WHERE MORGAN COUNTY BUSINESS COMES FIRST





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The enthusiasm in pursuing a calling

"Pursue your passion, and everything else will fall into place. This is not being romantic. This is the highest order of pragmatism." — Gabby Giffords

Have you ever spoken with someone who is extremely passionate about something and suddenly you feel excited about it too, even when you may know next to nothing about that thing? Like a smile, enthusiasm can be contagious and it's something we encounter more times than not when speaking with small business owners and local business leaders in Morgan County. It's refreshing to meet so many people who genuinely love what they do.

Some of us know what we want to do with our lives from quite a young age such as the owner of A2B Land Development, featured in this edition. Others of us kind of stumble into it such as our cover subject, Jason King. Some may follow a different path but come back to that original dream later like at LJ's Hauling. No matter how you get there, we enjoy hearing the stories of those who are finding success in following their calling.

Passion alone can't sustain a business so combining that with proper planning and strategy is the key. If you don't enjoy what you're doing, you may not be motivated to do it well. Passion unaccompanied cannot equal success. You must also ensure you have the right skill set to be successful, know your market, and have a plan in place. There will be struggles in any business but that fervor for that service or product may be the component that helps you persevere through the tough times. It'll be a motivator to continue learning and evolving until you can reach eventual success. People



JIM HESS
From the Publisher

who are passionate about what they do, rather than simply working for the money alone, tend to have more positive outlooks that can help them overcome tough times and problem-solve through obstacles put in their way. That love for your work will show as you work with customers/clients and may even set you apart from the competition.

Feeling stuck in a rut or struggling to find that true dream? Or maybe your passion has nothing to do with the job you're doing. You can still share that passion at work. Looking forward to traveling or enjoying photography in your spare time? Decorate your workspace with items or photos that serve as a reminder of those hobbies, in turn integrating additional joy into each day.

Pursuing your passion in a small business can come with risk, and that's why we enjoy supporting local businesses wherever possible, from choosing a local coffee shop over a chain to calling on a small business professional service vs. a large corporation. Let us all offer our support to our great business owners out there following their dreams!

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Morgan County by the numbers

Have you ever wondered how Morgan County compares on key indicators such as population, age, housing, educational attainment, employment, or income, in contrast to other Indiana counties or the state as a whole? This article dives into just that, utilizing data from the U.S. Census Bureau, Indiana Business Research Center, Indiana Department of Education, Indiana Department of Workforce Development, and the U.S. Bureau of Economic Analysis, among other sources, all easily accessible at www.stats.indiana.edu.

Numbers rarely tell the entire story, but the quantitative nature of the statistics which we will examine below does provide important context. Numbers do not tell the whole story, but they do guide us to where we perform well and where we could use improvement.

POPULATION

Many of us who call Morgan County home think of this as a small community. We certainly have a small community feel, and in my casual conversations with friends from around the county, I certainly know it is a feeling we almost all universally value.

But the numbers tell a slightly different story: Morgan County's population sits at 72,236, making it the 24th largest of Indiana's 92 counties. This places Morgan County well into the top 1/3 of Indiana counties in population. Yes, we are certainly smaller than most of our contiguous neighboring counties, but on the whole, Morgan County is not a small county.

AGE

The numbers show we are slightly older, in our aggregate age, as a county than the state average. Indiana's median age is 38.2, compared to Morgan County's median age of 42.3. 18.4% of our residents are categorized as 65 years of age and older, compared to a statewide percentage of 16.9% categorized as 65 years of age and older.

HOUSING

Morgan County performs well in the distribution of residents owning versus renting when compared to state numbers. In Morgan County, 76% of residents own a home compared to a state average of 63.5%, and 16.2% of Morgan County residents rent, compared to a state average of 27.1%. Morgan County also boasts a higher-than-average median home value, but this data is rapidly changing in the complex real estate environment.

EDUCATION

Educational attainment does show Morgan County lagging, with 89.5% of residents having attained a high school diploma or higher,



RYAN GOODWIN

compared to a state average of 90%, and only 20.3% of Morgan County residents with a bachelor's degree or greater, compared to a state average of 28.2%. This latter statistic is one that while it should be higher, does not tell the full story in an era of so many skilled trades that provide a good career and income without a college education. This is proven in the remaining two areas: income and employment.

INCOME

Morgan County's median household income is \$69,203, compared to a state average of \$62,723, ranking Morgan County as 13th best in a state of 92 counties. The poverty rate in Morgan County sits at 10.3%, compared to a state average of 12.1%.

EMPLOYMENT

Morgan County's unemployment rate (as of November 2023, the last date of current data), sits at 3%, compared to a state average of 3.4%. Data shows that the best-paying jobs in Morgan County are in the wholesale trade and manufacturing sectors, averaging \$88,745 and \$77,859 respectively, though it is important to note that the professional and technical services category did not report data due to non-disclosure requirements of the U.S. Bureau of Economic Analysis. Government work takes the top spot in numbers, with 11.4% of Morgan County workers employed by a government agency at an average wage of \$56,009. The next highest sector by numbers is retail trade, employing 11.1% of county workers.

I hope you found this look at Morgan County by the numbers interesting. As a reminder, numbers do not tell the whole story, but numbers do highlight areas of success while reminding us we have work to do in other areas. Regardless of what the numbers tell us – good or not so good – every day I'm proud to call our not-so-small-after-all county home. I think you are, too.

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.



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.



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Clearing the path to a bright future

A2B LAND DEVELOPMENT

Owner: Gage Albright Address: Camby, IN Phone: (317) 999-5171 Email: sales@a2bld.com Web: facebook.com/A2BLLC

By Nicole Davis

Morgan County Business Leader

Gage Albright is living his childhood dream. He can remember being four years old and staring out of a window in awe at the tractors and combines. Growing up, his parents had tractors and backhoes which he would get to operate when he was old enough. Now, he's running even larger equipment on a daily basis. After 10 years of experience in the field, he branched out to start his own business, A2B Land Development.

"I had a sandbox and a little orange loader growing up," said Albright, a resident of Camby. "If you would have told me 20 years later, I'd have 150 acres of that sandbox and that orange loader, but it now really weighs about 100,000 pounds, I would not have believed that. I had no idea that you could do that for a living, that there was a guy in a machine out there scooping rocks all day. I didn't think it was a thing until I was stepping up a ladder to get into the machine. I was literally laughing with the foreman at the time who was taking me out there to show me the machine. I was thinking 'you're not going to let me run that, certainly?' I was 18 years old, just got out of high school, but they sure did let me do that job."

EARNING A HANDS-ON EDUCATION

Albright is originally from Danville. He and his friends used to enjoy tinkering around with machinery, doing things like digging a hole for a bonfire and word must have gotten around. At 18, he received a call offering him a job with Little-ton Sands on the Southside of Indianapolis working with gravel pits and limestone mines. He started at the bottom and worked his way up through the course of 10 years, earning a hands-on education which he said he could not have gotten elsewhere. But eventually, he felt it would be more fulfilling to go to work for himself. Halfway through 2023, he did just that.

"What I did before, I'd go out and spend three days working on getting an area flattened out and two days later I'd get back and it was destroyed," Albright said. "That's just part of it, but you can only go back and fix that same spot so many times. It's kind of like being an artist, doing something on an Etch-A-Sketch and someone shaking it as soon as you're done. Now I can go out and do something to somebody's yard, go back and it still looks good."



FILLING A GAP IN THE MARKET

Six months in, Albright said business is going well. He feels he's able to fill a gap in the market.

A2B Land Development offers land clearing, excavation projects, driveways, grading, snow removal, and stone, gravel, and mulch delivery for both commercial and residential clients in central Indiana. Albright said he enjoys taking on projects that are out of the ordinary. If he doesn't have a solution, he said he likely has a friend who does. Albright said problem-solving is one of his biggest strengths, something that should help him along the way in his business.

"Once the goal is set, it will be hit," he said. "Failure is not an option. We'll probably end up failing at some things, sure, but it will never be the end of the road. (For example,) I got a phone call a couple of months ago, these people said they had a tree they couldn't get moved. The idea that something couldn't get

moved just doesn't sit well with me - I'll move it. I don't care what it is going to take. They were right, it was the biggest tree I've ever had to deal with, but we moved it."

"If you want a skid steer or a bobcat, that's one thing but if you want anything bigger, you have to have another piece of equipment to move it," he said. "A lot of guys don't have the resources to make that happen. Somehow, we've been lucky enough to be able to do that. It's opened up a lot of doors for us. You can't get a contractor with a big piece of equipment to come dig out a pond. They're going to be digging ponds for these big neighborhoods, working on big projects. They don't have the time. We're filling the gap between that big dog contractor and your neighbor with a skid steer. We can come out and dig a pond and get ahold of the massive equipment that's needed to do it, but we'll also come out and make a tiny driveway or a pad for your shed to sit on. It's nice to have that wide range of capabilities. It keeps things interesting."

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PREPARING TO GROW THE STARTUP

Albright has primarily marketed his business through signage, the A2B Land Development Facebook page, and word of mouth. He has a tractor at the front of his parent's property in Danville with large signage on it to promote the business. Coming out of the slow holiday season, he said he anticipates business picking back up soon and looks forward to the projects ahead. He's happy so long as he can spend his days earning a living by operating machinery and doing projects that have a benefit to his customers.

"I'm not trying to build some large corporation but keep it small with a handful of guys I can trust," he said. "Someday I'd like to have 6-8 good guys working, doing big projects, but nothing so much that I can't keep track of it anymore."

5 ways to rack up your leadership YAC

Years ago, John Madden introduced a new statistic in football called YAC (Yards After Contact). It measures the yards gained after a player makes contact with others. It's an impressive stat that shows whether someone moves forward or loses ground.

In leadership, we face numerous challenges, and how we respond to them determines whether we move forward or regress. This concept of "yards after contact" applies to our leadership journey. We have to keep moving forward. If we do, we will experience incredible things and receive the necessary tools to progress towards our goals. But we must keep pushing forward after making contact with difficulties.

Here are five ways you can rack up your Leadership YAC stats:

EMBRACE YOUR CHALLENGES

Many people shy away from challenges and want to take the easiest and safest route possible. However, that is not how leaders are made. Challenges are a part of life, and those who see them positively approach them with an open mind. Leaders who hold such a mindset understand that life is not always about smooth sailing. It's about facing challenges, learning from them, and taking the necessary steps to keep pushing forward.

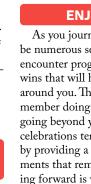
EMPHASIZE PROGRESS OVER PERFECTION

Leaders who embrace the YAC mentality understand that progress is more important than perfection. When you are focused on achieving perfection, you are less likely to take risks and try new things. You become paralyzed by the fear of failure and can miss out on valuable opportunities. Great leaders understand that failure is an essential part of growth. They know that taking risks and making mistakes is necessary to achieve progress. They embrace a growth mindset and view failure as a learning opportunity.

EMPOWER YOUR GRIT

Grit is the key to success in any leader-

ship journey. Leaders who encounter adversities can often rebound better if they have a resilient attitude. Although it's tempting to take the easy road, leaders realize that growth and progress often require going out of your comfort zone. As leaders push themselves and their teams beyond their current limits, they experience growth and generate the necessary momentum for future success.





JOHN BARRETT

ENVISION FUTURE SUCCESS

"Yards after contact" involves taking action even after hitting a roadblock. Leaders who are focused on achieving their goals direct their attention toward implementing solutions instead of worrying about the past. When you focus on the problems, it's easier to become overwhelmed and discouraged. Instead, focus on the opportunities that problems present. Always keep your eyes forward towards the future. Keep your eyes fixed on the mission in front of you, not the distractions behind you.

ENJOY THE JOURNEY

As you journey through leadership, there will be numerous setbacks and obstacles. When you encounter progress, try to focus on the small wins that will help encourage you and those around you. These small wins could be a team member doing excellent work on a project or going beyond your expectations. These minor celebrations tend to act as fuel for your journey by providing a constant supply of uplifting moments that remind you that keeping on pushing forward is worth the effort.

Life and leadership will have several difficulties. However, leaders who adopt the YAC mentality recognize that challenges are inevitable. Keep on pushing and make every yard after contact count. You can do this!

John, a member of Legacy Business Consultants, has been helping leaders for over twenty years. As a certified coach, speaker, and trainer he has worked with Fortune 500 companies, entrepreneurs, non-profits, and individuals who have leveled up their success through his coaching. Invest into your leadership ability and you will be directly investing into the future you desire to experience. You can reach John at www.johnbarrettleadership.com





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PUTTING CARE IN

IU Health Morgan COO Jason King shares the facilities transformation ahead of its 100th anniversary

By Nicole Davis

Morgan County Business Leader

IU Health Morgan looked significantly different in 2012 when Jason King, Chief Operating Officer and Chief Nursing Officer, first walked in. Back then, he said the facility had the kind of reputation that made employees embarrassed to wear their name tags out in public. A decade later it couldn't be more different. Today, the facility is leading the hospital system with the lowest turnover rate percentage-wise, is exceeding its goals for patient satisfaction, and earning international recognition.

"I think people when they come in here, they don't know what to expect of this facility," King said. "I think they're pleasantly surprised when they walk in those doors to see how clean it is, how friendly it is. Most of our team members live here in the community and I think it's important to them to give great care to their neighbors, their friends, and their loved ones. They take a lot of pride in it. It makes leadership for me very easy. I'm not forcing anyone to do it, they want to do it. They're motivated from within, and I think it really shows."

BECOMING A HEALTHCARE ADVOCATE FOR PATIENTS

Originally from Florida, King came to Indiana in 1994. He previously dropped out of college and worked in retail management - a job that wasn't particularly fulfilling for him.

"I tell people I got into healthcare on a whim," he said. "People always say, 'I wanted to be a nurse when I grew up.' I never thought about healthcare but once I got into it, I enjoyed it."

The only career path available at the time was practical nursing so he became an LPN through Ivy Tech and continued there to earn his associate degree. He continued with his higher education at Indiana Wesleyan and Ball State before earning his doctorate in 2017 from IU School of Nursing at IUPUI. He started his career at entry level in 2001 and continued

IU HEALTH MORGAN COUNTY

Chief Operating Officer: Jason King Address: 2209 John R Wooden Dr,

Martinsville, IN 46151 **Phone:** (765) 349.6705 **Emali:** jking@iuhealth.org **Web:** iuhealth.org

to work his way up.

King came to IU Health Morgan on Oct. 1, 2012, as the Chief Nursing Officer. He added Chief Operating Officer to his title in 2019.

"People always ask about getting into leadership," he said. "They ask 'do you miss getting to interact with the patients?'The way I see it, as a nurse on the front line, you have that opportunity to advocate for that patient in a one-on-one setting. But as you get into leadership, the ripples you make in the pond, so to speak, get larger. I feel like instead of one-on-one, getting to make a difference in one person's life, I can make a difference for all of the people who enter the doors through my leadership and advocating for my patients and my community."

While he may have gotten into healthcare "on a whim," it developed into his passion. He said people always tell him why they chose to get into healthcare but for the longest time, he didn't truly understand why he did. In 2014, he had the opportunity to serve as the hospice nurse for his father, taking care of him intimately and sharing special moments in the time before he passed.

"It was in that time that I understood what my 'why' is," he said. "We are blessed to take care of other people's loved ones in the same manner. When people come to us in their most vulnerable times, in the emergency room, or wherever, it brings me back to that. Again, I don't have that one-on-one interaction anymore but if I can create an environment so that my team feels safe providing that care, then I've accomplished what I've set out to do. We're very fortunate that people put their lives in our hands and we have the opportunity, on a daily basis, to make a difference in someone's life."

A DECADE OF TRANSFORMATION

King comments that he often feels like the hospital's historian, having witnessed so much



transformation throughout the years. When he first started, he knew he wanted to do something about the facility's reputation. He held conversations with staff to discuss where they want to be and how they can get there. Building and maintaining relationships has always been a priority and a key to that successful transformation

"Our president, Dennis Murphy always says, 'everyone deserves a great leader," King said. "That was the goal, achieving that. It's about having great relationships and making sure people understand expectations, how we are to deliver that great health, and

making sure that they then that same manner."

King can walk down the member by name and make least one thing about each

"Fortunately for us, we dhere," he said. "In fact, we a system in that effort. That is and people wanting to work super excited to get up and when they get here, they erenjoy working with the pat

ITO HEALTHCARE



(Photo by Nicole Davis)

take care of their people in

halls and greet each staff es an effort to remember at

on't have a lot of turnover re leading the IU Health ays a lot about the culture k here. Not everybody is go to work but I think joy the environment, they

IU Health Morgan joined the license of Academic Health Center on April 1, 2015, joining on the same license as Methodist, Saxony, and Riley. IU Health Morgan is an outpatient department of the Academic Health Center. A year later in 2016 IU Health granted the Morgan County facility funding for a \$13.5 million renovation.

"That was a great project for me to help run," he said. "We became the runner-up for a state-wide award because we did all of that transformation without ever missing a patient day, without ever having to shut down services.'

IU Health sends out surveys to its patients to determine where patient satisfaction stands. The goal is for 83% of patients to rate their likelihood to recommend the facility to others at a 9 or 10.

"Our goals are pretty high as far as patient experience is concerned," King said. "We have accomplished them the entire year and never really fallen off. Greater than 83 percent of people who walk through our doors give us a 9 or 10. We read the comments patients make and share that with our team members so they can also see the great things that are being said about them."

CREATING A HEALTHIER **COMMUNITY OVERALL**

IU Health Morgan received the Pathway to Excellence designation from The American Nurses Credentialing Center in 2018 and was re-designated in 2022. This is an international designation that "recognizes healthcare organizations that demonstrate a commitment to establishing the foundation of a healthy workplace for staff," according to nursingworld.org. Each IU Health facility has earned that designation, making it the only system in the country to do so.

"As far as the system goes, our goal is to make Indiana one of the healthiest states in the nation," King said. "We have a long way to go. We run the span of the state, all the way down south to Paoli and up to Fort Wayne. If each of us in all of our different facilities gives great care across the entire state, then we're working to achieve that vision."

The facilities in the IU Health system are not only working together for a healthier state, but individually for healthier communities. IU Health Morgan has partnerships with nonprofits throughout the county, including organizations such as Stability First and the YMCA of Morgan County. Every year they hold a day of service with staff volunteering their time for causes in the surrounding neighborhoods such as cleaning the grounds at Old Town Waverly Park or local schools.

IU Health Morgan offers many programs which King said the general public may not realize such as medical nutrition therapy, helping people make better choices to improve and maintain their overall health. There are rehab services such as occupational therapy, physical therapy, speech therapy, cardiac rehab, and more. Want to run the mini marathon? There is a program where people can learn how to do that.

"It doesn't have to be that people are sick, but people who want to maintain their health or even progress to do other things," he said.

A few years ago, King said they heard of a team member's husband who was receiving care from a VA clinic locally but had to drive to Indianapolis for some of his care. King worked with legislators to allow IU Health Morgan to partner with the veteran's association. As of 2021, Veterans may come to IU Health Morgan for an endoscopy program, getting their treatments locally instead of having to make the longer drive. They are also working on developing a sleep medicine program for veterans to obtain sleep studies among other opportunities.

100 YEARS OF HEALTHCARE IN MORGAN COUNTY

IU Health Morgan will celebrate its 100th anniversary this year. Previously Morgan County Memorial Hospital, located on Main Street in Martinsville, the facility was dedicated in April of 1924 and opened to the public for service on April 15, 1924. The hospital opened at its current location in December of 1958. A third floor was added to the building in 1969. The name changed to Morgan Hospital and Medical Center in 2001 and officially merged with IU Health in 2011 when it became Indiana University Health Morgan Hospital.

Celebrations for this anniversary are still to be announced. King said the goal is to celebrate year-round.

"We've only been part of IU Health since 2011 but we still want to celebrate this facility and the time that health care has been managed here locally," he said. "We're planning for a big celebration come springtime where we celebrate our history."

In 2024, King said they are not only reflecting on the past and how far they've come but looking ahead to the future as well. He's always looking at the needs assessment and what steps they can take to continue to build upon the wonderful things the facility already has to offer.

"I'm extremely proud of our team," King said. "We've accomplished a lot together. Now we have international accolades we can look back at and see that we've made a difference. Every day is not perfect, but ultimately, we've set out to achieve goals and we've accomplished them."

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Empowering Morgan County non-profits with grant writing workshops

CFMC works hard to address our communities' greatest needs. We take pride in serving alongside our nonprofits, local government organizations, and staying involved at a grassroots level within our smaller communities. It's simple, you speak, we listen!

Based on annual feedback, CFMC works to host capacity training opportunities to uplift and empower our local nonprofits that serve our county's population of over 72,000 residents. We're so grateful to those who serve our county, and we know that these organizations need our assistance to help keep them updated on best practices.

After receiving consistent feedback from our nonprofits, we recognized the need for organizations to better understand grantmaking and learn for themselves the process and how to maximize a rather daunting process. We are so grateful to have partnered with Home Bank's gifting committee to make these workshops happen! Home Bank is a community leader and like CFMC, grants money to uplift and empower organizations who serve in our communities.

CFMC and Home Bank hired Purdue Extension office's grant writing trainers to host two two-day Beginner's Grant Writing seminars. Forty-five local nonprofits, schools, churches, and government organizations attended these trainings. Prior to these workshops, registrants were asked to come with an idea or concept of a grant they would like to write, regardless of their prior grant writing experience. On day one of this training, attendees walked away with a grant proposal outline and all the resources needed to develop it into a full grant proposal. An intentional month was included between day one and day two to allow attendees time to process all of day one's information and come back for day two. On the second day of this training,



BRITTANI BENTLEY

participants practiced reviewing peer grant proposals, had an opportunity to interact with Morgan County grantors through a panel discussion, and learned how and where to search for relevant grants.

According to Purdue Extension's website, workshop participants across the state of Indiana have leveraged millions of dollars in grant funding to improve quality of life through these workshops, and we hope that these workshops will bring in significant grant funding to Morgan County serving organizations. We are home to hundreds of nonprofits, dozens of churches and schools, multiple government organizations; all who work diligently to address various community needs. The specific goal of CFMC and Home Bank hosting these workshops was to educate our local organizations to increase revenue, better establish financial stability, fund necessary programs and services, fund overhead and salary expenses, and offset lower donations, which has been a theme since inflation has risen.

"Providing training opportunities for those organizations serving our community is an investment into Morgan County's

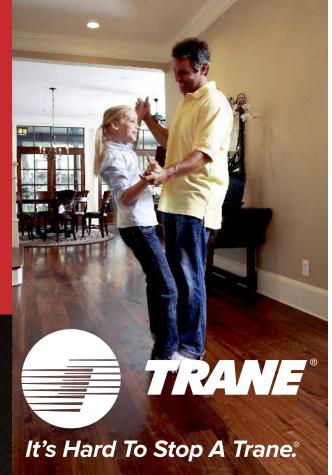
future. Our hope is that these learning opportunities set up our service organizations for success. Since we are unable to support every tax-exempt organization serving our community, capacity trainings are our way of coming alongside our nonprofits so they can continue making an impact in our community", says Brittani Bentley, President, CFMC.

We asked participants for their thoughts in a post-workshop survey. Almost half of the workshop's attendees were entirely new to the grant writing process, and less than a fourth (1/4) of organizations survive on donations for half of their operating and programming budget. This means that if donations are lower than expected, they must find other sources of revenue to cover operating and programming costs. Grants are an excellent opportunity to sustain operations. All surveyed attendees said that this workshop was a good use of their time and specifically appreciated the following details of the training: finding funders and access to grant funder websites, learning how to put their ideas on paper, networking with Morgan County peers, refining their ask for a grant, and the panel discussion which hosted Morgan County grant funders and experienced grant writers. As a result of these workshops, 94% of surveyed attendees said they feel more prepared to share their grant idea with others and say they now feel educated and empowered to research and write grants for their organization. Purdue Extension will follow up with workshop attendees to survey the grant dollar amount that has been brought into our county because of these

We are so thankful for our community partnerships and for the pleasure of serving Morgan County. Thanks to all who participated, and we were so thrilled to hear that these workshops were a benefit to you and your organizations!







Ready for the long haul

LJ'S HAULING

Owner: Lenny Addair Address: Camby, IN Email: ljshauling@gmail.com Phone: (317) 494-1459

Web: ljshauling.wixsite.com/website

Bv Nicole Davis

Morgan County Business Leader As he neared retirement, Lenny Addair began contemplating his options for ways to spend his time. He'd always wanted a dump truck, but if he had invested in one, he would be limited in what he could do with it. Instead, he purchased two 14-foot dump trailers, with which he and his son, Jarred Addiar, can pick up trash, haul materials, or even rent out dumpsters.

GETTING A DUMP START

Before he started LJ's Hauling, Lenny was a journeyman electrician by trade and worked for the city of Indianapolis where he oversaw traffic operations for the Department of Public Works for 34 years. He retired in 2017 and went to work for a nonprofit organization in which he helped with certification and training for people who maintain traffic signals, signs, and marquees. Approximately six months before he stopped his work with the nonprofit, he had started LJ's Hauling. That was in 2021, and business has steadily picked up ever since.

LJ's Hauling provides service for both commercial and residential customers. Its largest contract is with PNC Bank, picking up trash twice a month for approximately 40 locations in Central Indiana. In addition to the trash pickup with PNC, they'll also do extra work such as hauling off or replacing their

Lenny, a resident of Camby, said the majority of their customers outside of the bank are residential. They serve homes across central Indiana. LJ's Hauling offers free consultation and price quotes for their wide range of services which include donation pickups, junk and trash removal, estate and foreclosure clean-outs, recycling, large item transport, furniture removal, storage unit clean-outs, and dumpster rentals.

Most people wish to clean out their own spaces, but LJ's Hauling does offer labor services to assist with that task. He's even been asked to haul usable furniture to Goodwill or AMVETS, which is a service they offer.

"Most of the time when we go to a residence, it's that their garage is cluttered and they want it cleaned out," he said. "Probably 75% of the time, they clean it out, so they know what's in the dumpster. It's amazing the number of people whose parents passed away, they're not living in the area and will contact us. They get the sentimental value things sorted



and donate all the furnishings to charity, and they just need someone like us to haul it."

The biggest challenge to the business is that many people don't realize the cost of taking a load to the landfill.

"Most people don't think about that because it's taken out in their taxes," he said. "But it's hard not to come to someone's house and not charge at least \$200. Dumping fees are often around \$125 alone. Then there's the vehicle. A regular 1500 pickup truck can't handle pulling the trailers. My one-ton, it doesn't pass a gas station without a stop."

Even with the costs associated with dumping trash at the landfill and the equipment, many reviewers online post about reasonable and affordable pricing.

GIVING BACK TO THE COMMUNITY

Lenny makes a point of giving back to the community through his business. They offer

discounts for veterans and senior citizens.

This past Christmas he and Jarred decided they wanted to give 10 bicycles to children in need. Lenny said he did a small Facebook post about it and told a few friends, in turn receiving the surprise of a lifetime. He had enough people contribute to their cause to not only donate 10 bicycles - but 47 bicycles, three tricycles, a skateboard, and a small grave digger

"I've been blessed," Lenny said. "I thank the Lord every day. I just wanted to give back. I was overwhelmed with the response. Some people gave a little, some gave a lot. I'm thankful for whatever you did, even if you said a prayer for us. It's unbelievable the stories that were heartwarming to me. There was a 10- and 6-year-old boy that neither had ever had a bicycle. The look on some of these kids' faces when I delivered them on the flatbed trailer was incredible."

INVESTING IN THE FUTURE

Lenny predicts LJ's Hauling will continue to grow, but he wants to approach that growth cautiously. Jarred is an electrician for traffic operations for the Indianapolis DPW full-time, so he works in the family business part-time outside of that. Lenny wishes to not overload himself in his retirement. So, while the options to expand are within grasp, they need to consider their time for that growth.

He said he can see the container rental side of the business increasing in the future. Come spring, he said business will tend to pick up with residential customers doing spring cleaning or needing landscaping supplies such as gravel and mulch deliveries. They purchased a tractor with a bucket this fall, so when Lenny or Jarred deliver river rock or mulch for clients and they want to spread it, the business now has the equipment to do so. And after all this time, Lenny jokingly stated that he's not ruling out the possibility of owning that dump truck

"I didn't want to do anything big, 12-hour days, six days a week," he said. "So, I went with the two dump trailers instead of the dump truck. But I still like dump trucks - I think that's a kid thing for me."



SHUT OFF THE WATER!!!!

Have you ever been in a situation where these panicked words were heard in your home? Perhaps a water pipe froze and burst,

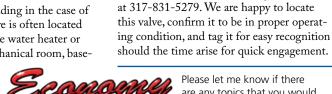
maybe while a well meaning repair was being attempted, or even the discovery of damage from a long existing leak? In any case, these words can send the entire household into a fury of screaming, searching, and chaos. Do you know where



Jod Woods

the main water shut-off valve is located in your home or office building in the case of an emergency? This valve is often located in the general area of the water heater or water softener, in a mechanical room, base-

ment, or garage. You will find a single water line with a gate valve handle that looks like a garden hose faucet valve, or a ball valve



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

that looks like a single handle that is paral-

position and perpendicular to the water pipe

when in the "closed" position. Older homes

space. If you can not easily locate and mark

this valve for future reference, give us a call

may have this valve located in the crawl

lel with the water pipe when in the "open"



Five steps to your best year

During a recent conversation with a good friend and coach of mine where he was sharing five steps he was taking to have a great year this year. After reflecting on our conversation, I realized these five steps would be good for me and would be good for you too.

I really like these five steps because they are simple and I know, with proper reminders in daily agenda, I'll be able to accomplish them and when I accomplish them they will in turn deliver me to achieve my goals.

This quote, by John Maxwell is posted above my desk so I can't help but see it everyday while I'm working. "The secret of your success is determined by your daily agenda."

STEP ONE

Slow Down! Last year like many years was rushing here and rushing there. My calendar was full of activities and I was on the move. Maybe that was the same for you as well. So this year, Slow Down and set filters to guard your time. Decide what your priorities are and then use those filters to make sure nothing gets in the way.

STEP TWO

Get in the right environments because the environments you are in really do matter. Make sure you choose your environments and look to create one that brings you resources, support and opportunities. It really is all about relationships and the people in our lives that matter.

STEP THREE

This is a big one...Face the things you know you need to do but won't or haven't. My coach told me once, and it hurt when he did, "It's not that you can't, it's that you won't. Ouch!

STEP FOUR:

Commit short term and Dream long term.



Take advantage the little daily habits that produce long term bigger outcomes. The small little things need to be consistent so that you can achieve your bigger goals. For most of us, our dream is real but we all know commitment is hard

STEP FIVE:

Take an extreme drive in the area you want to grow the most this year. So many times we dabble here and dabble there consequently we don't really master a subject. We need to work to focus so we're not distracted. If you're like me... it's easy to be distracted and these days... especially in a political year, there are many distractions urging for our attention.

My hope is that these five little steps will help you to have your best year yet. Look at those things that you know you need to do but have put off for one reason or another. Ask yourself where do you need to grow this year and start this week to take some little action that will move you closer to your goal.

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

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Responsibly dispose of E-waste at your home or office

In our tech-driven world, electronic devices have become indispensable. But with constant upgrades, what happens to the old gadgets? They tend to pile up and eat up storage space. But you can't just throw them in the trash. E-waste poses a significant environmental threat if not disposed of responsibly.

E-waste is a term that refers to electronic devices that are no longer useful or wanted. These include things like Computers, Laptops, Smartphones, Tablets, Printers, Cameras, TVs, and more.

E-waste can contain hazardous materials. Such as lead, mercury, cadmium, and brominated flame retardants. These can harm the environment and human health if they are not disposed of properly.

E-waste comprises about 70% of toxic waste. People only recycle 12.5% of it.

So, what can you do to responsibly get rid of e-waste at your home or office? Here are some tips.

UNDERSTAND WHAT MAKES UP E-WASTE

E-waste includes old computers, smartphones, printers, and other electronic devices. It also comprises batteries, chargers, and even cables. Understanding what makes up e-waste is the first step towards responsible disposal.

Most people simply aren't aware of what ewaste includes. This is a big reason that most of it ends up in landfills. Which is not good for us or the environment.

REDUCE YOUR E-WASTE

The next step is to reduce the amount of e-waste you generate in the first place. This means buying only what you need. Also choosing durable and energy-efficient products. As well as extending the lifespan of your devices by repairing them when possible.

Before buying a new electronic device, ask if it's necessary. Can more than one person share a company tablet, for example? In some cases, everyone in a family or office might not need a duplicate device.



EXPLORE RECYCLING PROGRAMS

Many electronics retailers and manufacturers have recycling programs. Research local options. Retailers often collect old gadgets, ensuring they are recycled or disposed of properly. These programs are convenient and eco-friendly.

Here are a couple you can check out: Best Buy & Staples

USE E-WASTE RECYCLING CENTERS

E-waste recycling centers specialize in disposing of electronic devices safely. They dismantle gadgets, recycle valuable components, and dispose of hazardous materials responsibly. Locate a certified e-waste recycling center near you for proper disposal.

Here are a few sites where you can find recycling centers: Greener Gadgets, Earth911, & Call2Recycle

CONSIDER DONATING OR SELLING FUNCTIONING DEVICES

If your old devices are still functional, consider donating them. Many charities and schools accept functional electronics. Or you can sell them online through reputable platforms. This gives gadgets a new life and reduces e-waste.

Make sure you properly clean data from old devices first. You don't want someone having access to your online banking app or all your family photos. Keep on reading for tips on doing this properly.

DISPOSE OF BATTERIES SEPARATELY

Batteries, especially rechargeable ones,

contain hazardous materials. Many retailers and recycling centers have dedicated bins for battery disposal. Always separate batteries from other e-waste for proper handling.

TRY MANUFACTURER TAKE-BACK PROGRAMS

Several electronic manufacturers offer takeback programs. When you buy a new device, inquire about their disposal programs. Some manufacturers take back old gadgets, ensuring responsible recycling or refurbishment.

OPT FOR CERTIFIED E-WASTE RECYCLERS

When using e-waste recycling services, choose certified recyclers. Look for certifications like R2 or e-Stewards. These certifications ensure that the recycling process meets high environmental standards. As well as data security protocols.

EDUCATE YOUR OFFICE OR HOUSEHOLD

Awareness is key. Educate your office or household about the importance of responsible e-waste disposal. Encourage everyone to take part and follow proper disposal methods.

REPURPOSE OR UPCYCLE

Get creative. You can often repurpose or upcycle old electronics. Turn an old computer monitor into a digital photo frame. Use smartphone parts for DIY projects. Upcycling reduces waste and adds a touch of innovation.

ENCOURAGE MANUFACTURER RESPONSIBILITY

Support companies that take environmental responsibility seriously. Choose products from manufacturers committed to sustainable practices and responsible e-waste management.

Make Sure to Secure Data Before Disposal, Sale, or Donation

Before parting with your devices, wipe all data. Otherwise, you could become the victim of cybercrime. It's not unusual for criminals to troll dumps for old electronics. Remove all traces of your data to keep yourself protected.

Use reliable data erasure software. Or consult with an IT professional to securely wipe information from old gadgets. Data security is crucial even in disposal.

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



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Franciscan Health Mooresville Family Birth Center Lauded

Franciscan Health Mooresville Family Birth Centers were awarded INspire Hospital of Distinction awards by the Indiana Hospital Association in partnership with Gov. Eric Holcomb and Indiana State Health Commissioner Dr. Lindsay Weaver.

The Family Birth Centers were judged based on the implementation of best practices in key maternal-fetal health categories, including safe sleep, breastfeeding, tobacco, perinatal substance use, Alliance for Innovation on Maternal Health (AIM) safety bundles and social drivers of health. AIM safety bundles are sets of practices that improve the quality of care provided during delivery and in the postpartum period with the goal of reducing deaths and severe illness.

"Adoption of these best practices can help to drive down infant and maternal mortality rates," said Marcia Cherry, MSN RN, chairwoman of the Franciscan Alliance OB/GYN Collaborative and director of the Women's Center, Neonatal Intensive Care Unit and Pediatric Care Center at Franciscan Health.



"We and our patients are blessed to have dedicated professional members on staff at all of our birth centers throughout the state who work as a cohesive team and actively participate in the implementation of these best practices."

INspire, funded by the Indiana Department of Health's Safety Protecting Indiana's Newborns (Safety PIN) grant, was developed to implement the delivery of best practice care for Hoosier moms and babies and to recognize hospitals for excellence in addressing key drivers of infant and maternal health.

The Indiana Hospital Association, founded in 1921, is the professional trade association for 167 hospitals across Indiana, including public and private hospitals, multi-hospital systems, stand-alone specialty hospitals and affiliated health services providers.

More information about Franciscan's Family Birth Centers is available online.





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

LegacyBusinessConsultants.net

What will be your Valentine gift this year?

Valentine's Day is around the corner and what will you give your SweetUms this year?

May I make a suggestion? How about some peace of mind?

My role as an investment counselor, clair-voyant, and coach often leads me to talk about some difficult things with the people I care about, My Clients. And sometimes those conversations can be uncomfortable. That's my job.... to have those difficult conversations.

We are all going to die. I'm not trying to be morbid. If you know me, I'm a pretty optimistic guy. Heck, in this job I have to be, especially in 2022. (Rough year in the market.) No, I'm not trying to bring anyone's spirits down for the big day for loving couples. My intent is to give you a 'gift' idea to go along with the big box of chocolates and dozen roses, or bottle of bourbon and rib dinner you're going to give each other.

If you haven't done it already, or it's been years since you did, consider giving each other the peace of mind that comes with establishing or updating your wills.

You may think it's a waste of time. But young or old, rich or poor, it's not.

From Investopedia:

Some people think that only the very wealthy or those with complicated assets need wills. However, there are many good reasons to have a will.

- You can be clear about who gets your assets. You can decide who gets what and how much.
- You can keep your assets out of the hands of people you don't want to have them (like an estranged relative).
- You can identify who should care for your children. Without a will, the courts will decide.
- Your heirs will have a faster and easier time getting access to your assets.
- You can plan to save your estate money on taxes. You can also give gifts and



JEFF BINKLEY Finance

charitable donations, which can help offset the estate tax.

You can write your will yourself. There are many templates available online that are free and easy to complete, print, sign, and file. And they are perfectly legal. An hour or two of gathering information and then filling out the template is all it may take... if your situation is pretty simple.

Whose situation is pretty simple these days? That's a rhetorical question. Maybe yours is. But please remember, the things that truly get us into trouble are the things we don't know we don't know. It's okay if you have to read that again. The things we don't know we don't know, or the truly unexpected, are the things that cause us the most stress, trouble, and often the most money. That's where consulting with an estate attorney may pay rewards far in excess of their fees.

What a blessed, loving gift it would be to provide peace of mind to your Valentine for an event, hopefully far in the future, that will be a time of sadness, stress, and fear. A will can help make that time easier. Think about it.

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.

