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December 2023

PATHWAYS TO PASSION

*Dr. Jake Allen celebrates his 20th year at Mooresville
Schools as he takes office as superintendent*



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A gift bestowed

About this particular time each year, a remarkable transformation begins to unfold within us. A most predictable alteration takes place, and you might be starting to sense it even now. While driving home in the late November twilight, as dusk sets in on the shortened afternoons, you may observe the emergence of colorful lights strung up or catch a glimpse of a festively decorated Christmas tree propped up in a window. An air of festivity starts to waft into our homes and businesses, a palpable sense of celebration, unlike any other time of the year.

Indeed, shortly after we meticulously rake the last of the leaves, a noticeable uplift permeates everyone’s voices. We find ourselves holding doors for each other a bit longer than we did back in September, pausing in the driveway to exchange greetings with a neighbor, and chattering excitedly as the first flakes of snow delicately dust the sidewalk. Melodies infused with fondness and joy begin to echo through cities and towns all across the country—songs that have been heard for over a century, their familiarity never wearing thin, their melodies ingrained in us since childhood.

One astute writer summed up the spirit of the season this way: “At Christmas, play and make good cheer, for Christmas comes but once a year.” All the while acknowledging that come January 2nd, life will resume its usual course.

So, what truly defines Christmas? Is this fleeting date on the calendar, rushed upon us to invoke good cheer, destined to usher us into the long wait until next year? Are these



JIM HESS
From the Publisher

things that we feel only the shining of the silver and a toasting to imagined ideals? Is it all just a time to play?

Or does Christmas hold a deeper significance? Could there be something more profound behind the melodies we sing so easily—Peace on Earth, The First Noel, and Hark the Herald Angels? Kindness, merriment, and festivity are the observable outcomes, and they undeniably spread like wildfire. However, the root cause lies not in the calendar; it resides in the Christ-Child, the One who came to us not offering a season of bells but an eternity of the richest blessings and ultimate peace.

It is a gift bestowed upon anyone, any day of the year, anywhere.

Another writer’s words beautifully capture this essence: “And the angel said to them, ‘Fear not, for behold, I bring you good news of great joy that will be for all the people. For unto you is born this day in the city of David a Savior, who is Christ the Lord.’”

Wishing you a wonderful and Merry Christmas.

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

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Establishing new connections, or reconnecting with old

We all know and love December for Christmas. If you are like me, you have happily listened to Christmas music for some time, and admittedly in my case, since well before Thanksgiving. Christmas is hard to beat: the decorations, food, family, music, special events, and most importantly, a reminder and celebration of the birth of Jesus.

December is also known for other significant and important remembrances, such as National Pearl Harbor Remembrance Day on December 7. Few days have impacted world history more than that fateful day in 1941.

After browsing a list of notable days for the month of December, I learned December is home to many not-so-significant observances, too, such as National Cookie Day, National Pastry Day, National Apple Day, Ice Cream Day, and National Letter Writing Day.

Now, as much as I support good things like cookies and ice cream, that last observance – National Letter Writing Day on December 7 – caught my attention. I started to think, “When was the last time I sent or received a letter?” In our world of text messages riddled with shorthand, Slack messages, and tweets, the art – and benefit – of communicating by letter is lost.

So, does prose of the epistolary sort have merit today? I certainly think so, and here are just a few reasons:

A LETTER IS TANGIBLE

Unlike the often impersonal, easy modes of communication today, a letter is tangible – both for the writer and recipient. And things that are tangible tend to be more meaningful and more highly valued. Letters might not be as tangible as sitting across from someone and sharing a conversation, but sending or receiving a letter from a friend, associate, or family member, especially a handwritten letter, can be a good alternative. This tangible goodness benefits the sender and receiver.

A letter is highly intentional and reflective.

A text can be fired off in seconds. Might sound convenient – and it certainly is – but quick communication is often not well thought out and is more subject to misinterpretation. Especially in communicating more complex, important, or personal messages, a letter can be advantageous. Letter writing forces the writer to organize his or her thoughts, compile them in a logical order, and edit throughout the process. The result is often more reflective and thought-out communication. And, the time invested to write a letter, prepare an envelope, and mail it, shows



**RYAN
GOODWIN**

a high degree of care and intentionality.

LESS SCREEN TIME

Studies have shown that we spend, on average, up to 10 hours per day looking at screens. Given the amount of screen usage in most schools and workplaces today, I imagine this 10-hour average is low. With today's screen time proliferation, anything we can do to reduce time in front of screens is important. Writing letters, when practical, can help reduce screen time. And for those of us with young writers at home, having them write a few letters to friends or family is not only a great exercise and experience but something that does not involve a screen.

ESTABLISH A NEW CONNECTION OR RECONNECT

Establishing new connections, or reconnecting with old connections, is an essential lifeblood in life and in business. For the business leader, a handwritten letter is a tremendous tool to grab the attention of that new contact you are in pursuit of, or as a ‘thank you’ for a relationship you already have. This would not have been a standout move years ago but it certainly is today. On the personal side, there is nothing wrong with a quick message by text or social media in many circumstances. But in a time of endless emails and text messages, be different and send a letter!

Join me in making writing and sending letters part of your personal and professional outreach plan for 2024 – we all stand to benefit.

Ryan Goodwin is a former Morgan County Commissioner and current board member of the Indianapolis Airport Authority. He holds an MBA from Purdue University and writes on business and government.

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By Nicole Davis

Morgan County Business Leader

Having built his business on consistency and clear communication for the community, Matt Foley said he feels thankful that the majority of his business at Foley Tree comes from referrals and repeat customers. Repeat customers prove a job well done and referrals mean there's a level of trust already established before going into a job.

A GRASS-ROOTS BEGINNING

Growing up in Martinsville, Foley began mowing grass at age 12 for family and neighbors, growing a small business from there while doing other jobs. By the time he was 20, he was focused solely on the grass-mowing business. A friend introduced him to the tree service industry, something Foley slowly began doing more and more of until he felt comfortable that he had enough experience in business to forgo the mowing and focus on the tree side.

"As far as equipment basis for tree work, it's very expensive to get into," Foley said. "We built up to it. The mowing business was able to feed and start the growth of the tree business."

BRANCHING INTO TREE SERVICE

That was eight years ago when Foley decided to stop the mowing and landscaping to concentrate on tree service and the business has continued to thrive. Foley currently has four part-time employees and steadily added equipment to allow them to do their jobs effectively and efficiently.

"We are heavily equipment based now compared to when I first started," he said. "We were climbing trees and throwing brush into a dump trailer. We did things the hard way but that's what we had resources for. Now we have equipment to get us into the tree. We've been able to acquire a track lift, and we've got a mini skid steer that moves debris up to the road or into the woods depending on what the customer wants. Then we have a big grapple truck that gets rid of the debris."

Foley Tree offers tree trimming, tree removal, stump removal, and more.

"I enjoy tree work," Foley said. "That's where I feel fortunate. I am thankful to be able to provide a good service and to be consistent with customers. Just like a lot of other businesses, you



Matt Foley with his children, Gideon and Esther.

(Photo by Nicole Davis)

have companies come and go. You get ahold of them one year, the next year they're gone. I hear that a lot in the tree industry. Consistency is a key ingredient to our success."

CLEAR COMMUNICATION IS KEY

Foley and his employees wear helmets with blue tooth communications which allow them to communicate despite the noise of chainsaws and the other loud equipment.

"Communication is part of the job but there's a lot of chatting as well," he said. "All of my employees are friends outside of work. We just work well together. We get to go to work, hang out, and have a good visit. That makes it enjoyable."

Communication is key to his success, he said, not only with his employees but customers as well. He said he prioritizes returning calls the same day, the next day at the latest. In addition to providing free estimates, Foley also finds himself providing tree-based education to his customers, everything from recognizing misunderstandings about insurance as it relates to trees to maintaining a healthy tree. He and his staff can advise whether or not a tree is healthy enough to remain standing or the best manner in which to trim a tree for its overall health.

"We're very cautious and do our best to protect the landscape as we're working," he said. "We err on the side of caution when we're cutting. We're fluent at working together so that helps our productivity, our safety and our ability to provide a good service. The cleanup is important. I've always been pretty particular about that final cleanup, getting every stick cleaned and raked up from a job. A lot of times we leave the yard cleaner than when we got there."

Most of the debris is taken to Forest Commodities Inc. which mulches and recycles it. He keeps some pieces of lumber and has found a hobby in turning those into pieces of furniture such as coffee tables, end tables, and a large dining room table.

FROM FRIENDSHIPS TO FAMILY

Foley Tree primarily works in Morgan County with residential customers but has also served small businesses and has worked with the Martinsville Schools district and the city of Martinsville.

"I've created friendships, family friendships through this business," he said. "And I love being able to create community and connection. If someone has a project getting their tree cut but they're about to add onto their house, I'll share a contact for another type of service if I know of someone good to work with. It's a passion."

Foley said he intends to continue offering the same, dependable service to the community for the foreseeable future. He said he also appreciates that the business has allowed him and his family flexibility to prioritize the things most important to him personally. He and his wife, Marina, reside in Martinsville with their two children.

"The importance of the business is it allows us to lead a lifestyle that we think is best for our family," he said. "We have a lot of family interaction. It has enabled my wife to stay home so she could homeschool the kids. It provides what we need in order to be involved with our church and our friends. It allows us the flexibility that enables us to do other things in life."



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CFMC announces seven lilly scholarship finalists

CFMC is proud to facilitate the Lilly Endowment Community Scholarship Program (LECSP) annually for Morgan County High School seniors.

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

The 2024 Morgan County Lilly Endowment Community Scholarship application opened on Thursday, July 6th, 2023. Seniors had until Friday, August 25th to submit their applications. Applicants were required to be a current Morgan County student or reside in the county and be graduating by June 30, 2024. We are thankful for the assistance of our high school staff and guidance counselors, who helped share information about the scholarship opportunity and assist students with the process.

This year, CFMC received a total of 93 applications representing seniors from most high schools within the county. After a rigorous application, CFMC welcomed seven finalists for an in-person interview where they presented what they were most passionate about and answered questions from the interview committee.

We are proud to announce this year's seven finalists: Asher Bryant – Mooresville Christian Academy, Campbell Cox – Martinsville High School, Kasey Etter, Martinsville High School, Addison Kennedy – Monrovia High School, Sarah Miller – Martinsville High School, Sadie Skaggs – Martinsville High School, Rachael Vanzant – Martinsville High School.

We also want to thank our interview



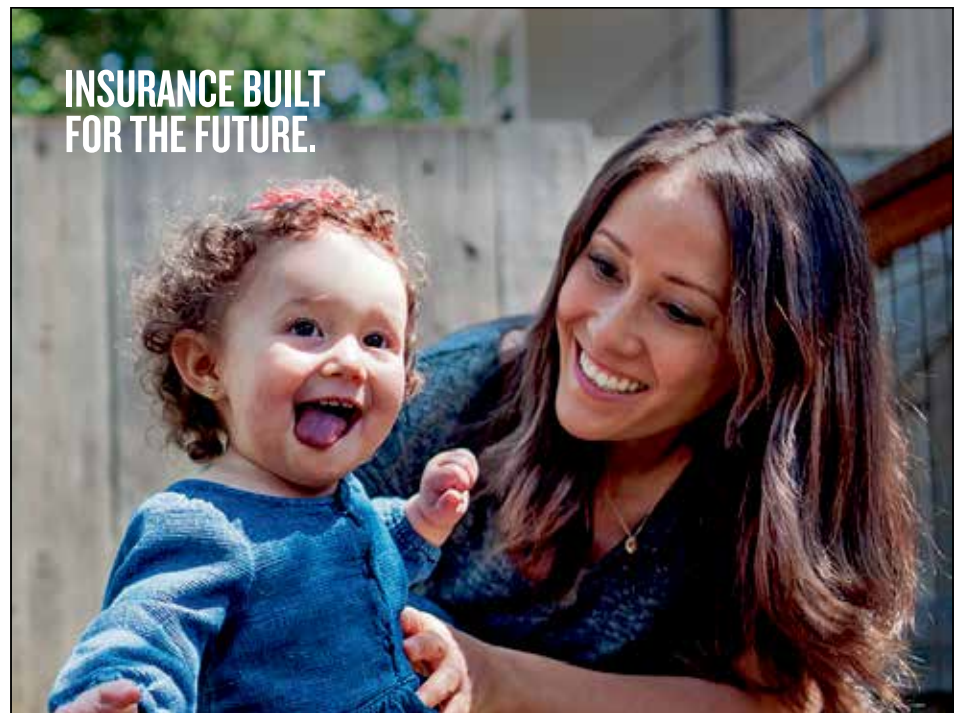
BRITTANI BENTLEY

committee comprised of Brian Acker – Prior Lilly Scholar, Tana Lobb – CFMC Board of Director and Homebank Executive, Mary Louise Edwards – Ivy Tech, and Ron Clark – Morgan County Resident and 13-year committee volunteer.

Morgan County is allotted two scholars for the LECSP. Stay tuned for when we announce the two 2024 Lilly Endowment Community Scholars!

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

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



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PATHWAYS

Dr. Jake Allen celebrates his 20th year at Mooresville Schools as he takes office as superintendent

By Nicole Davis

Morgan County Business Leader

It's not very often that an educator becomes superintendent for the same school in which they have served for 20 years, since the beginning of their career in education. Dr. Jake Allen will celebrate just that when he transitions into the role of Mooresville Consolidated School Corporation Superintendent on Jan. 1.

"To be able to go from a student teacher to superintendency in one district with no breaks in between, I think that is pretty special," Allen said. "I remember when I first got here, I knew it was a place I wanted to be for a long time because of the people I met, the culture of the community and the schools. When I student taught, the students were amazing. They were so accepting, kind, and compassionate. We have the best kids around. It's been easy for me to stay for 20 years. I've built a lot of relationships that will serve me well as superintendent."

Allen will replace Superintendent Randy Taylor as he retires this year. The school board voted in approval of Allen's new role at its Nov. 14 meeting. Allen said that he has big shoes to fill, with Taylor leaving the school district in great shape.

"I am honored and blessed to be able to follow him and carry that forward and continue to appreciate the history and embrace the future," Allen said. He later continued, "I would like to (express) my appreciation to the Board of Trustees for providing me with this opportunity. Dr. Roberson, Jen Reed, Tim Cummins, Dave Oberle, and Matt Saner do so much for our school community and I can't thank them enough for having faith in me to lead our school corporation moving forward."

Apart from his academic responsibilities and volunteer engagements, Allen, along with his wife Keely, owns Danville Family Eye Care, where Keely practices as an optometrist. The couple has three dogs and enjoys traveling to different places when they can fit

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into their busy work schedules. In the schools, Allen enjoys it when he gets to go into a preschool or elementary classroom and read to the students there.

BUILDING A CAREER & AND RELATIONSHIPS

Allen grew up in Southern Illinois, moving to Indiana to attend Indiana University Bloomington for its teacher education program in 2002. His first student teaching experience was as an English teacher at Mooresville High School. He was hired the following year, the 2003-04 school year. He taught for several years at the high school before becoming principal at Paul Hadley Middle School, a position he held for nine years. He was then promoted to assistant superintendent and, later, associate superintendent.

In addition to his involvement in the school system, Allen is active in the Morgan County community, having been on the board of directors for the Mooresville Chamber of Commerce, Morgan County Redevelopment Commission, Mooresville Redevelopment Commission and volunteers at Morgan County Leadership Academy and Churches in Mission. He's also served on the alumni board of directors for Indiana University School of Education and has spoken at four different graduation ceremonies. That opportunity, he said, allows him to help prepare the next generation of teachers and provide them with as much support as possible. Those teachers can then join the school district where they'll continue to grow and develop.

"I love being involved on different boards and being able to help," he said. "I'm a high relationship to get high results driven person. I believe in building strong relationships, working together to set high expectations, and working diligently together to accomplish our goals. The best way to lead - whether you are a



Dr. Jake reading the story of Pioneer Pete (our school mascot) to first graders at Northwood Elementary School.

superintendent, principal, teacher, or in any other capacity - is to build genuine relationships."

STUDENT-CENTERED APPROACH

As he takes on the role of superintendent, Allen said he will take a student-centered approach, building on the opportunities that Mooresville Schools already offers its students.

"We want our students to be successful whether that's in the college realm, workforce, the military," he said. "We have different pathways to graduation. We hope through those pathways our students will find

one that will energize them well. We want them to discover what they can be able to thrive when they are in the Mooresville school system. If you are passionate about it, it's hard to show that grit. We want to provide resources to every student to learn and grow, reach their best version of themselves."

Every student is different and their sources include everything from academic programs such as academic programs

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TO PASSION



and motivate them to do over their passion and to move beyond the Mooresville. Don't find what you're to pursue, persevere and provide opportunities and to explore their passions, full potential, and become what they can be." It is why those re- for an array of interests, and extracurricular

activities such as fine arts, athletics, robotics, and more. They will also focus on technology integration, agriscience programming, and STEM (science, technology, engineering, and mathematics) in general. Mooresville Schools currently offers 28 dual credit courses and 15 advanced placement courses. He wants to continue to have a strong focus on early literacy, for the younger students to build a foundation for their education experience.

He will also focus on recruiting and retaining the best educators and support staff.

"We know that excellent teachers, excellent

administrators, excellent staff lead to creating a great environment for our students to learn and grow," he said. "It's all about the student but everybody contributes to that, everyone from our bus drivers getting them safely here to school to our teachers. Professional development will be a major goal of mine for everyone from superintendent to teachers, teachers aid assistants and professional development. We are all lifelong learners and must continue to grow."

CHANGING TIMES CALL FOR FORWARD THINKING

Some of the biggest challenges Allen anticipates are around the school's growing enrollment and ever-changing technology. Mooresville Schools has approximately 4,300 students enrolled, becoming more diverse over time.

"We have students who have higher needs than previously, and we want to make sure we provide that support system around them to not only address their academic needs but also their social and emotional needs, the basic needs that we all need to be able to grow and learn," he said. "We want to have opportunities for a wide range of students. We want an inclusive school environment. Every student is important, and every student's success is critical to our mission."

The ability to cater to that wide range of students is something Mooresville Schools already does well, Allen said. He simply looks to expand upon that.

"We talk about small town feel with big time opportunities," he said. "When students come to Mooresville, they do get that smaller classroom with individualized attention but they're not giving up academic programming and opportunities. You are not only receiving a great education with the best resources available but you're also doing so in a smaller community environment."

Mooresville Schools was among the first schools in the area to go 1:1 with technology - ensuring that every student has access to an Internet capable device.

"One of my biggest passions is providing technology and resources to all of our students," Allen said. "If students don't have access to technology away from a school building are at a disadvantage to their peers. Those who have access to technology 24/7 will be able to be fully engaged citizens. Those who lack access to

technology will be at a disadvantage. It is a have or have-not of the future. The public education system is what helps level the playing field. We have to provide the technology and the resources to provide equitable opportunities for all of our students."

That technology evolves quickly, Allen said they're already looking at what that will entail in five, even 10 years. How can schools use artificial intelligence for the better? How can they embrace what's to come to prepare students for a workforce that looks different than it does today?

"That is very challenging, so the focus here is on teaching students how to learn, how to better understand themselves, so they can continue to learn and evolve along with a changing society," he said.

LEADING INTO THE FUTURE

Allen found his passion when he decided to pursue a life in education, and he said strives to help every student who attends Mooresville Schools to find something that gives them that same sense of purpose in life. He enjoys academics but he also enjoys the behind-the-scenes of school operations, the business side of a school district, and school finance.

"I'm extremely passionate about the role that public education plays in our society. I believe it's the foundation, it is the backbone of our community and who we are as a country. While students come from so many challenging backgrounds, we are able to provide an environment for them to be safe and grow."

Assistant Superintendent Holly Frye has served as a colleague with Allen for many years, and she's excited for the future as Allen takes the leadership role.

"I think Mooresville Schools is very fortunate to have a leader like Jake step into the role as superintendent," Frye said. "He has served in so many roles in the district that he can relate to all staff in a variety of different departments: the teachers, bus drivers, maintenance department, food service department. He has built relationships with everybody in every part of our school district. I think everybody is really looking forward to working with him as he extends his career here. At the same time, we are grateful for Randy and what he has done for us and wish us the best. We are all very excited for Jake to take the reins and lead us into the future."

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Painting Morgan County

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By Nicole Davis

Morgan County Business Leader

Every building tells a story. From the pictures and decor items that need to be taken off a wall in order to paint to the chosen paint color. Indiana Painting serves both residential and commercial customers, and Founder Bob Sands said since relocating the business to Mooresville in 2017, he's enjoyed getting to know his neighbors and their stories through the various painting jobs his company has done across the county.

PAINTING RUNS IN THE FAMILY

Sands is third generation in the painting industry, although he didn't originally intend to venture down that path. His grandfather, Mendell Sands, began painting in the 1940's after returning home from WWII. As a child, Sands would travel with his grandfather and father, painting Phillips 66 gas stations across the U.S. But Sands wanted to be a pastor and attended Boyce College in Louisville, Ky. to study for that career path. He took a youth ministry position and after some discernment, realized it wasn't what he wanted to do. A pastor suggested painting, as it's something he's good at, so Sands went to work for his father and brother before that company dissolved in 2002.

Sands started Indiana Commercial Coatings in 2003. Deciding that name wasn't conducive to residential clients, it was changed to The Indiana Painting Company in 2005. The business was originally based in Bloomington, serving all of Indiana. It was relocated to Mooresville



Bob Sands

in 2017, serving Indianapolis and the surrounding counties from Brownsburg to Greenwood and Martinsville to Monrovia, with some exceptions.

"We had purchased a property on the edge

of Ameriplex but after doing some research, we decided we didn't want to be in Marion County," he said. "We found this building and thought this was a perfect, quiet little town on the outskirts. One thing that appealed to us about Morgan County is it's nice and slow, it'll grow with the times, and we'll grow with it. We loved it so much, we moved here."

Sands and his wife, Janet, have nine children and moved to Mooresville in 2021. Sands tries to stay active in the local community, being a member of the Mooresville Chamber of Commerce, the Plainfield Chamber, and Plainfield Rotary Club. He'll visit smaller chambers in the area the business serves.

PAINTING THE TOWN

Sands said he likes to tell people that if you've driven past a Starbucks, it's likely that Indiana Painting is responsible for its paint job. There are very few in the area that they haven't worked on. They also work in different mall stores and have done restaurants and bars such

as Burn by Rocky Patel, a cigar bar in downtown Indianapolis. Within Morgan County, they've also had clients such as Mooresville Schools painting the new high school addition, the exterior of the town hall and the red doors on fire department on State Road 144.

Sands said painting has turned out to be the perfect industry for his family. When the economy is good, people are building homes and buildings. When the economy is bad, people are refurbishing and fixing up those buildings. There's always work to be done. That's not to say it never gets difficult.

"The secret to our success is hanging in there when you don't feel like there's a way forward," he said. "If you can work your way through it, you'll come out the other side better for it. There have been times we thought about closing it down. At some point you realize the weakness is not in the market, the weakness is me. I just have to adapt to the current circumstance. You have these levels of business that you hit. You get stagnated and you have to figure out how to go to the next one, how to lead people, how to manage."

GROWING WITH THE TIMES

The business currently employs eight painters and two office staff, with the goal of bringing on another salesperson in January.

"When we first started, it was just me," Sands said. "I had a mentor in business that used to tell me to back yourself into a corner and work your way out. I used to follow that religiously. We'd take on jobs that were way too big. We've grown since then; we don't do that anymore."

The labor market can be a challenge, Sands said, with fewer youth going into trades. He said to become a good painter, it takes approximately two years of hands-on training. His crews typically run between two to four people, with newer apprentices being paired with more experienced painters to ensure a job well done every time while training new workers for the industry.

On the technology side, Sands said products keep getting better and better, which is good for clients. Things like red paint used to last about three years before they'd fade to pink. Now, that paint can last 10 to 15 years with newer products.

In 2022, the business celebrated its most financially successful year so far and while Sands said this year trailed a little behind, they look forward to slow and steady growth.

"We believe in slow and steady growth, not exceeding our capacity, not exceeding our means," he said. "I don't think there's any cap to it. There's plenty of work to do. The future looks really good. As people (continue to) find us, our main goal is to do good work with honest pricing."

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AI in the spotlight: Team members reflect on potential, pitfalls, and ethical considerations

One of the most common questions I hear when people find out I work for an IT company is “What do you guys think of AI?” Artificial Intelligence (AI) is a term that conjures varied images and emotions. For some, it’s a technological marvel shaping the future; for others, it’s a potential threat to livelihoods and societal well-being. At the heart of this spectrum lies a conversation about how to approach and engage with AI.

We asked our team some questions about their perspectives on AI and thought it would be interesting to share those varied viewpoints with you as you seek to engage with AI and its emerging applications.

Some of our team members express cautious concern. They highlight AI’s potential for manipulation and its capacity to perpetuate and spread misinformation. Their apprehension stems from a fear that AI, if misused, could significantly impact society negatively.

Others, while acknowledging AI’s capacity for enhancing creativity and problem-solving, caution against its potential to shortcut learning processes. The fear stems from shortcuts and allowing AI to “do the work” instead of digging into the learning processes earnestly.

There are those who express ambivalence, acknowledging AI’s ability to streamline tasks and fuel meaningful advancements. At the same time, they voice concerns about its misuse, particularly in advancing technology like deepfakes, which could spread falsehoods as “fact.”



**KEITH
PARKER**

Certain team members harbor skepticism, rooted in their direct interaction with AI tools in their professional capacity. Their viewpoint is that AI such as ChatGPT is really just regenerating already created content, prompting questions about its actual utility.

There are individuals within our community who staunchly criticize current AI applications as lacking in genuine innovation. They underscore ethical concerns surrounding copyright infringement and stress the inability of these tools to positively contribute to creative endeavors.

Some team members initially express apprehension, but gradually acknowledge AI’s potential in sparking creativity, streamlining tasks, and removing obstacles from their professional domains. This balanced approach recognizes the pitfalls while seeing potential benefits.

Others voice their concerns about job displacement,

misinformation, and the decay of human connections. They emphasize the need for regulatory frameworks and a more thoughtful, cautious approach, which seem currently to be lacking.

Lastly, a few express a balance between intrigue and caution. They highlight ethical concerns surrounding privacy breaches and job displacement while recognizing AI’s potential as a resource for creativity and automation.

Ultimately, our viewpoints on AI vary about as much as our personalities. We recognize the incredible potential, but understand technology enough to be wary of its potential dark side.

As you consider how you want to engage with AI, perhaps a parallel question could have been asked decades ago with the emerging technology we now know as “the Internet.” Is the internet good or bad? How should we engage with it? Should we jump in or avoid it? Hindsight would say that the Internet can be both bad and good, depending on how it is utilized and for what end. AI would best be approached with this balanced view in mind.

We would love to hear your perspective on AI. Feel free to reach out with your thoughts anytime!

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Volatility is a wonderful thing

Volatility is a wonderful thing. ("What you talkin' about Willis?") No, seriously. Volatility is a wonderful thing. When many investors hear the word volatility they think about markets volatily going down. But markets often volatily go up as well.

Case in point. At press time (11/14/23) the market has shown a 10% increase in 17 days. Why? I still don't have a crystal ball but I think it may have to do with a general improvement in market sentiment with regards to inflation tempering, and in turn, the FED becoming less hawkish on interest rates. Today that sentiment was further confirmed and strengthened. Today it was announced that the 12-month CPI inflation rate fell to 3.2% from 3.7% in September. Prognosticators had expected the inflation rate to dip 3.3%. Thus the prognosticators were again wrong and markets reacted, wait for it, volatily.

What happens tomorrow and how the markets react to it is anyone's guess. But there's something that the prudent investor should realize: A slowing in inflation does nothing to offset the results of the past period of rising prices; it only slows the rate of price increase going forward. No, your hard earned dollar is not worth what it was a year ago, or 3 years ago. It's worth substantially less. Thus the necessity to stay invested in the markets. Yes, interest rates on safe cd's and cash accounts has risen and become more attractive. And yes, keeping some funds



**JEFF
BINKLEY**
Finance

in short term and ultra-safe cash investments always makes sense. But overweighting in cash and fixed income investments will never keep up with inflation and the waning buying power of your dollars. The only way to do that is keep a substantial portion of your portfolio in those things that are most susceptible to volatility. i.e. equity in solid growth and income producing companies. Yes, I mean stocks.

Recognize that volatility is a good thing. Uncomfortable at times. Extremely uncomfortable at times. But a necessary and positive influencer for growth of your portfolio. And volatility in your portfolio is absolutely imperative if you want any chance at maintaining or improving your standard of living and level of comfort when your active income stream goes away when you retire.

Jeff Binkley is the Founder and Managing Director of Binkley Wealth Management Group LLC located in Advon. His firm is an Independent Fee-Only Indiana Registered Investment Adviser that has adhered to the fiduciary rule since its founding in 2010.

II Corinthians 9:15 *Thanks be unto God for his unspeakable gift.*

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



Jod Woods

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

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

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Franciscan Health nationally recognized by Healthgrades for Cardiac Care & Coronary Intervention

Franciscan Health announced today it was named one of America's 100 Best Hospitals for Cardiac Care™ and Coronary Intervention™ in 2024, according to new research released by Healthgrades, the leading marketplace connecting doctors and patients. Franciscan Health Indianapolis is the only hospital in Indiana to receive each of the distinctions for 2024.

These achievements place Franciscan Health in the upper echelon of hospitals nationally for specialty care and reflect the organization's commitment to consistently delivering the best care possible.

"Our cardiac team continues to raise the bar in terms of the superb care they are committed to providing our patients," said Lori Price, president and CEO for Franciscan Health Central Indiana. "We are honored to be recognized by Healthgrades and will continue to combine cutting-edge technology and procedures with the compassionate care that is a trademark of our Franciscan values."

Other Healthgrades awards include:

- Recipient of the Healthgrades 2024 Cardiac Care Excellence Award™
- Recipient of the Healthgrades 2024 Coronary Intervention Excellence Award™
- Named among the Top 5% in the nation for Overall Cardiac Services in 2024
- Named among the Top 5% in the nation for Cardiology Services

Named among the Top 5% in the nation for Coronary Interventional Procedures in 2024

"We are truly honored to receive these recognitions, which validate the dedication of the world-class cardiology team we have at Franciscan Health Indianapolis," said Atul Chugh, MD, FACC Managing Partner at Franciscan Physicians Network Indiana Heart Physicians. "We are committed to providing best-in-class care to our patients and being recognized by Healthgrades supports the steadfast effort we put forth each and every day."



Franciscan Health Indianapolis features the only full-service heart and vascular care program on the south side of Indianapolis. Earlier this year, the hospital introduced the Essenz™ Heart-Lung Machine, a device used during complex cardiac surgical procedures.

Franciscan Health Indianapolis continues to be at the forefront of advancements in cardiac and coronary care, including conducting innovative research and taking part in various clinical trials.

Healthgrades evaluates hospitals solely on clinical outcomes: risk-adjusted mortality and complications. By focusing on what matters most, patient outcomes, Healthgrades ratings provide critical feedback for both patients and hospitals.

The 2024 hospital assessment evaluated patient mortality and complication rates for 35 common conditions and procedures at approximately 4,500 hospitals nationwide to identify the top performers.

"Healthgrades congratulates Franciscan Health for being a national leader and demonstrating a deep commitment to providing high quality care to all patients," said Brad Bowman, MD, Chief Medical Officer and Head of Data Science at Healthgrades. "Your dedication, expertise, and tireless efforts have not only set you apart but have also positively impacted the lives of countless patients."

Visit Healthgrades.com for an in-depth look at Franciscan Health Indianapolis's performance and profile to explore the highest quality care in Indianapolis. Consumers can also learn more about how Healthgrades measures hospital quality and access a patient-friendly overview of how we rate and why hospital quality matters here.



Kendrick Foundation scholarship applications open

Scholarship applications for the 2024-25 academic year are open. The Kendrick Foundation awards scholarships of up to \$17,500 per year for Morgan County residents pursuing certain careers in health-related fields. Kendrick Scholars are required to complete 20 hours of volunteer service during the academic year and are expected to practice in Morgan County after graduation.

The deadline to apply is 4 p.m. (EST) on Monday, January 8, 2024. For more information, please visit kendrickfoundation.org/scholarships-2/.

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

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Why your business needs an org chart

As your business grows, people come, people go, roles change, and complexity increases. It's imperative you know you've got the right roles, the right people, and that people are doing things right. The org chart ensures that.

Org charts expose gaps and overlaps and clarify roles. Your name's likely to be in more than one box... no wonder you're overwhelmed! But once you know exactly which boxes your name is in, you can begin to shift work, align tasks, and plan how to get your name in the boxes you want it in.

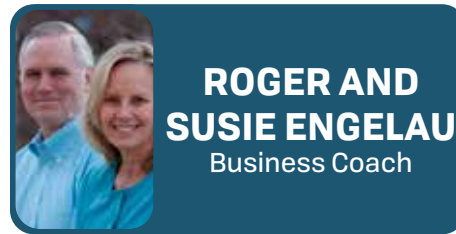
When we started Inspire Results, there was just Roger and Susie. We created an org chart that showed all the roles necessary to run the business, then put our names in the boxes corresponding to the work we were each doing.

After the org chart was on paper, we could see the source of role confusions. Roger thought Susie was handling monthly financial reconciliations and Susie thought Roger was. Worse, a year went by with no reconciliations. Without realizing it, we'd split the financial tasks between the two of us. We decided Susie would head Finance. It didn't mean Roger wouldn't perform some of the duties, only that Susie would be the one responsible for seeing that they all got done. The org chart showed us what roles we needed to hire next once the company could afford it.

Org charts help diagnose operational problems. They reveal where a process is getting bogged down and where bottlenecks. Another benefit of having a documented org chart is that it tells potential lenders that you've thought deeply about the best possible structure to accomplish your organization's goals.

Org charts add tremendous value for your employees

Every person in every team since the dawn of time wants to know how they fit into the team, whether it's a ball team, a church committee, a military squad, or a business unit. According to the well-researched Drexler-Sibbet Team Performance Model, these questions, while often unspoken, are on the mind of every



**ROGER AND
SUSIE ENGELAU**
Business Coach

member of every team:

1. Why am I here?
2. Who are you and how do you relate to me?
3. What are we doing?
4. How will we do it?
5. Who does What, When, and Where?

The questions dominate a person's energy and left resolved, result in uncertainty, caution, mistrust, apathy, skepticism, dependence, and resistance. If, however, the questions are answered, the result is trust, engagement, and high performance. Org charts answer these questions clearly and quickly, freeing your employees to focus their mental energy on being productive.

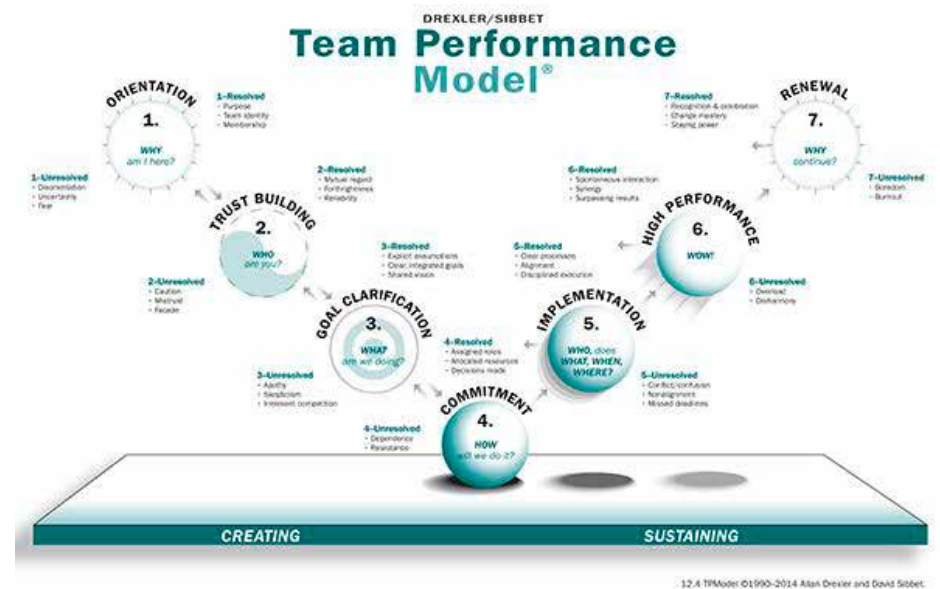
An org chart gives you and every employee a great visual, letting everyone see at a glance where they fit in and who they report to.

HOW TO CREATE YOUR CURRENT ORGANIZATION CHART

You can draw it on paper or put it into a software program. Word, Excel, and PowerPoint, for example, have SmartArt tools designed to make org charts.

'No business can succeed in any great degree without being properly organized.'

~James Cash Penney



Start by putting your name and title in the top center box, then your direct reports in the next level down. Capture all the functions your business requires to produce its products and put each function in its own box—marketing, sales HR, IT, finance, operations, service, distribution, etc. If there's no one in the role, put your name in the box. If that doesn't cover everyone in the organization, make a box for each of the remaining people and the function they perform.

Outsourced functions also get a spot on your org chart. If your CPA does your monthly

payables and receivables, put their organization name in the finance box.

Your organization's structure is ever-changing and the best way to manage it is to maintain a current org chart. An org chart is a tool that will pay you back many times.

Award-Winning Business Coach and Owner of Inspire Results Business Coaching, U.S. Military Academy at West Point graduate, Roger Engela, his wife Susie, and their team of business coaches apply their business expertise to help business owners improve their business, income, and lifestyle. To schedule a no-strings discussion, call 317-908-5809, or email Roger@InspireResults.com.

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