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MORGAN COUNTY

April 2024



# CONCERTS THROUGHOUT THE COUNTY

*Rob Helms of RD Productions makes Morgan County  
an entertainment destination*

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**IN THIS ISSUE**

The impact of a once-in-a-lifetime event.....2

Generational wealth redefined.....3

Laying the groundwork for growth.....4

What business owners need to know about new requirements for corporate transparency act.....5

Concerts throughout the county.....6

A caring resource.....8

Six lessons we can learn from failure.....9

Looking for the best deal?.....9

The inevitable backswing of the pendulum... AI and EV.....10

CFMC partners with IU students for Morgan County county-wide asset map.....11

Franciscan Health Mooresville rated among top 10% in the nation for overall hospital care from CareChex®.....11

Online security: Addressing the dangers of browser extensions.....12

**The impact of a once-in-a-lifetime event**

The solar eclipse which will take place April 8 has been the talk of the town for awhile now. This once-in-a-lifetime event occurs when the moon passes between the sun and earth, causing a complete blockage of the sun. When the eclipse takes place, the sky will become dark for approximately four minutes, give or take depending on your location. I have experienced this phenomenon before in a different part of the country when it happened 7 years ago, and it is an incredibly unique spectacle. But what might that mean for local businesses?

Morgan County is about to have a large influx of visitors on the weekend leading up to the eclipse. Estimates of visitors coming to Indiana to view the eclipse range from 145,000 to 581,000 people, according to GreatAmericanEclipse.com. Local schools have closed or established e-learning days not just to allow students to view the eclipse but in expectation of traffic delays and other potential issues.

The county has long been in preparation with towns planning for the extra traffic congestion and local groups organizing events. Viewing areas have been established at places like the Morgan County Fairgrounds, Jimmy Nash City Park, Martinsville High School, Pioneer Park, Mooresville Christian Academy or Paragon Speedway. The Mooresville Bicentennial Committee (mooresville200.com) will have a weekend-long celebration from April 6 to 8, centered around the eclipse. Activities will include a street fair with live music, food trucks and more. A full list of viewing sites and events can be found at



**JIM HESS**  
From the Publisher

visitmorgancounty.com/2024-total-solar-eclipse.

All of this activity could cause some setbacks for local businesses - employees having trouble getting to and from work on time, delays in shipments or interruptions in cell communications due to the higher activity - but businesses can also reap the benefits from it. Tourists will spend money at hotels and restaurants and pass their time at local stores. Even those who are not participating in local events the weekend prior or day of should see extra foot traffic simply from the number of people in the area. Indiana is estimated to make between \$51.75 and 207 million from visitors traveling to see the eclipse. It's a perfect time to showcase your business and all you have to offer, especially if your business has a storefront these travelers will be passing by.

Regardless of how you celebrate this upcoming event, it will be important for individuals and businesses alike to prepare. Local emergency agencies are advising people to be prepared for extra traffic. Stay safe and enjoy this wonder! We won't be getting another total solar eclipse in the path of Indiana until 2099!

**BUSINESS LEADER**  
MORGAN COUNTY

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*For we are God's handiwork, created in Christ Jesus to do good works*

Ephesians 2:10

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# Generational wealth redefined

Last month, I took my boys, ages 12 and 11, to Home Bank to open savings accounts. This was as much their idea as mine, and to my great delight and pride, I watched as they approached the counter and handed over their money for safekeeping. This whole process has been fertile ground on which to launch into numerous discussions with them about money – especially the importance of saving it and being slow to make purchases that you may regret later. I have watched their behavior toward money shift in this short time – now they are eager to save instead of spend. On our next trip to our local coffee shop, the boys inquired further about earning interest (they are rapturous about earning money while they sleep, even if it is pennies with their meager holdings), how banks make money (they were not so enthusiastic to learn the bank would use their money to make loans to other people), and eventually into the very ‘adult’ territory of incomes and taxes.

These topics represent important areas of knowledge that so many lack today, and I am grateful my boys want to ask these questions and learn these lessons early. As I thought back on these conversations, though, it occurred to me that as great as these lessons are, I would be failing in my duty as their dad to stop there. The real lesson for them – for all of us – is that true wealth has nothing to do with money.

Is a big house worth it if it consumes most of your energy in repairs and cleaning? How about a big job with a big salary and even bigger hours? Is it worth it if you are never home, evenings filled with meetings instead of watching Little League? Or how about the fancy car, purchased as Dave Ramsey would say, with “money we don’t have to impress people we don’t like.” Is this wealth? Conventional wisdom says it is.

The older I get, the more certain I am we need to redefine our view of wealth and gen-



**RYAN  
GOODWIN**

erational wealth. Instead, wealth is holding a loving bond with the family you love. Wealth is doing work you love. Wealth is having the margin in your schedule to slow down. Wealth is a deep connection with a spouse. Wealth is having grown children who are eager to get back home for a visit. Wealth is a personal relationship with God and faith. And generational wealth is watching this definition of wealth play out in your children’s and grandchildren’s lives. These things are simple but not easy. And I am certain it is these things that are the true source of wealth and generational wealth.

There is little doubt, though, that we are a country in desperate need of better financial literacy. Far too many tough it out at a job they do not love for a paycheck that does not keep up. Far too many are ill-prepared for a minor financial emergency, let alone retirement. We have a responsibility to address these financial issues within our own homes and to teach the next generation to do better. We absolutely must do that. But while we’re sharing these lessons, let’s not forget the things that will truly make them wealthy. And that, as it turns out, has little to do with money.

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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# Laying the groundwork for growth

## MARION ADAMS FLOORING COMPANY

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### By Nicole Davis

Morgan County Business Leader

Even as Jerry Reecer started the process of relocating Marion Adams Flooring Company, he knew the new building was too small. What the Mooresville-based industrial park does offer, though, is an opportunity for growth that is better suited to the direction in which Reecer is looking to take the business.

### SETTING A STANDARD WITH QUALITY FLOORING

Reecer previously worked in the construction field but eventually grew tired of it, desiring to work for himself. He and his wife were in the middle of fixing up some houses to flip when the Marion Adams Flooring Company came up for sale. He was initially hesitant to purchase it but saw the potential for growth and decided to take a leap. That leap paid off.

“How I look at opportunities is if you don’t try something new, you never really fail,” he said. “But you just failed yourself.”

Since Reecer took over as owner of Marion Adams Flooring Company in October 2015, the business has increased its revenue many times what it was previously.

Marion Adams Flooring Company serves both residential, commercial, and industrial clients. Residentially, they offer carpet, luxury vinyl tiles, ceramics, wood flooring, laminates, and custom work such as custom tiling. Commercially they offer a lot of products for jobs, both vinyl and tile. Reecer said they look for products that set themselves apart, that are



Photo by Nicole Davis

high quality, exclusive, and not offered at too many places in the surrounding area. These are products they can stand behind.

“We’re not going to be the cheapest,” Reecer said. “The products we carry here, our showroom products, everything is either the highest residential rating or commercially rated products. At the end of the day, you get what you

pay for. On residential carpet, we’re cheaper than big box stores because we don’t have that overhead. The vinyls are a little more because they are all commercially rated. They are way more durable and you are going to get quality.”

### NEW PRODUCT LEADS TO COMMERCIAL SUCCESS

Their newest product which they added two years ago is epoxy and polished concrete, which Reecer said is their “bread and butter” right now. “We jumped in with both feet,” he said. “We didn’t really know what we were doing at first, but we hired a couple of people who did. We got all of the equipment and materials and it’s taken off from there.”

Epoxy floors are growing in popularity due to their minimal maintenance requirements and wide range of design options. The cost has decreased over the years and is proven to be a more durable flooring option. The USDA/FDA requires that inspected facilities have flooring with an impervious finish, and hygienic, easy-to-clean surfaces.

“That industry as a whole will just keep

growing because of cleanliness,” Reecer said. “This is easier to clean. Traditionally if you go into an older commercial building all of the floor and wet areas are a two-by-two ceramic tile with grout lines everywhere. The grout absorbs everything and eventually starts to smell and go bad. You can get 30 to 50 years out of these floors if they’re maintained properly. Just like anything, if you maintain it, it will last longer than the life expectations.”

Not only are more commercial and industrial clients choosing epoxy and polished concrete flooring options, but residential clients are as well. The business is seeing more requests for this flooring type in garages and sunrooms.

### CELEBRATING HOW FAR THEY’VE COME

Reecer had several business owners give him the same advice: “once you get past a certain point in gross revenue, it will get to a point where you can’t oversee everything. You cannot grow if you’re doing everything.” He had to have the people in place to oversee those jobs because he couldn’t be everywhere at the same time. He said he slowly learned how to delegate and now has people in place that allows him to go out and continue finding new customers to grow the business. Marion Adams Flooring currently has 17 employees.

“I didn’t expect to be able to do this or to have the growth we’ve had,” he said. “I just learned quickly. You make a name for yourself based on customer service. I realized word of mouth and keeping communication is the key. Just do what you say you’re going to do. That’s a big thing that’s helped our progress and our growth. The first few years we doubled our growth every year.”

When Reecer first came into the business, it was serving primarily residential clients at an estimated ratio of 90 percent residential work and 10 percent commercial. That percentage has nearly flipped. Currently, he estimates they serve 70 percent commercial and 30 percent residential. He aims to continue taking the business in that direction and that’s why he chose to relocate.

“I would like to stay in all three worlds - the industrial, commercial, and residential,” he said. “But my biggest plan is to grow the commercial and industrial side.”

The new building at 2350 Hancel Parkway, Mooresville, is 6,000 square feet. They previously had three buildings equaling the same square footage. However, they were landlocked at the former building with no room for additional growth. For now, they have enough space to get by but in order to continue the growth pattern, they need additional space. Reecer intends to add at least 4,000 square feet to the new building, potentially next year. For now, he’s taking the time to settle into the new location and appreciate how far they’ve come.

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# What business owners need to know about new requirements for corporate transparency act

Business owners need to be aware of an important change that will require they take action in 2024. A recent change in federal law has created a new requirement for anyone who has an ownership or controlling interest in any business. This new requirement is part of the Corporate Transparency Act and requires registration with FinCEN of beneficial ownership interests.

Effective January 1, 2024, the Corporate Transparency Act and implementing regulations adopted by the U.S. Treasury Department's Financial Crimes Enforcement Network ("FinCEN") will require certain entities created or registered to do business in the United States to disclose personal information about anyone with beneficial ownership information ("BOI"). In short, anyone with an ownership interest of at least 25% of any LLCs, Corporations, or other business entity structures or anyone with "substantial control" over a business entity must be registered with FinCEN.

Entities created or registered to do business prior to January 1, 2024 must register by January 1, 2025. Entities created or registered to do business after January 1, 2024 must register within 90 days of the creation of their business. Entities created or registered after January 1,



**JULIE  
FRED**

2025 must file initial reports within 30 days of creation or registration.

This will require the disclosure of the beneficial owner's name, date of birth, address and also upload either a copy of their driver's license or passport. Upon completion of registration, FinCEN will issue a unique identifying number ("FinCEN ID") to an individual or entity. This FinCEN ID will be necessary moving forward to verify compliance or to update information on any BOI. Beneficial ownership information filings must then be updated if a change in reported information occurs or if a reporting company becomes aware of (or has reason to know of) an error. Updated or Corrected reports will be due within 30 days of when a change occurs or when an error is discovered.

As always, beware of fraudulent attempts to solicit information which may be titled

"Important Compliance Notice" or similar titling. Fraudulent attempts may ask the recipient to click on a URL or to scan a QR code. According to FinCEN, these e-mails or letters are fraudulent. FinCEN does not send unsolicited requests. Please do not respond to these fraudulent messages, or click on any links or scan any QR codes within them. Instead, you may contact FinCEN directly.

If you are wondering whether this requirement will apply to your business or ownership interest, there are some exceptions. Certain individuals may not need to register depending on whether the business falls into one of the exemptions. You may check with FinCEN online at [www.fincen.gov/boi](http://www.fincen.gov/boi) to see whether your business entity falls into one of the 23 listed exemptions.

Penalties for failure to register may be severe. Penalties range from a civil penalty of \$500 per day per entity to a \$10,000 criminal penalty per entity and imprisonment up to two years. Many small

business owners will likely either spend hours attempting to navigate the details and the process required to complete this requirement or choose to reach out to an attorney to ensure the procedure is properly handled. My office is happy to assist clients with completing this registration in order to comply with the Corporate Transparency Act's requirements.

Julie Fred is an attorney in Mooresville who practices primarily in estate planning, asset protection, real estate, business, and estate administration. For more information at 317-831-6606.



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# CONCERTS THROUGH

## Rob Helms of RD Productions makes Morgan County an entertainment destination

By Nicole Davis

Morgan County Business Leader

Back in 2015, Rob Helms had a little dream of bringing a big concert to Martinsville. He did it, forming RD Productions, LLC and bringing The Charlie Daniels Band to the Morgan County Fairgrounds in 2016. This year, RD Productions has forty-seven concerts lined up and set to take place throughout Morgan and its surrounding counties, promoting both local and national acts.

"I knew when we did the initial concert in 2016, that we had something," Rob said. "I have a goal: I want to make this area a concert destination and I feel like we are doing just that."

Rob grew up in Martinsville and in the music business. His father was Bobby Helms, a country music singer who first recorded the popular Christmas song, "Jingle Bell Rock." Rob had the opportunity to play the drums for his father and served as his road manager from the time he graduated in 1983 until his father passed away in 1997. His mother, Rita, was a concert promoter, which gave him knowledge about that side of the industry.

Music runs in his blood, and Rob still surrounds himself with it. For 30 years, he has played drums in his own band, Bigg Country, a country music group. He also plays in Downpour, a gospel band. He had previously organized concerts and was looking to re-establish himself back into the business when he started RD Productions, which he now co-owns with Ken Fraley. Though he doesn't get to rehearse or perform as much in recent years due to his busy work schedule, both of his bands will participate in this year's concert lineup.

Rob previously worked as the in-school suspension supervisor at John R. Wooden Middle School and coached athletics. He still stays involved in the schools as he coaches JV boys' basketball and is freshman head football coach.

### ADDING TO THE CONCERT SCHEDULE

Following that first year with The Charlie Daniels Band, he picked up the Drink at the Creek concert series at Cedar Creek Winery, Brewing Co. and Distillery in Martinsville. That

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12-concert event will continue this year, starting May 18, 5 p.m. with Resurrection, a Journey tribute band, and Fancy Sauce. The schedule runs through Oct. 19, with a different local band at each event.

"Sponsors kept coming and I just kept adding concerts," he said. "Last year we had thirty-one concerts. This year we have forty-seven. I don't know what the ending point is but I'm sure it's getting close because that is a lot."

RD Productions organizes everything from country and gospel to pop and rock concerts by nationally recognized and local artists and tribute bands.

This year RD Productions has what they call the MoJo Concert series, a sponsorship package they are selling to businesses which includes forty-two concerts. Twenty-eight of those are free to the public, made possible by its sponsors. Fourteen are ticketed events.

### THE LARGEST EVENT OF THE YEAR

The largest concert in this series is what they call the Morgan County pre-fair concert. It takes place on June 15th of this year and includes national acts such as Martina McBride, Tracy Lawrence, and Diamond Rio as well as local performances by Michael McCartney and Rose O'Neal.

Lining up the nationally known artists is a detailed and time-consuming process. Before he contacts the artist agencies, he has to have everything planned out, from when the concert will take place to his budget and how much profit could be made. They'll then send a list of who is available. He tries to narrow that list down to artists he enjoys as it's easier for him to obtain sponsorships for artists he believes are a good fit to perform in the area. The agencies then send a list of demands, from how many hotel rooms they need to food that they enjoy. Rob typically uses Gather A'Round BBQ in Martinsville to cater meals for these artists. They also specify performance needs



like lighting and sound.

"They want the world, and we have to break it down so we can afford it," he said. "We negotiate all of that. Once everything is signed, sealed, they send you what they call the assets - the artists' pictures, and bio. Then you put your promotional materials together and they must approve that."

Rob said he feels Martinsville is in an excellent location,



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rence, and Diamond Rio went on sale March 30. RD Productions first sets up a pre-sale booth at Greg Hubler Chevrolet to give a 25% discount to concert-goers who can purchase tickets in person. Tickets go on sale online afterward. Customers still receive a physical ticket, not a digital version.

"We still do those physical tickets with our sponsors' logos on them," he said. "People like it. They're so used to the e-tickets now, doing everything online. When we sell tickets, we mail them to you, or you pick them up. I won't say I will never do it all online, but I think people still enjoy the physical ticket."

He also hasn't changed ticket prices for that concert since he started it in 2016. Tickets start at \$25 and go up to \$100.

"We try to do that so people can afford to go," he said. "On the business end, that's hard. If we could do the biggest names of today, we would. However, we have to make it work financially. The country music of the 1990s is immensely popular. That's the genre we're featuring. These artists continue to attract large audiences and remain influential. They're well-known, with a multitude of hit records, and they're the ones I seek out when scheduling performances. When you come to this concert on June 15th, you'll know every song these artists sing because it's one hit after another."

RD Productions partners with local country music stations such as WCBK to promote the event and do a big ticket giveaway.

## BEHIND THE SCENES: TEAMWORK

Typically, the concert season starts in May but this year, it's kicking off in April ahead of the solar eclipse which will be visible throughout the United States, including Morgan County. The Filter Kings and Rose O'Neal will perform at The Venue at 183 N. Jefferson St., Martinsville on April 6, 5 p.m.

Though the concert season is limited and concludes in November, the RD Productions team works year-round to bring those events to the community. They begin looking for concerts for the next year in September, then work on getting the marketing together to start selling advertising in September.

During concert season, the RD Productions team does it all, from the setup to the cleanup. There was a learning curve in the beginning, but Rob said they now have it down so that once things are settled, they can take the time to watch parts of the show as well.

"In the early days, it was such a pace, we didn't really get to enjoy it," he said. "We're to a point now, we have people in place

and can enjoy some of it. There is an excitement that builds up to the shows. I call concerts like Thanksgiving dinner. Everyone is preparing what they're going to do, then they sit down and eat, everyone talks for a minute then they go home and you're there to pick up the mess. That's how this happens. It takes months and months of preparations; we enjoy it for a few hours and it's over."

Rob credits his staff for the successes of these events, their expertise, and dedication. Many of his team have worked with him since the beginning including his ticket managers, stage manager, production manager, sales manager, and many more. His wife, Lisa, has also started working with him, and his daughter, McKenzi serves as his social media manager.

"I have a great team of people that help us make every concert successful," he said. "They've never wavered. In all kinds of weather with all kinds of issues, they're there. They're irreplaceable. I work every event and they're there helping me put up sponsor flags, tearing down, and cleaning up the facilities. These people are unbelievable."

## BRINGING REVENUE TO MORGAN COUNTY

Rob said not only has business been growing, but he takes pleasure in knowing they're bringing revenue to his hometown. He has more than one hundred hotel rooms booked at a local hotel chain for the artists alone. Concert attendees will be spending their money at local gas stations, restaurants, and other shops. RD Productions even includes a list of local hotels and restaurants on its website to give guests ideas for what's available nearby.

An average of 5,000 to 6,000 people attend the pre-fair concert each year. This year's goal is 6,000 to 8,000. Then add in the local performers and numerous concerts throughout the spring, summer, and fall months - that adds up to a lot more active traffic throughout the county.

"It's a great thing for the community," he said. "We keep looking to bring great entertainment to the Morgan and Johnson County area. I will continue to grow it here. I'm not ruling out anything. As long as we can get our sponsors to continue to do this, we can keep bringing in great artists. If I can continue that, it's perfect for me."

For a complete list of this year's concerts, visit [rdproductionsllc.com](http://rdproductionsllc.com).

centered between Bloomington and Indianapolis, but that also makes it a competitive area for national artists. He has a radius clause in his contracts where he doesn't want that artist playing within 100 miles of the venue within 100 days of the performance, which means he's competing with many larger venues.

Helms likes to keep his ticket sales "old school." Tickets for the pre-fair show which includes Martina McBride, Tracy Law-

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### By Nicole Davis

Morgan County Business Leader

Focus: that's the word Susan Lowe has chosen as her "word of the year" for 2024.

In five years' time, she has taken her passion for senior care and turned it into a growing business. A Senior Retreat offers adult day services in Morgan, Johnson, and soon, Hendricks Counties. As she prepares to open her third location, Lowe has set a goal to focus on marketing efforts to increase awareness, enrollment, and participation in the programs she offers.

"The biggest need we have is brand awareness, the awareness that adult day services are a viable option for seniors to stay at home," Lowe said. "It's the most cost-effective means of senior care. What we do, it's beautiful to watch and it helps two segments of the community: the senior citizen as well as their family caregiver or spouse. It just makes sense. Not everyone needs to go to a nursing home just because their loved one works through the week, or their spouse needs to run errands a few hours through the week. They shouldn't have to leave their home if it's still safe for them to be at home with the caregiver with a program like us to support their lifestyle."

## A FOCUS ON QUALITY CARE

Lowe spent 30 years working in senior care administration. At one point in her career, her boss at a home care company challenged her to find a new revenue source for the business. Research opened her eyes to the fact that there are very few adult day service programs in the state of Indiana. While that business idea



Susan Lowe

Photo by Nicole Davis

wasn't a fit for the company in which she was employed, when Lowe left her role there about eight years later, she knew this was an idea she wanted to pursue for herself.

The first A Senior Retreat opened in Martinsville in 2019, "designed to provide care, companionship, and socialization for adults who need assistance or supervision during the day."

"Corporate senior care taught me so much," Lowe said. "It allowed me to know that I

could run a business, be profitable and focus on the quality of care. I think in a lot of senior corporations, the focus on quality resident care and taking care of your employees isn't the focus. It's the bottom line. Although I am a for-profit business, I want to be the employer that employees are loyal to because they love coming to work, they love the environment and they know that they are appreciated. Those appreciated employees will provide the highest care for our clients, to our friends as we call them. That's the premise of what I've built."

## A GROWING RESOURCE

Lowe knew from the beginning that she wanted to open several locations for adult day services, staying in rural areas that are underserved in this area. She opened a location in Franklin in March of 2022 and opens a location in Plainfield on April 1. A Senior Retreat will host an open house at the Plainfield location, in the back of Souls Harbor Church at 8434 E. State Road 267, Plainfield on April 13 from 2 - 6 p.m.

The business will also celebrate the fifth anniversary of its first location at 609 S. Lincoln St., Martinsville, on June 26 from 3 - 6 p.m. This community event includes a butterfly

release and entertainment.

Lowe prioritizes providing quality care, being a resource for families, and maintaining a positive work environment - things she considers nonnegotiable.

## A DAY AT A SENIOR RETREAT

Adults under the care of staff at A Senior Retreat will be treated to coffee and a pastry in the morning for an hour of socialization. They can join a bible study or listen to gospel favorites, participate in the baking club to make a dessert for after lunch, play games, and much more each day.

"When you see our friends together, encouraging each other - these were perfect strangers before my program - that's empowering," Lowe said. "That's living. That's thriving. That's quality. That's what aging should be like."

While Lowe said they interact with adults with all types of diagnoses, the most common they see is dementia.

"We're very good at working with that diagnosis," she said. "All of our activities have some sort of therapeutic component to them, but mostly it's about keeping them safe, entertained, and engaged in the activity. We try to be a resource for them so we can send home a happy parent. Even if they aren't able to verbally share with their loved one what happened that day, their body language will, whether that's the smile on their face or alertness in their eyes."

Lowe said they like to actively post on their social media, which allows loved ones to see what they've been up to that day as well.

## ADDITIONAL SERVICES FOR CAREGIVERS

A Senior Retreat has a nonprofit arm which allows them to offer scholarships for reduced rates, caregiving support groups, and other educational opportunities in caregiver support. They currently have dementia caregiver support groups at the Franklin and Martinsville locations, providing free caregiving during the meetings. Groups may be added in Plainfield once that location becomes more established.

As the business continues to grow, Lowe said she is recognizing a need for some additional personnel. She plans to add a marketing solution to help bring a broader awareness, help with tours of the facilities, and answer questions for prospective clients. Her five-year plan also outlines adding locations in Putnam, Owen, Monroe, Lawrence, and Brown counties.

"I want those folks who live rural, live in the country, to not have to leave their community for quality senior care," Lowe said. "I want to use my 33 years of experience in this industry and contacts in the industry to provide resources for family caregivers so they can keep their loved ones at home as long as possible."

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# Six lessons we can learn from failure

Failure can be painful and embarrassing most times but if we're open to learning, then failure is one of the best teachers we can ever have. If you think about it, whatever skill you're proficient at today you learned and perfected it through mostly small failures.

Knowing how to handle a failure when it shows up will go along way to turn the adversity into a real learning opportunity. Failures hurry and they can and do embarrass us when they happen. But... that doesn't have to be the end of the story.

Recently I had the opportunity to listen and learn from speaker and influencer, Ryan Leak who just released his best-selling book: Chasing Failure. I wanted to share my take aways from that encounter with six things we can learn from failure.

- **LESSON 1** — There is no version of our life or work that isn't risky. No matter what field you are in, there is risk of failure every day and in many ways. Enjoy the journey and take time each day to reflect on your learnings from your experiences. Reflective Thinking turns experience in to insight and wisdom.
- **LESSON 2** — All failures are not created equally. There are small failures like forgetting to cancel an seven day online promotion. There are bigger failures like dropping your cell phone without insurance, that one can cost you a thousand dollars or more. There are many more examples of failures of different sizes and amounts but Leak's advice: "Fail as early as you can and cheap as you can."
- **LESSON 3** — Failure loses its punch in community. Be sure to set yourself up in a community of positive supporting friends. This can be in a learning group, a mastermind or even a book club. Those people who you've helped assemble will be invaluable in their support to you. Lead in such a way that you help people get into a room of leaders.
- **LESSON 4** — Failure loses its grip when you keep moving. You must realize that the "ideal" isn't coming so stop waiting for it to arrive. Keep moving forward. The purpose of failure is to stop us in our tracks, don't let that happen to you. Always ask yourself, "What would I do if I knew I couldn't fail?" That question will release your potential.
- **LESSON 5** — You are only failing when you are failing to learn. Failure



**JACK  
KLEMEYER**

is inevitable in most any venture but that doesn't have to mean you have to be stuck or stay and simmer in the failure. Take sometime and reflect on what happened... what did you learn? What will you do different the next time?

- **LESSON 6** — Chasing failure will take you a lot further than chasing success ever could. It's important to become more aware of your thoughts and emotions. One of my favorite quotes is by the late Carl Jung: "Until you make the unconscious, conscious it will direct your life and you'll call it fate."

As a young boy growing up in Vincennes, my Dad would stand in my bedroom doorway and tell me he loved me and then he would say..."Remember Jack, tomorrow is always a better day." As I've grown older and become more aware of what was happening in our little family, I realize those words were as much for him as they were for me. That simple phrase from my Dad has gotten me through many dark days. You see, our family business was going under (that's a longer story) and Dad was doing his best to fight off jealous relatives and save the business. Spoiler alert... He couldn't and a family business that had been around for over fifty years and three generations was gone.

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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## Looking for the Best Deal?

No one wants to pay more than they need for anything; nor do they want to make the wrong decision when making a purchase. How can you get the best price for exactly what you need? Make that purchase before it becomes an emergency is the best way to start. When any purchase is made in a high-stress environment,



**Jod Woods**

it has a much greater chance of being the wrong choice. The immediate need overshadows our long term goals. What if that buying decision could be made without the distraction of the immediate need and when the product is at the lowest possible price?

If you have even considered replacing your heating or cooling system, NOW is the time. Here is why.... The weather is not at an extreme so there is no need to worry about making a decision that effects immediate comfort. The other reason is price. We

experienced three separate price increases from our equipment manufacture last year, and anticipate more this year. All of the materials needed to install a new comfort system are not getting cheaper. Here is a huge secret, March and April are our "slow months". We want to keep our staff working, so we will offer amazing discounts to make that happen.

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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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# The inevitable backswing of the pendulum... AI and EV

“Darling, I don’t know why I go to extremes.” William Martin Joel

You can’t read a business newspaper nor watch a stock market program anymore without hearing about how artificial intelligence, or AI, is about to change the world. Not gonna lie, I think so too. The promise of AI and how it will change our daily lives cannot be understated. I can remember a world before the internet and how it changed our lives in then unthinkable and unknowable ways. AI has the potential to bring about the same tectonic shift that the internet brought.

But.

Markets have a tendency to, like Mr. Joel’s lyric, “go to extremes.” Especially early on when a new, unproven and unknowable technology is in its emerging stages. Yes, I think AI will change our world again, but I’m cautioning my clients to temper their enthusiasm and not jump whole-heartedly on this fast moving train just yet. Why? Let me share a recent historical example to illustrate my point.

Electric vehicles (EV’s) have been around for decades now, but it’s only been in the last few years that they’ve really come into acceptance as a viable alternative to internally combusted vehicles. EV’s have had limited range and a minimal network of charging stations. Owners of EV’s willingly made those sacrifices in order to... well, I actually don’t know why they were willing to make those sacrifices. And in order to not offend you EV owners I want to make a disclosure, I drive an EV. But it’s a hybrid. I like the knowledge that I carry my generator with me wherever I go and don’t need to plan my long distance trips or even my daily drives by checking my current charge or picking a destination where I can (or must) plug in when I get there. Alas, I’m still a dirty fossil fuel burner and have been looking into atonement via buying carbon offsets, but I digress.

The point I’m trying to make is that when the EV pendulum started its swing forward it had a whole bunch of momentum behind



**JEFF  
BINKLEY**  
Finance

it; high gas prices, full government support including heavy government grants for manufacturers and significant subsidies via tax credits for consumer EV buyers. But as in so many technologically leading innovations, EV and many of its followers (investors) got out in front of their skis. We’ve now seen the EV pendulum swing back with manufacturers reporting dramatically slowing sales, 400+ day inventories of unsold vehicles and astonishing losses from EV vehicle investment amidst those less than expected sales. (In 2023, Ford reported a \$4.5 billion dollar loss from its EV push; losing \$36,000.00 on each EV it sold.)

Now with the AI pendulum in full swing forward I would caution would be prudent investors not to go to extremes. Yes, AI will change the world in dramatic and unknowable ways. And I would agree with some prognosticators that AI will be more impactful than even the full embrace of the internet was.

But give it time before you as a prudent investor jump on that train. If you must, buy an ETF with an AI focus and diversified holdings. Or better yet, do some research and buy a few of the established tech companies that are investing some of their monies in the AI world. That way you not only benefit from the research and due diligence they have done on their AI investments, you also benefit from investing in an already known company with a good track record.

The AI pendulum will swing back. Don’t get knocked over by standing in front of it when it does.

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# CFMC partners with IU students for Morgan County county-wide asset map

In 2023, a graduate class from Indiana University O'Neill School of Public and Environmental Affairs partnered with the City of Martinsville and Martinsville Chamber of Commerce on a placemaking initiative. CFMC was blessed to attend its capstone presentation, which focused on community amenities, economic development, public art, and public image.

We have since established our relationship with Indiana University Bloomington and are excited to work with their students. This semester, CFMC is working with an Urban Problems and Solutions class taught by Professor Dr. Mitch Berg. CFMC recognizes the importance of understanding and recording assets within Morgan County, such as stakeholders, centers of influence, amenities, nonprofit service organizations, government assistance programs, etc. The benefit of this mapping exercise is understanding all that Morgan County has to offer and bringing any needed gaps into the light. This may also provide future grant



**BRITTANI BENTLEY**

funding opportunities within Morgan County.

So, stay tuned for updates. Brittani and Jessica enjoyed visiting and guest speaking to this classroom of brilliant students on January 25<sup>th</sup>. We are excited about this collaboration for pioneering something new for our county and for a map of existing and needed assets within Morgan County.

Brittani Bentley, with more than a decade of corporate accounting experience, is the President of Community Foundation of Morgan County and has spent the last 7 years dedicated to serving the community of Morgan County in the non-profit space. She is passionate about philanthropy and community building.

## Franciscan Health Mooresville rated among top 10% in the nation for overall hospital care from CareChex®



Franciscan Health Mooresville has been rated among the Top 10% of hospitals in the nation for medical excellence for Overall Hospital Care for 2024 by CareChex® Awards, an information service of Quantros, Inc.

In addition, Franciscan Health Mooresville was also rated among the Top 10% in the nation for Overall Surgical Care, Joint Replacement and Major Ortho Surgery.

“To be ranked among the Top 10% in the nation by CareChex in four different categories is a great honor for our amazing team at Franciscan Health Mooresville,” said Trish Weber, chief operating officer for Franciscan Health Mooresville and Carmel. “We take great pride in providing exceptional care to our patients and recognitions such as these re-affirm our mission that we carry out each and every day.”

The ratings from CareChex place Franciscan Health Mooresville in the upper tier of hospitals nationally for medical excellence and reflect the hospital’s commitment to continually delivering the best care possible.

2024 CareChex Ratings include:

- Top 10% in Nation:
- Overall Hospital Care
- Overall Surgical Care
- Joint Replacement
- Major Ortho Surgery

Franciscan Health Mooresville is home to the internationally known Center for Hip & Knee Surgery (CHKS), which has served patients for more than three decades. The Center performs about 2,500 joint replacements each year, treating patients from all over the nation and the world.

The CareChex rating system is designed to assist hospitals and healthcare systems in improving the quality of inpatient care and promoting clinical excellence to patients, payers and employers.

About Quantros CareChex®

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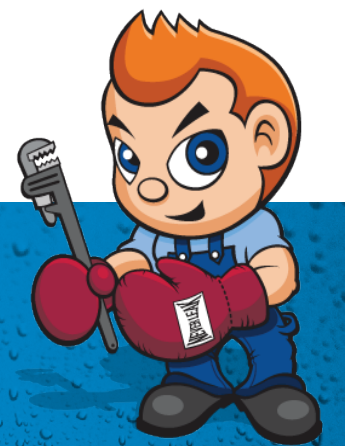


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# Online security: Addressing the dangers of browser extensions

Browser extensions have become as common as mobile apps. People tend to download many and use few. There are over 176,000 browser extensions available on Google Chrome alone. These extensions offer users extra functionalities and customization options.

While browser extensions enhance the browsing experience, they also pose a danger. Which can mean significant risks to online security and privacy.

Let's unravel the dangers associated with browser extensions. We'll shed light on the potential threats they pose. As well as provide insights into safeguarding your online presence.

## THE ALLURE AND PERILS OF BROWSER EXTENSIONS

Browser extensions are often hailed for their convenience and versatility. They are modules that users can add to their web browsers. They extend functionality and add customizable elements.

From ad blockers and password managers to productivity tools, the variety is vast. But the ease with which users can install these extensions is a weakness. Because it also introduces inherent security risks.

## KEY RISKS POSED BY BROWSER EXTENSIONS

### Privacy Intrusions

Many browser extensions request broad permissions. If abused, they can compromise user privacy. Some of these include accessing browsing history and monitoring keystrokes. Certain extensions may overstep their intended functionality. This can lead to the unauthorized collection of sensitive information.

Users often grant permissions without thoroughly reviewing them. This causes them to unintentionally expose personal data to potential misuse.

### Malicious Intent

There are many extensions developed with



**CHET CROMER**  
Technology

genuine intentions. But some extensions harbor malicious code. This code can exploit users for financial gain or other malicious purposes. These rogue extensions may inject unwanted ads. As well as track user activities or even deliver malware.

These extensions often use deceptive practices. They make it challenging for users to distinguish between legitimate and malicious software.

### Outdated or Abandoned Extensions

Extensions that are no longer maintained or updated pose a significant security risk. Outdated extensions may have unresolved vulnerabilities. Hackers can exploit them to gain access to a user's browser. As well as potentially compromising their entire system. Without regular updates and security patches, these extensions become a liability.

### Phishing and Social Engineering

Some malicious extensions engage in phishing attacks. As well as social engineering tactics. These attacks can trick users into divulging sensitive information.

This can include creating fake login pages or mimicking popular websites. These tactics lead unsuspecting users to unknowingly provide data. Sensitive data, like usernames, passwords, or other confidential details.

### Browser Performance Impact

Certain extensions can significantly impact browser performance. This can happen due to being poorly coded or laden with unnecessary features. This results in a subpar user experience. It can also lead to system slowdowns, crashes, or freezing.

## MITIGATING THE RISKS: BEST PRACTICES FOR BROWSER EXTENSION SECURITY

### Stick to Official Marketplaces

Download extensions only from official browser marketplaces. Such as those connected with the browser developer (Google, Microsoft, etc.). These platforms have stringent security measures in place. This reduces the likelihood of encountering malicious software.

### Review Permissions Carefully

Before installing any extension, carefully review the permissions it requests. Be cautious if an extension seeks access to unusual data. Such as data that seems unrelated to its core functionality. Limit permissions to only what is essential for the extension's intended purpose.

### Keep Extensions Updated

Regularly update your browser extensions. This ensures you have the latest security patches. Developers release updates to address vulnerabilities and enhance security. If an extension is no longer receiving updates, consider finding an alternative.

### Limit the Number of Extensions

It's tempting to install several extensions for various functionalities. But each added extension increases the potential attack surface. Only install extensions that are genuinely needed. Regularly review and uninstall those that are no longer in use.

### Use Security Software

Use reputable antivirus and anti-malware software. This adds an extra layer of protection against malicious extensions. These tools can detect and remove threats that may bypass browser security.

### Regularly Audit Your Extensions

Conduct regular audits of the extensions installed on your browser. Remove any that are unnecessary or pose potential security risks. Maintain a lean and secure browsing environment. This is a key aspect of online security.

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](mailto:chetcromer@c2itconsulting.net) or (317) 721-2248.



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