop, it’s a good feeling. Being able to impact a wide variety of students and staff is the main reason I went into administration.”

Hammond said due to his past experience, he also understands financial limitations.

“You have less funding than a larger school so when you have a funding loss, you have to figure out where you have to take that money from,” he said. “The puzzle is a little different to put together. Fortunately, in this corporation they’ve been able to have good cash balances available.”

LOOKING FORWARD TO THE 2023-24 SCHOOL YEAR

The school district is preparing for facility improvements this school year, something Hammond has been actively working on behind the scenes. There is exterior work that needs to be completed such as brick work, gutters, windows, and roofing.

“Those aren’t the prettiest things,” Hammond said. “It’s not flashy but those are things that once you get done and updated, your building is secured, you can start spending money on other things that need done.”

The original building, a historical icon to the community, was built in 1931. It is in good shape but needs updates such as heating, ventilation, and air conditioning.

There are so many good things happening at Eminence that many people just don’t know about. That’s why Hammond and the school board have taken steps to offer more promotional materials this year. They recently sent out a postcard to those in the area, letting them know what the school has to offer. They sent out their first newsletter early July with “WE ARE EMINENCE!” in bold letters across the front. Inside the tri-fold brochure were highlights about what makes Eminence Community Schools special, information for incoming students such as a calendar and congratulations to its athletes on accomplishments during the spring season. The board printed yard signs to be passed out at Back to School Night with a goal of spreading school pride throughout the community.

Visitors to Eminence can still find Hammond at many of the school functions. His favorite sport is basketball, but he also very much enjoys attending school plays. He frequents band, volleyball, and softball events along with anything else he can fit in his schedule.

The first year as Eminence superintendent, Hammond said was hectic trying to get to know the district. Last year he felt more settled and focused but there were still a lot of changes to be made. Now that he feels more settled in, it doesn’t mean he’s slowing down his progress.

“I look forward to this year because I think it will be a year of greater focus on things that need to be done,” he said. “It seems like I’ve done a lot of jumping from thing to thing but that’s the nature of the beast. When you’re a small school corporation, the superintendent, the principal, the teachers wear a lot of hats. You have to be able to focus on a lot of things at the same time. That’s the choice that I made and I wouldn’t have it any other way. I wouldn’t want to work anywhere else.”

317-831-5279

www.EconomyHeatingAndAir.com

Advocating for a healthier Morgan County

MORGAN COUNTY SUBSTANCE ABUSE COUNCIL

Executive director: Barbara Dinwiddie
Address: 180 S. Main St., Martinsville, IN 46151
Phone: (765) 342-1013
Email: barbara@morganprevention.org
Web: morganprevention.org

By Nicole Davis

Morgan County Business Leader

Do you know someone who has been affected by an addiction issue? It's likely there's not a person reading this who can say no. That's what motivates Barbara Dinwiddie in her role as executive director of the Morgan County Substance Abuse Council (MCSAC).

Dinwiddie majored in nonprofit administration at the University of Indianapolis and has worked in the industry for nearly 30 years. She's served at YMCAs, Boys and Girls Clubs, and community centers in Indianapolis. She realized that whether she was doing after-school programs, summer camps, or in food pantries, there was a commonality with the people she served: generational poverty, substance abuse, things that lead to people needing those services. When seeing the available MCSAC position, despite her lack of direct experience with substance abuse, she was interested. It was from the recurring theme she had observed among the people she had assisted throughout the years. With her desire to effect positive change, she was drawn to the opportunity.

JUMPING INTO FUNDRAISING

MCSAC is a 501(c)(3) which provides free programming and skill training to people of all ages in the county to reduce the impact of substance misuse in the county. A small organization, MCSAC consists of one full-time executive director position and one part-time community coordinator held by Bridgett Morales. Fundraising to keep the nonprofit running has been an ongoing effort since the day Dinwiddie was hired.

"We had a significant amount of funding we were receiving from the Department of Mental Health and Addictions," she said. "I was aware that funding would go away in less than a year and if I wanted to keep our doors open, fundraising would be a significant part of what we'd need to accomplish."

She jumped to ensure they were on solid footing at the conclusion of that grant. Most of their funds now come from one-time grants and fundraising events. For donations, checks can be mailed directly to MCSAC or can be made at any Home Bank location under the Morgan County Substance Abuse Council account.

The only consistent funding they receive is from the local



Barbara Dinwiddie

(Photo by Nicole Davis)

coordinating council, a representative of Morgan County to the state. Through that, they receive countermeasure fees from the alcohol, tobacco, and drug funds for the county. Local organizations can apply for grants under education, treatment, and criminal justice with MCSAC. This year, those funds were distributed to organizations such as Wellspring, Stability First, Youth First, Martinsville Youth Development Center, Churches in Mission, Mooresville High School PASS (Pioneer Academy for Student Success) Program, and Morgan County Drug Task Force.

MCSAC hosts a community conference twice a year with the next being on Sept. 29, 8:30 a.m. to 3:30 p.m. at Mt. Gilead Church, 6019 E. State Road 144, Mooresville. Community leaders will share about how to create and inspire change in Morgan County.

PREVENTION THROUGH EDUCATION

The educational part of the programming includes going out into the community to all the school systems, the Boys and Girls Club, Wellspring, and Stability First as well as speaking at clubs such as Rotary, Kiwanis, Morgan County Court Appointed Special Advocate (CASA). As of July, of this year, MCSAC has reached 1,500 and anticipates close to 3,000 by the end of the year. Morales, a Mooresville resident, said she was excited to take the job. Having been a special education advocate for 10 years with a background in domestic violence and child abuse prevention, she said she can understand why a child would act out and how preventative education can help.

Dinwiddie said they can't fulfill all the requests they receive, but they do prioritize working with any group that reaches out. "We are able to see all of the organizations that have requested, we just can't go at the frequency they'd like us to be there," she said.

Currently, the most common requests they receive to speak about include coping with stress, anxiety, mental health issues, alcohol, tobacco vaping, NaloxBoxes, and Narcan.

"Vaping is the biggest conversation in schools," Dinwiddie said. "Tobacco is down. All these organizations are like 'what do we do about vaping?'" One of the programs starting in schools is when the kids are caught with vape pens, they're usually suspended from school for one to three days. We're working with schools so before they're picked up by their guardians, they'll watch a 20-minute video about vaping, what it is, and why it's a thing. It's not meant to be a scare tactic but an educational piece as maybe they don't understand the dangers of vaping."

"Every one of our programs goes back to substance abuse," Dinwiddie said. "If you've been smoking for 30 years, you know it's not good for you, but no one talks about why you are smoking. They're using it as a coping mechanism. We don't want to only do negative programming. We want to do prevention training for people who might be in active recovery. We find out what's causing the habits and point them in the direction they need."

SAVING LIVES WITH NALOXBOXES

Since the day she started as executive director, Dinwiddie has worked to get NaloxBoxes filled with Narcan around in the community. Narcan comes in the form of a nasal spray and can be used on anyone suspected of an overdose to rid their body of the drug and help bring them back to life. Most recently, the Mooresville Town Council approved the installation of a NaloxBox outside of its fire station. MCSAC checks those boxes and ensures they remain filled, as well as offers education to the community about what those boxes are and how they're used. Some weeks the boxes are untouched and some weeks a handful of Narcan will be missing.

Dinwiddie said they work with the Suicide and Overdose Fatality Review Board to study cases of suicide and overdose, discussing how each instance occurred and preventative measures that could have been taken. As for the percentage of cases, Morgan County is on par with the rest of the state. It's a big problem that requires long-term solutions and a community effort.

"Some days you get down because fundraising isn't going well and you wonder if you're really making a difference," she said. "But then someone says, 'that really helped me' or 'I appreciate you.' If we can help even a couple of people a year make some fundamental difference or change, then it's all worth it. If we're putting Narcan in the NaloxBoxes around the county and you know those are being used, that means we're probably saving lives. We're making a difference."

Our Best Service is Our Customer Service!



6078 E. SR 144 Mooresville
317-831-6142
jakesbs@msn.com

**FORGUITES,
WEIMER AND
HAYDEN, LLC**

ROBERT C. WEIMER

CERTIFIED PUBLIC ACCOUNTANT

P.O. BOX 1533
1040 ST RD 39 BYPASS S
MARTINSVILLE, IN 46151

PHONE: 765-342-2596
FAX: 765-342-2905

BOBWEIMER.FWH@OUTLOOK.COM

Will your heating system be ready when you need it?

Although memories of summer activities are still quite fresh in our mind, we should prepare for fall's first frosty morning. Here are a few questions to ask yourself BEFORE you need to heat your home or office.

- 1. How well did the furnace operate during the last heating season?
- 2. Is the heating system safe to operate?
- 3. When was the heating system last cleaned and inspected?
- 4. Are you pleased with the expense to properly heat this area?



Jod Woods

If you are not confident in the reliability, safety, and efficiency of the existing heating system, it should be addressed now. If repairs are needed, correcting these issues ahead of time can prevent unnecessary stress and interruptions to your schedule. Scheduling an appointment for a trained technician to properly clean, inspect, and test your furnace each year can provide safe and reliable operation during the cold months ahead. Perhaps it is time to upgrade to a new, high-efficient furnace to provide years of quiet

and efficient comfort to your home or workplace. A decision like this does not have to be made when the unit has failed in the middle of a record cold snap. Deal with these issues when YOU are in control of the timing.

It is our desire that you enjoy a comfortable environment in which to live and work. We are happy to help facilitate any of the options listed. Contact us today at 317-831-5279 to schedule an appointment to prepare your heating system for the wintery weather to come.

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

Economy
HEATING - AIR COND - PLUMBING

At South Central Indiana REMC
#CommunityFirst means



84 years of innovation



29,000 members



\$4 million to local charities



7 Cooperative Principles to live by



sciremc.com
800-264-7362

Set your business on
a course for success with
**SBA
financing!**



SINCE 1890
HomeBank
There's no place like Home.

765.558.3822
wphelps@homebanksb.com
www.homebanksb.com



When is an SBA loan a good choice for me?
Loan programs with the Small Business Administration may bring greater optionality than conventional financing and can offer great potential for starting or expanding your business.

How can an SBA loan help my business?
Financing options are available for purchasing, constructing, or expanding your business, as well as debt refinancing, equipment acquisitions, leasehold improvements, and working capital.

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

Call Wade today!



At Fite Plumbing, we take pride in our work and strive to provide the best service for Central Indiana businesses and homes. A family-owned industry leader for 30+ years... we offer full and emergency-response services!

CALL 317-271-5400
TO REQUEST AN APPOINTMENT

**Serving Morgan County
and all of Central Indiana**



Do you still believe in these common tech myths?

In today's digital age, technology plays a significant role in our lives. But along with the rapid advancements and innovations, several myths have persisted.

Common tech myths can often lead to misunderstandings. They can even hinder your ability to fully use various tools and devices.

MYTH 1: LEAVING YOUR DEVICE PLUGGED IN OVERNIGHT DAMAGES THE BATTERY

First is one of the most persistent tech myths. Leaving your device plugged in overnight will harm the battery life. But this myth is largely outdated.

Modern smartphones, laptops, and other devices have advanced battery management systems. These systems prevent overcharging.

Once your device reaches its maximum charge capacity, it automatically stops charging. This is true even if it remains connected to the power source. In fact, it is often recommended to keep your device plugged in overnight to ensure a full charge by morning.

MYTH 2: INCOGNITO MODE ENSURES COMPLETE ANONYMITY

Many users believe that using incognito mode in web browsers guarantees complete anonymity. They feel completely secure while surfing the internet using this mode. But this is not entirely accurate. While incognito mode does provide some privacy benefits, they're limited.

For example, it mainly prevents your device from saving the following items:

- Browsing history
- Cookies
- Temporary files

However, it does not hide your activities from your internet service provider (ISP). Nor from the websites you visit. ISPs and websites can still track your IP address. They can also still watch your online behavior and collect data.

Do you truly want to remain anonymous online? Then consider using a virtual private network (VPN).

MYTH 3: MACS ARE IMMUNE TO VIRUSES

Another prevalent myth is that Mac computers are impervious to viruses and malware. It is true that Macs have historically been less prone to such threats compared to Windows PCs. This does not make them immune.

Some people that tout this myth point to malware statistics. For example, in 2022, 54% of all malware infections happened in Windows systems. Just 6.2% of them happened in macOS.

But you also need to factor in operating system (OS) market share. As of January 2023, Windows had about 74% of the desktop OS share. Mac's OS had just 15%.

When you consider this, it turns out the



CHET CROMER
Technology

systems aren't that different when it comes to virus and malware risk. The infection rate per user on Macs is 0.075. This is slightly higher than on Windows, at 0.074. So, both systems have a pretty even risk of infection.

As the popularity of Macs has grown, so has the interest of hackers in targeting these devices. Malicious software specifically designed for Macs does exist. Users should take proper precautions, no matter the operating system in use.

You need to install reliable antivirus software. As well as keeping the operating system and applications up to date. Exercise caution when downloading files or clicking on suspicious links. Being aware of potential security risks and practicing safe browsing habits is crucial.

MYTH 4: MORE MEGAPIXELS MEAN BETTER IMAGE QUALITY

When it comes to smartphone cameras, savvy marketing sometimes leads to myths. Many people believe that more megapixels equal better image quality. This is a common misconception.

Megapixels are an essential factor in determining the resolution of an image. But they are not the sole indicator of image quality. Other factors play a significant role. Such as:

- The size of individual pixels
- Lens quality
- Image processing algorithms
- Low-light performance

A camera with a higher megapixel count may produce larger images. But it does not guarantee superior clarity, color accuracy, or dynamic range.

Manufacturers often strike a balance between pixel count and other image processing technologies. When choosing a smartphone or any camera, consider the complete camera system.

SEPARATE FACT FROM FICTION

In a world where technology is an integral part of our lives, you must separate fact from fiction. Debunking common tech myths can empower you to make informed decisions. It can also maximize the potential of your digital experiences. An understanding of the truth behind these myths helps you use technology more effectively. It can also help you better protect your privacy.

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.

Markets climb “walls of worry”

I have always been fascinated by market indicators and their record of predicting what is going to happen in the markets. Sometimes they're right, sometimes they're wrong. One leading indicator I've watched and come to trust, at least a little more than almost all others, is the Consumer Confidence Index (CCI). It has been a contrarian indicator for market returns pretty consistently. Ironically, when the CCI approaches or passes historical lows, the market is likely to rise over the next 6-18 months. When the CCI approaches or surpasses historical highs, then the market may be preparing for a downturn. The “Sage of Omaha”, Mr. Warren Buffet, has a famous quote, “Be fearful when others are greedy, and greedy when others are fearful.” If you look at a comparison chart between the CCI and S&P 500, it proves true more often than not. Including in the last 12 months.

Back in July of '22, the CCI stood at a decades low of 96.54. It hovered around there for the next three months until starting to rise in October of that year. And what would you know? The S&P 500 hit a low of 3491.56 on October 13th that year. The S&P 500 now sits around 4478 (at press time 8/14/23). That's about a 28% return since that “fearful” time.

But how do we tell when “others are greedy” and it's time to be fearful again? Ah, that's the rub. It's often very easy to know when to buy a stock... It's when you have the money to do so. And ironically what I often tell clients when they ask when to sell... is when you need the money. It's a good rule to follow if you have done your homework and established a well balance portfolio of blue-chip core stocks and bonds, with a few satellite, more aggressive stuff in your portfolio as well to juice your return.

But let's look again at the CCI and its success in predicting sell offs. Sorry to say, the CCI is nowhere near as helpful in predicting



**JEFF
BINKLEY**
Finance

market downturns. It appears to be more of a contrarian leading indicator to help make buying decisions than selling ones. The S&P started a months long downturn in January of '22 before, as we just pointed out, it turned higher in October. In January of '22, the CCI had dipped a little from its recent high of June '21 (CCI 100.4) but not precipitously until November of '21 when it really plummeted until July of '22 as discussed above. Why? Well, January of '21 is when inflation had really started to run amok, and the FED got aggressive with raising interest rates. A couple of things to beat up a consumer's confidence is run-away inflation and money getting more expensive to borrow.

What is a prudent investor to do? I suggest adding more than a passing attention to the CCI trend line when you consider making allocation adjustments to your IRA or 401(k) accounts. My crystal ball broke a long time ago, but I don't think we've yet reached a peak of the CCI. People are still pretty unhappy...

By the way, I hope you found my July 2022 article helpful in your portfolio management. (When Bad is Historically Good, Business Leader, July 2022) I wrote then of this contrarian signal, and that time I was right!

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.



Commemorate the magic of a lifetime with a unique and personalized funeral service.

Costin
Funeral Chapel, Inc.
Established 1923

East Washington Street • Martinsville, IN 46151
(765) 342-5775
www.CostinFuneralChapel.com



C2ITCONSULTING
INCORPORATED

IT Support • Websites • Mobile Apps • Custom Software

**Prominent Morgan County Businesses
Choose C2IT As Their Technology Partner**

Call Us Today For a Free Discovery Session
(317) 721-2248 • c2itconsulting.net

***Hate the hassle?
Head to Hobson!***



655 West Southview Drive
(Hwy. 37, next to Taco Bell)
Martinsville • 765-342-3385
#hatethehassle



New Career Center Opened

The former Moorsville Schools transportation center has begun a new life as Moorsville's Career Center for high school students and adults looking for continuing education courses.

The Moorsville Career Center, at 173 Indianapolis Road, will host Ivy Tech Emergency Medical Technician (EMT) and Welding classes beginning next week.

"This Career Center creates great opportunities for our residents to further their training for in-demand careers," said Superintendent Randy Taylor. "We're proud to be able to repurpose this facility for ongoing career training. We're also thankful to the Moorsville Redevelopment Commission, the Moorsville Town Council, and Ivy Tech for their partnership and support to create this great facility."

The EMT training course will be held Aug. 22 through Dec. 14 on Tuesdays and Thursdays from 5:30 to 9:30 p.m.

Welding courses this semester will include Tungsten Arc Welding on Wednesday evenings from 5-8:50 p.m. Aug. 21 through Oct. 12 and Metal Arc Welding Wednesday evenings from 5-8:50 p.m. from Oct. 23 through Dec. 17. Learn about registering at IvyTech.edu.

Both courses could be free with the state's Next Level Jobs grant for students who qualify. The Next Level Jobs program helps Indiana residents who are U.S. citizens with at least a high school diploma fill positions in high-demand areas. Learn more at NextLevelJobs.org.



Superintendent Randy Taylor shakes hands with Ivy Tech Bloomington Chancellor Erik Coyne.



Guiding business owners and management teams to achieve their goals and fulfill their God-given purpose

If you are not successfully running your business or organization – but rather being run "BY" it, we need to have a conversation.

LegacyBusinessConsultants.net

CFMC Partners with Home Bank and Purdue Extension Office to Offer Grant Writing Workshops

With our service providers' ever-increasing needs, many tax-exempt organizations are beginning to innovate other methods to secure operations and programming dollars. Just as households are experiencing higher living costs, expenses for our local service-providing organizations are also increasing. Those organizations providing free services to our community are looking to sustain operations and programming expenses through multiple funding sources.

CFMC and Home Bank partnered with Purdue Extension to offer two-day workshops for tax-exempt organizations looking to educate themselves on grant writing. Grants are a useful funding source allowing an organization to expand programming, fill financial gaps, and better serve their clients. The goal of these workshops is to lower the barrier to grant funding. Grant writing takes a special skill set and can be daunting to many organizations, often dissuading them from applying for available funding.

This two-day Beginner's Guide to Grant Writing program is a great skill builder for the beginner or intermediate grant writer. Whatever an attendee's skill level, we encourage organizations to come ready to learn the basics and leave with a successful grant proposal. At the end of day one, attendees will have a proposal outline and all the resources needed to expand the outline into a full proposal.

Attendees return on Day Two with their full proposal and are placed into the role of a reviewer and will be taught strategies for finding funding and will be provided with an opportunity to polish their proposal and send it in for a strong professional review. A panel discussion from local grantors will occur on this day with



BRITTANI BENTLEY

a Q&A session to professionals who regularly review and approve local grant proposals.

Registrants can choose between two workshops offered. Eligibility to attend these workshops is limited to nonprofits, civic organizations (libraries, parks, police, fire, police, EMA), and schools serving Morgan County residents and youth. There is a two-person maximum per organization.

Workshop One:

Day 1: Wednesday, November 8, 2023
9:00 am to 4:30 pm

Day 2: Wednesday, December 6, 2023
9:00 am to 4:30 pm

Workshop Two:

Day 1: Monday, November 13, 2023
9:00 am to 4:30 pm

Day 2: Wednesday, December 6, 2023
9:00 am to 4:30 pm

Thanks to The Community Foundation of Morgan County and Home Bank's partnership, registration is discounted from the regular price of \$195 to \$50 per attendee, which includes all materials and lunch on both days.

Registration is available on CFMC's website at <https://cfmconline.org/beginners-grant-writing-workshop/>. Registration is filling up quickly!

You are free to choose, but the choices you make today will determine what you will have, be, and do in the tomorrows of your life.

~ Zig Ziglar



Hoosier Tent
& Party Rentals

Tents & Accessories
Tables & Chairs * Linens
Flooring & Staging
Food Preparation
Inflatables & Games

(317) 272-9746

www.hoosiertent.com