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MORGAN COUNTY

March 2015



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FROM THE PUBLISHER

The month to support your business community

Setting aside my partiality toward the Morgan County Business Leader Cover Party (next one is May 12 – put it on your calendar – see ad on page 13), the annual chamber dinners next month are perhaps the most important business community events of the year. The chamber dinners are open to the public, and are much more than a great networking opportunity with a delicious meal. At the center of these chamber banquet events is an opportunity to honor a handful of outstanding businesses and individuals that deserve special recognition for the contributions they make to the greater good, a goal that goes hand in hand with the purpose of this publication.

First up, the Greater Martinsville Chamber of Commerce and the Martinsville Rotary Club co-host the 2015 State of the City Address and Dinner Tuesday, March 10, at the Martinsville High School Cafeteria. Social hour commences at 5:30 p.m. and runs until the 6:30p.m. dinner service. Following the State of the City address by Mayor Phil Deckard, the Chamber will recognize 2014's Outstanding Business

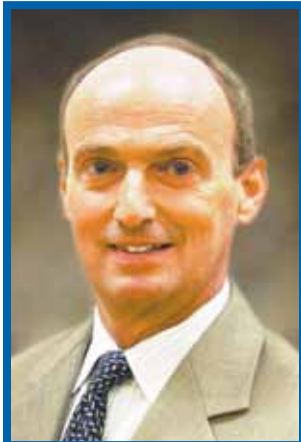
Professional, Outstanding Business and the Ruth Rusie Spirit of Service award.

A week later, The Greater Mooresville Chamber of Commerce will hold its annual Chamber Dinner at the Jones Crossing Banquet Hall on Thursday, March 19, with social hour starting at 5 p.m. The Chamber will recognize the 2014 Mooresville Business of the Year and Mooresvillian of the Year.

Throughout the evening, both chambers will hold silent auctions with many nice items, so come ready to shop. This year, the Mooresville Chamber is adding a new dimension with online bidding hosted by Wedo Charity Auctions. Guests will submit all silent auction bids through smartphones and tablets.

Our publication will cover the dinners in next month's issue.

To learn more or to purchase your tickets, contact Martinsville Chamber Director Jamie Henke Taylor at 765-342-8110 or info@martinsvillechamber.com and Mooresville Chamber Director Mindy Taylor at 317-831-6509 or Mindy@mooresvillechamber.com



Jim Hess
Owner & Publisher

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

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Camby contractor builds his reputation on storm repair

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By Bob Sullivan

Morgan County Business Leader

Ralph Ballard of Construction Solutions credits his Mooresville High School economics teacher for sparking an interest in engineering and construction. That spark led him to a career in home remodeling spanning over 25 years, including 19 with an Avon custom home company, before striking out on his own.

Since 2008, Ralph Ballard has built Construction Solution's reputation on storm damage reconstruction. Ralph is a general contractor skilled at a variety of home construction services, but "the area had some rough weather around the time I struck out on my own." He's known for exterior repairs, such as roofing, siding, and gutters, though he offers an array of general contracting services.

At the age of 9, the Ballard family moved from New York to Mooresville. "Mom wanted to be closer to her side of the family." He credits Mooresville High School agriculture teacher Gaylord Cole for sparking his interest in engineering and construction. "Cole covered a variety of topics related to agriculture, including sales, construction, and engineering. His teaching approach was hands-on; we went out to his mini-barn and worked on a tractor engine. After I graduated, he gave me the nudge I needed to pursue an engineering degree." During his high school years, Ralph worked part-time for Indy Excavating (owned by Melvin Moore, the father of current Mooresville Chamber of Commerce Executive Director, Mindy Taylor).

At Purdue, Ralph earned a Bachelor's in Agricultural Mechanization and a Master's in Engineering Mechanization, with an emphasis in structures and surveying. During college, he met his wife Kathryn at a hardware store. They married in 1986.

He worked with Indy Excavating full time for about a year. During this time, "I had a neighbor working for a commercial contractor in southern Indiana. They were doing a project at Camp Atterbury and he came to me in the evenings looking for clarification about the blueprints." His friend's company hired Ralph, and for the next year, he worked as the company estimator on a variety of remodeling and expansion projects for Camp Atterbury. Ralph commuted from Mooresville to Madison almost daily.



Ralph Ballard

With the birth of his first child in 1990, the long commute proved no longer viable, so Ralph joined Avon-based JR Lazaro Builders, a mid-size contractor that specialized in custom homes. "For most of the time I worked there, I served as the sole superintendent, a position usually divided among two employees." Ralph explained, "I planned and supervised the building of the projects. I interpreted the blueprints, ordered the materials, assigned the subcontractors based on their skill set, and oversaw their progress."

In 2008, 19 years into his employment, it was clear that something had to change. "When I started, I oversaw about 20 homes a year and it dwindled down to about 5. For years, I'd hesitated going alone because I was raising two children and wanted to be fully committed to my business. But I approached them, and it was clear the time was right. It was a good parting." Ralph says transitioning to his own business was easy. He also took a sales position with a restoration professional at his church. "I learned about the insurance business and sales, which helped me with that side of the business when I'd most needed

it. It was perfect timing, a God thing."

Ralph has lived in Mooresville since he was a child and has turned down offers by employers to relocate. In 2009, he rebuilt a home nearly destroyed by a fire, which started the local word of mouth. "We had quite a few damaging storms, which is 'help' you can't plan, but it jump-started the business."

"I enjoy the service side," Ralph said. "It's rewarding to see the look on a customer's face when I present something, whether it's something they dreamed about, or it's a room restored to its original condition, or enhanced in some way. When you're fixing storm damage, the customers start out understandably upset. I love seeing that change when order and stability starts to return." Ralph says he works with a lot of single women and elderly. "They have concerns about being taken advantage of, and it's satisfying when I build up that trust and everything works out."

Ralph's wife Kathryn is an instructional aide at Northwood Elementary in Mooresville. They've raised two children, Kayla, age 25, and Kyle, age 22. He enjoys family time, fishing, hunting, and traveling.



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The three things I'm MOST worried about right now

As a husband and father, I worry about a lot of things. But as a guy who keeps an eye on millions of dollars of other people's money, these are the three things I'm most worried about right now.

Worry number one: How "real" is our present level of unemployment at 5.6%?

People working and earning wages is a fundamental driver in any economy. And our government, specifically the Dept. of Labor, is misleading us as to the state this economic driver in the US. According to Gallup.com, "Right now, as many as 30 million Americans are either out of work or severely underemployed." What that 5.6% number doesn't tell you is how many have just given up looking for work and have fallen out of the official unemployed number. Again, according to Gallup, the number of full-time jobs (30+ hours a week getting a regular paycheck) as a percent of the adult population, 18 years and older sits at 44%. Distressing.

Worry number two: What are European banks doing with their recently announced QE billions?

On this very page not too long ago (Business Leader October 2014) I posited the question, "Is It Time to Reinstate Europe?" At that time the European Central Bank (ECB) had discussed implementing a bond buyback program for the European Economy similar to what our Fed did back in the bad ol' days of the financial crisis. I postulated that should the ECB implement such a plan, then the future may look bright for Europe. Well, on January 22nd, 2015 Mario Draghi made such an announcement stating the ECB would commit to a quantitative easing program worth at least 1.1 trillion euros (\$1.3 trillion). The European market responded favorably but nowhere near as favorably as our own. Why? Because much of that "free money" is being used by European banks to buy shares of our blistering bull market rather than being lent to European companies

What that 5.6% number doesn't tell you is how many have just given up looking for work and have fallen out of the official unemployed number.

to enhance their growth and revenue potential. Disturbing.

And worry number three: 25% stock buyback increase in Q3 2014.

I received a lot of feedback on my August, 2014 column, "The Looming Black Swan" so I know many of you considered it thought-provoking and maybe more than a little unsettling. But since then the market has continued to move higher and a rising market minimizes all fears... until it doesn't.

Recently, Apple sold \$6.5 Billion in new debt. Why? They have \$142 Billion IN CASH! Why issue new debt? Well, it's really complicated but most of that cash (89%) is held OVER-

SEAS so to bring it home would incur potential taxes the likes of which even Mr. Obama only dreams about... but I digress. Apple is a special case but the thing I found interesting is that even with all that cash, they still decided to borrow \$6.5 Billion with a good portion of that new borrowed money to be used to BUY BACK their own shares. They're not alone. Further research showed me that this holy terror of borrowing cash and buying back shares by US Companies only INCREASED into the second half of 2014.

Why should that worry me? Because with that many shares being repurchased, earnings numbers continue to be artificially inflated, justifying higher stock prices based on non-"real" numbers. January earnings reports provided a little scare. Then the market rebounded and moved higher. Ho Hum.

But how long before the market finally figures out that like a certain resident of 1600 Pennsylvania, these earnings "Emperors" have no clothes? Discombobulating!

None of what I have written above should be construed as buy or sell recommendations for any investor without thoroughly discussing your specific situation with a professional advisor. The Binkley Wealth Management Group LLC is a fee-only Indiana Registered Investment Adviser located in Avon. Mr. Binkley can be contacted via email at Jeff@thebinkleygroup.com or phone 317.697.1618



Jeff Binkley

Is a little 'Spring Cleaning' in order?

As we look forward to warmer days, I would encourage you to visually inspect your home. Winter is hard on the outside and inside of our property. Fallen leaves, tree branches, or other debris can collect around the foundation of the home and not allow water to drain properly. This debris can also create problems for your air conditioning unit. It is important that air flow around the outdoor unit be unobstructed. Mice and bugs will often find refuge from the cold inside of the air conditioning unit. A professional tune-up will confirm that your air conditioning system is working at peak efficiency when you need it. Due to the house being closed up from the cold outdoor

temperatures, there can be indoor air-quality concerns. Some of the symptoms of poor air quality are dark stains on the carpet around floor registers or even around the perimeter of the room, wood flooring or trim separating, static electrical shock when touching light switches or metal appliances, excessive dust collecting in furniture, dry and itchy skin, cold and flu symptoms, musty smells, and many more. If your home exhibits some of these mentioned symptoms, please contact us at 317-831-5279 or EconomyHeatingandAir.com to discuss your options.



Jod Woods

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

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By Bob Sullivan

Morgan County Business Leader

The Morgan County Substance Abuse Council (MCSAC) has been serving the county 1983, but don't be surprised if you can't recall it. You may be more familiar with its previous name, Primetime Morgan County prior to the change in 2013.

Whatever the name, its overall goal remains the same. MCSAC partners with the county school system, churches, law enforcement, and other not-for-profits to oversee fact-based programs aimed towards at-risk groups to reduce and prevent incidents of substance abuse in the county. Rae Floyd, MCSAC's director since October, explained, "While we support intervention efforts, our real focus is on prevention and avoidance. Each person we reach with prevention efforts saves the county in intervention treatments that are needed."

Rae's background includes an impressive record with the Anderson / Muncie School system, including two years as a high school principal. With only three months to learn her new role at MCSAC, she also had to be ready to launch two new initiatives at the start of 2015 and plan a drug prevention coalition for late February.

Rae grew up in Morgan County. Her first years of school were in Mooresville and in later years attended Martinsville schools. Upon graduating from Martinsville High School, she intended to pursue a degree in Biological Science. She moved to Anderson and attended Ball State University. During those years, she married, and took a job counseling at-risk kids at the Indiana Soldiers and Sailors Children's Home. Inspired by her experiences there, she shifted her focus to education. She earned a teaching certificate in Secondary Education, with a focus in Science and Social Studies.

Rae served as a faculty member of Anderson / Muncie school districts, serving from 2003-2014 as a teacher, dean of students, assistant principal, and principal. As principal of Daleville Jr. / Sr. High School from 2011-2014, the school earned a "four star A" rating. "We had to restructure from the top down, and I had a fantastic staff that embraced the initiatives needed



to achieve that rating," Rae said.

In July 2014, her husband answered the call to serve as pastor at the M1 Nazarene Church of Martinsville, so the family returned to Rae's hometown. "Friends kept telling me about MCSAC and their need for a director, saying that I'd be perfect for it, so I applied." After the usual discovery process, Rae accepted the job.

Since her start, Rae successfully launched two new initiatives: "Join the Majority" and "Talk. They'll Hear You."

About "Join the Majority," Rae said, "We all know teens make mistakes, but teens that cause trouble account for about 33% of our youth. If you turn that around, that means 66% of teens make good choices." According to statistics presented by MCSAC, Morgan County's 6th-11th graders all fall above the state average on alcohol use and binge drinking (one alarming statistic: 25.3% of Morgan County 11th graders, compared to 16.8% statewide). "Alcohol is the gateway to more serious addiction," said Rae.

Rae embraces a facts-based environmental curriculum over traditional scare tactics. "Teens are risky by nature. We warn them and they jump off the cliff anyway. Instead, we compare the likely outcomes of risky actions to the rewards of positive actions." "Join the Majority" launched with a committee of four teens, one from each local high school. The teens will create messages aimed at their peers. Rae added, "The teens came up with the name, and we

couldn't have done better." This year's goals include producing a video to run in Showtime Cinemas in Mooresville this summer and designing posters to display in all the high schools.

The second initiative, "Talk. They'll Hear You," encourages parents to talk with their kids about drugs and not underestimate their influence as role models. "We're going to use drive-time radio commercials to get the word out."

MCSAC oversees several ongoing prevention initiatives, such as the All Stars at the Haven Youth Center at First Christian Church in Martinsville; Smart Moves at the Boys and Girls Club of Mooresville; Too Good for

Drugs at the YMCA.

Rae also plans to launch a youth mentorship program supported by local businesses. "We would like to partner with businesses to help educate them in what we do at several levels. We need all hands on deck. I want to talk about how to reward teens that make a positive impact in the community." Rae encourages local Business Leaders to reach out to her at mcsac@morgancounty.in.gov or 765-342-1013.

Rae and her husband of 23 years, Jeff Floyd, have two children: Levi (19) and Lucas, (16). Jeff is the pastor of M1 Nazarene Church of Martinsville.

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Minimum wage: The answer is in the worker

There seems to me there is more and more talk about how the minimum wage needs to be raised. Some states have adopted that philosophy and there is even national dialogue about a possible increase. I believe that is exactly the wrong thing to do.

Wrong, that is, if you want to build healthy thriving communities.

There is just as much attention and discussion about why things are the way they are. The right blames the left and the left blames the right. The tragedy is that that same conversation has been going on in much the same way since recorded time. The conversations are about circumstances, the economy, the boss, etc., which is the wrong focus.

The prevalent thought seems to be, "If that's all they pay ... how do they expect me to do well?" which is blaming the pay on the entity. What they pay is a circumstance and that can and should be changed by the individual, not by legislation that mandates pay be raised. You see, if a person really believes that the company or the government controls their pay, then they're certainly confus-



Jack Klemeyer

In reality you and I do not get paid for the hour we work ... we get paid for the value we bring to the hour.



ing what they get paid for in the first place.

Minimum wage is designed to be an entry point, not a career solution. It is a possible safeguard against abuse and there was a time (not today) in our history that such a safeguard was needed. Minimum wage is not an end-all nor a be-all for any person. In reality you and I do not get paid for the hour we work... we get paid for the value we bring to the hour. Bring less value, the pay is low or the minimum wage (and that is probably too much for that activity); bring more value and increase the wage. It is really that simple.

As the late Jim Rohn said, "a person's personal philosophy is like the set of the sail of a great ship." In other words, how you think about the work you do, the effort you put in, determines

the value you bring. To be better, to make more; get better and give more. Keep learning. Keep growing. Rohn also said "Don't wish it was easier ... wish you were better."

If we would all focus on how we can become more, learn more and improve more, we would certainly give more and potentially make more. By now as you are reading this you are discovering what your own personal philosophy is ... If you are the least bit angry, take a step back and notice how that belief is limiting you in regard to wages and other aspects in your work, and even personal, life.

Jack Klemeyer is the founder and head performance coach of GYB Coaching (www.gybcoaching.com). Contact him at Jack@GYBcoaching.com.



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By Elaine Whiteside
Morgan County Business Leader

Growing up with mentors and entrepreneurs is the cornerstone of Carolina, who graduated from Greg and

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that in doing so, successful. My wife is together." Hubler says, 4 and daughter Sa

Although Greg's legacy is strong, Greg says working and successful aren't into show or flash. They both love to head down and do the "I truly love what

PEOPLE, PROCESS AND PASSION

Greg Hubler builds with purpose in Morgan County

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Business Leader

with the Hubler name, Greg Hubler had lots of role models in the car business. But the entrepreneurial roots run deep for Greg and his wife, Heidi, owners of Greg Hubler Chevrolet on the edges of Embury and Mooresville. Both had grandparents who left a great impression on the couple. “My grandfather was 85 and he worked until he died,” Greg said. “Heidi’s grandfather works every day and he is in his 90s.”

The fact is that both of Greg’s grandfathers were General Motors dealers and, in fact, his parents met at a Dealer 20 Meeting they attended with their parents.

Greg says his grandfather, Frank Hubler, was an unbelievable person whom he admired. “He had an engaging conversation with every single employee every single day. And his employees stayed forever, some 30-40 years. He was engaged and passionate.” He said the man worked every day until he died at 85 because his business was his passion, not just a job or career.

That left an impression on Greg even as a boy.

Heidi’s grandfather, Jim Thornton built a business based in the oil industry. Customers line up at Thornton gas stations to fuel their cars to this day. Also well past the average retirement age, his work ethic is still strong and he is still active in his business. Growing up with her father, Fuzzy Zoeller of golf (and now, Indy Car racing) fame, she knows firsthand what it takes to build a successful and thriving business.

Greg says that he believes the biggest piece of success for every person is that they have got to have their family behind them. “My wife is incredible,” Greg said. “We have been married almost 9 years. She makes our home a peaceful and stress-free environment that is stress-free. She knows that it is going to help us all be more successful. The success behind me. We really are in this business. She hopes that someday his children, son Cruikshank, 2 will carry on the legacy.

His grandfather has passed there is no doubt his legacy. “Both our grandfathers are extremely hardworking businessmen. They are self-made men who are not materialistic things, very grounded and we love what they do and would just say keep your own work – and that will be me.”

I do. When you’re in this business, it is very

time consuming and you have to make it a labor of love, a sport, to make it. Otherwise, it’s not worth it, especially in retail. I work 60 – 70 hours a week, 7 days a week and I enjoy it. It’s the right thing to do.”

The business spirit ran through the veins of Greg’s father, Howard and his two uncles, Brad and John. “Between my dad and two uncles, each very different and intelligent in business in different ways,” said Greg, “I have powerful mentors.”

Not only does Greg have tremendous mentors, he is also a very purposeful businessman. Although he’d done his share of washing cars and pulling weeds in the family business growing up, it was right after graduating from Indiana University that he got in the business full-time and the passion was stoked.

He started as a service advisor then moved up to be service manager for two-and-a-half years. “The first five years, I was on the fixed operations side of business. Then I was a finance manager and a used car manager. I ultimately became a General Manager. I think it’s extremely important to sit in every seat in every department.”

The stereotype of being “the dealer’s kid” was not lost on Greg. “This is not just a job and I wanted to build something on my own. I wanted to prove to myself that I can master each chair (position). I want to prove that I can do it on my own. I wanted to show everybody that I am going to start at the bottom and work up. I wanted to earn my way to the top, earn it on my own.”

And he purposefully put that into motion. “I sat in the seat and worked 60 – 70 hours and sweated until I mastered that position. I think a good operator has to have sat in the seat and done the work. It really doesn’t matter what the business is, either.

“If you are going to be a leader, you have to be respected by your people. One way to earn that respect is to know what each person does every day. You need to know their job inside and out. I think I realized that immediately.”

With a goal of eventually owning his own dealership, the goal-setter had laid out his path. The National Automobile Dealers Association offers a prestigious and intensive program called the Dealer Academy. He worked full-time and traveled back and forth to McLean, Virginia to become certified by the University of Dealership Management. Greg explains his reasoning for taking the time and making the effort when he says, “Only about 10 percent of members have gone through the program. But I think that is it, I got a 10-year education in one year. I believe it really helps anyone advance their knowledge in dealership management.

“It’s not a requirement, however, when you are trying to get manufacturer approval (to own a dealership) this carries a lot of weight with the manufacturers.”

He’s seen successes, challenges and mistakes. “Everyone makes mistakes,” Greg says, “and I have learned from their mistakes. Mistakes can be very expensive. It doesn’t cost me and I have seen wins and losses and taken good notes.”

Like a sponge with a purpose, Greg was eager to participate in the Chevrolet-required 3-day course at Disney Institute. “You are studying the culture of Disney. Everything tangible and intangible; staffing, construction, landscaping, everything, has been thought out. It’s the Disney culture, a way of feeling, a behavior, everyone is immersed and then brings best

practices back to the dealership”.

“I think you have to put yourself in the customer’s shoes. When I walk into a small business, I need to feel a certain way, the environment, the people, the product or service, each part is important. If you feel good about the surroundings, it’s not the cost of what you spend, it’s the reliance on service and how you are going to feel. It’s the experience and, as business owners, our responsibility is removing barriers to a great experience.”

For that reason, the Greg Hubler Chevrolet Dealership is undergoing a major remodel. “For instance, we are installing something like 400 LED light fixtures, adding a comfortable customer lounge with television, Starbucks coffee and fresh fruit. We are offering loaner cars and valet service. Not because we have to, but because it’s good for customers.”

That’s not all that Greg thinks is good for customers. He wants customers to see people they know and can trust for great service every time they come to the dealership. So staffing is a priority. His plan is to continually grow the dealership and that takes a certain kind of people. “Without the right people it wouldn’t work. It’s a commitment for everyone to build a growing business and the sacrifice is not for everyone.

“My staff invests more time, energy and effort to move this store to where it needs to be. They roll up their sleeves, dig in and frankly, that’s just not for everyone. I was really, really lucky. The people I have are excellent and I wouldn’t trade any of them. Right now we have about 35 employees and a year from now, I hope to have 40 to 45 employees.”

The former hockey player’s competitiveness comes out as he talks about his plans for growth. “To me it’s important to have quality over quantity, fewer, healthier stores, happy staff, little turnover, customer retention. We really compete with ourselves. We want bigger and better numbers – and we watch them closely – but it’s month over month and year over year increases we work to achieve. As much as I would like to be the biggest Chevy dealer in the state, you have to consider the market and every store is in its own unique situation.”

Dealerships are rarely offered for sale. In fact, Greg says that to buy today is very difficult as private equity groups are buying up dealerships and creating large conglomerates. This 35-year-old was able to reach this goal because of where he lived growing up. Former owner Gary Pedigo was the father to his schoolmates. Both families attended the same church. So when Greg floated the idea of his buying the dealership, it was a friendly conversation that took root. After almost two years, in March, 2014, Greg Hubler Chevrolet opened its doors and Center Grove native Greg Hubler was back in his Morgan County backyard. The days of runs to Dairy Queen after school with best friends may be over, but he feels this location on State Road 67 was meant to be.

Greg Hubler made a plan and every benchmark was ticked off to get him where he is today. “It’s not my quote, but a favorite of mine is ‘Be brilliant at the basics.’” He’s not done yet, nor does he intend to ever really not work, just like his grandfather.

“People go into business for the wrong reason. They put money before everything, but I think that disrespects their industry. Yes, I want to make money and be rich, but you have to put your business first. If you pursue it with passion, everything else falls into place. It can’t be about the money. You eat it and breathe it. If you don’t love what you do, you will not be successful.”

Why hiring a military veteran could be your best business decision

By Lida Citroën

As hiring managers and recruiters across the country seek to find talent, a highly untapped and ready workforce awaits employment. Currently there are roughly 163,000 unemployed post-9/11 veterans and more than 600,000 unemployed veterans overall. These individuals are the beneficiaries of more than \$130 billion of investment in training, education, and skill building from the US government.

Why aren't hiring managers recruiting veterans?

There is a disconnect between veterans and civilian hiring managers, and it goes both ways. Veterans overwhelmingly leave military service unprepared and unarmed with the tools to position themselves as viable candidates to civilian companies, and hiring managers are unskilled and untrained in how to recruit military veterans for jobs outside of service.

The challenges include:

- **Reading the resume:** Hiring managers often lack training to read and understand a military resume. What does being an E-6 mean? Did a Lieutenant Colonel in the Air Force hold more management responsibility than a Major in the Army? What does it mean that you did Command and Control Battle Management Operations in the Air Force, and how is it relevant for the position I'm recruiting for?
- **Inability to sell themselves:** In the military culture, the focus is on mission, unit, and the person next to you, not on you. Self-promotion and self-focus are unacceptable and discouraged. Therefore, when veterans leave service, they struggle when answering questions such as, "Tell me about a success you had that you are most proud of." To the veteran, this would mean being disloyal. To the hiring manager, not getting an answer is frustrating and suspicious.
- **Skills not transferrable:** Without a clear outline of which military skills translate to which civilian job responsibilities, it may be unreasonable to expect that hiring managers with no military experience can understand how someone who worked front lines in the infantry can lead their IT staff through a new project. Or, how a combat medic is qualified to hold a sales position in their pharmaceutical company.
- **Fit in the organization:** Hiring managers seek skills, experience, and talent in recruiting new employees, and they look for cultural fit as well. Each candidate is evaluated for the value they bring and can offer to new and existing teams, how well they will assimilate into the organization, and where they will lead. The perception that a military veteran is accustomed to barking orders, meeting high-stress timelines, and putting feelings aside for execution on mission can deter

recruiters from evaluating a veteran candidate.

So what can the veteran employee bring to the organization?

Veterans see their work as a career, not a job. To them, a job is the place you show up, perform work, and earn a wage for services. A career, on the other hand, is where you commit your whole self, build a foundation of skills, talents, and experience, and add value to the organization, the mission, and the team at every step.

After years of service, sometimes multiple deployments to violent and stressful environments, and sacrifice of family and friends, veterans transition to a civilian career with little more than a week or two of preparation. It is no wonder that veterans struggle with articulating, positioning, and marketing their value to civilian employers.

I have worked with several hundred former and transitioning veterans to help them articulate their value proposition so hiring managers will be able to clearly see the benefit of engaging and hiring them. Similarly, I aid corporate recruiters and hiring teams in understanding the unique skills and attributes our former military bring to the workplace.

Here are some of the key reasons why hiring a veteran could be your best business decision yet:

- **Problem solving** – The military teaches its personnel to think beyond what they can see, touch, and smell. The training veterans received in service is the ultimate in problem solving – anticipate and prepare for anything or the consequences could be deadly. While most veterans will not face life and death problems in their next career, they are trained to think creatively and to not be deterred by obstacles. Where their civilian counterpart might stop in the face of a challenge, the veteran will persevere until a resolution is identified. For employers that seek independent thinkers, solution-oriented team leaders, and focused employees, veterans are the ideal candidate.
- **Loyalty** – When attrition accounts for a great deal of corporate revenue loss, and the costs to replace one employee are very high, having a workforce that is selective and then loyal is of high value. Veterans committed their lives to their former employer, risking it all and sacrificing much. They are taught that loyalty is admirable and that walking away from challenge is not an option. This makes them tremendous assets to organizations that seek leaders to help manage risk, high performing teams, and critical initiatives where loyalty and follow-through will produce valued results.
- **Trainability** – When an individual joins the military, typically at a young age, they do not enter with the training needed to perform at exceptional (and lifesaving) levels.

They learn how to be an expert through the training, drills, real world situations, and those around them. When exiting the military, these same individuals are again very trainable and capable of learning new skills, talents, and abilities. This is an advantage for a company seeking to fast track the on-boarding and contribution of new employees.

- **Credentials** – After service, many veterans enter the job market with advanced credentials and clearances. For companies in industries where a background check or government security clearance -- such as banking, information technology, and healthcare -- are requirements, this is a direct cost savings.
- **Adaptability** – The military trains its personnel to survive in various rigorous and unpredictable environments. They are moved from location to location, often in foreign countries where rules and protocols do not exist. Military personnel are often in scenarios where they are outside the norms they understand, where everything from the language to the subtleties of cultural differences are foreign to them. The level of adaptability and survival skills necessary to stay focused on the mission and protect your assets and troops is extraordinary. This translates to adaptability on many levels in business – the veteran could be an ideal candidate for a position with vague goals and boundaries, where cross-functional objectives compete for resources, or where global pressures require quick responses, while keeping long term vision in mind.
- **Family** – When a service man or woman deploys, they say goodbye to the support system that gives them strength. While on tour, that service person learns to rely on a new family – those serving alongside. The transition to a civilian career means reconnecting with family and integrating to a new world. To veterans, this is a natural time to bond with co-workers, other veteran employees, and their community, much like they learned to do when in service.
- **Mentoring** – The day a new recruit enters the military, they are met with a peer who walks them through the process – from where to get supplies, to what to expect in boot camp and where they should sit in the mess hall. Mentoring is a huge part of the military culture and veterans carry this belief with them after service. Companies seeking team leaders and employees who will enlist support for their goals and encourage other employees are smart to hire veterans.

Businesses investing in human capital are wise to learn how to recruit, onboard, and retain veterans. The small investment in training a hiring and recruiting team on how to read military resumes, interview veterans, and recruit veterans online is returned in a workforce that contributes at levels that exceed expectations.

"You couldn't find a nicer place or staff."
—June Doty

Pictured with June Doty is daughter Belinda Doty

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Five marketing tips you can start using NOW

If you are hesitant to begin marketing your business or aren't sure you'll have the time, you're not alone. As a business owner myself, I know how hard it is to find time to network, plan a strategy, handle the sales and the customer service, along with all of the other hats required of a small business owner. But I'd like to give you some quick and easy marketing tips that you can begin implementing today and that will start getting you immediate results (hint: most of them are even free). Are you ready? Let's get started:



Susan Young

- **Ask your new customers how they heard of you.** This is a no-brainer way to begin tracking where your leads (and eventually your sales) originate. Many business owners think that it's rude or intrusive to ask, but most people don't mind answering this simple question, which provides valuable information for your marketing efforts.
- **Start social media pages for your business.** Many new customers or prospects "like" or become a fan of a



Are you hesitant to add an email list sign-up form to your website because you are afraid you won't get around to setting up the newsletter? Again, this is a wasted opportunity to capture lead information at no cost.

company's social media pages as soon as they make a purchase (or in order to research their purchase). If you don't have a social media page, even if it's not active, you miss this opportunity to add to your fan base, and further communicate with your prospect. I'm not saying you need to spend hours a day on social media. Just add the page and see what happens.

- **Put links to your website and social media pages in all outgoing email messages.** Here I'm talking about your employee signatures. Are you still signing your signatures with "Your Name" and possibly your address or phone number? Why are you missing this opportunity to link them to your website and social media pages to further engage with them? This process is very simple to do within your company's Gmail, Outlook or other email program, and should be required for all employees, not just the salespeople.
- **Start an email list.** Are you hesitant to add an email list sign-up form to your website because you are afraid you won't get around to setting up the newsletter? Again, this is a wasted opportunity to capture lead information at no

cost. Believe it or not, email newsletter software is very easy to set up and is free or next to free, depending on the software service you use.

- **Upsell other products/services at the point of sale.** There are many ways to do this, but one recommendation I have is to include other services you offer on your receipts, company invoices or statements sent in the mail. Perhaps your customers weren't aware of a related product or service you offer. Now they'll know, and think of you when the time comes. Include a promotion or special offer for their next purchase, and now you're talking!

I could keep going all day with marketing tips that are free or next to free, and require very little time to implement. Try just one of these five marketing tips today, and let me know how they work out for you.

Susan Young is the owner of AimFire Marketing, a full-service marketing firm specializing in websites, SEO, blogging and social media management. For a complimentary marketing analysis session, visit her website at <http://www.aimfiremarketing.com>, call (317) 456-BIZ4U (2494), or email syoung@aimfiremarketing.com.

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Kendrick Foundation, Inc. announces grant cycle 2015

The Kendrick Foundation, Inc. has announced its grant cycle for 2015. This year's grant process will continue to focus on areas of special concern in Morgan County as well as welcome applications for new not-for-profit organizations to seek support for unique and impactful programming. Letters of Intent will be accepted from February 9 through March 13. The Kendrick Foundation will only accept full grant applications from those organizations which were approved through their Letter of Intent.

Applicants must be non-profit 501(c)3 organizations, public schools, churches, or governmental entities located in or serving Morgan County. Last year Kendrick Foundation awarded 30 grants for more than \$1 million.

Funding Priorities

"Consistent with our mission of addressing healthcare needs in Morgan County, the Kendrick board actively seeks dynamic programs with leadership and vision that are making an impact in our community," said Kendrick President Shelley D. Voelz.

The Kendrick Foundation will continue to give special preference to applications for Morgan County not-for-profits addressing three focus areas: suicide prevention, substance abuse, and the care and management of diabetes. "These issues should be addressed in a healthy community as they remain areas of concern for many Morgan County residents. However, how we look at the health of our community is equally important. Creative programs addressing mental health, nutrition, access to health care, and many more areas need to have attention brought to them for our community to move forward." Voelz



said. While preference may be given to the above mentioned areas, all applications will receive consideration if they benefit the health of those who call Morgan County home. Applicants are strongly encouraged to include specific outcome measurement tools and collaborative approaches among multiple not-for-profit organizations to show that groups are working together with a strong vision in mind for defined success.

Application Process

The Kendrick Foundation implements an online application process that allows all applications to be processed through a web-based interface. Applying for a Kendrick grant is a streamlined two-step process. Prior to submitting a full grant application, a Letter of Intent must be submitted. The link to the online application form and explanatory information will be available on the Kendrick Foundation website on February 9th at kendrickfoundation.org. No paper forms are accepted.

Those without internet access or computers can use the facilities of the Community Foundation of Morgan County at the Academy Building at 250 N. Monroe St., Mooresville, IN 46158, or at 56 N. Main St., Martinsville, IN 46151. The foundation will accept full grant applications only from those

organizations which are approved following submission of an accepted Letter of Intent.

The deadline for submitting the Letters of Intent and accompanying information is 4:00 p.m. on Friday, March 13, 2015.

About the Kendrick Foundation

Formed with the proceeds of the sale of Kendrick Memorial Hospital in 2001, the Kendrick Foundation was created to support health-related programs in Morgan County. Support includes providing scholarships and making grants for healthcare-related projects in Morgan County, which may include community health care programs, hospice programs, health care education and training, and tax-exempt medical and health programs. The foundation also offers a scholarship program.

More information on the Kendrick Foundation is available online at kendrickfoundation.org. Individuals may also call Corey Howard, CFMC Program Officer, at toll-free (855) 280-3095. Corey also administers the Kendrick Foundation's grants and scholarships.

Networking Opportunities

Martinsville Chamber of Commerce:

The regular monthly meeting on the third Friday at 11:30 AM at the Morgan County Administration Building, 180 South Main Street. For more info, please contact the Chamber office at (765) 342-8110 or visit its website: www.MartinsvilleChamber.com

Rotary Clubs:

Martinsville meets every Tuesday at noon at the First Presbyterian Church, 240 East Washington Street, Martinsville. Mooresville Decatur meets every Wednesday at 7:30 AM at Jones Crossing Banquet Center, S.R. 67 and Allison Road, Camby.

Business Networking International:

Morgan County Connections meets every Wednesday Morning at the Mooresville Public Library, 220 West Harrison Street, from 8:00am to 9:30am. For more information call Angela Kath at 317-445-9827.

Mooresville Chamber of Commerce:

The regular monthly meeting on the third Thursday from 11:30 AM to 1:00 PM. The meeting location is Jones Crossing Banquet Center at the corner of S.R. 67 and Allison Road. Lunch (\$7 members, \$10 non-members) For more information call the Chamber office at 317/831-6509 or visit its website: www.MooresvilleChamber.com.

Morgan County Toastmasters Club:

Weekly meeting every Thursday evening at 6pm at Franciscan St. Francis Hospital 1st floor Conference Room.

Business & Professionals Exchange:

This Hendricks County meeting takes place each Tuesday from 8:15-9:45 a.m. at West Central Conservancy District, 243 S County Road 625 E, Avon. More information at www.b-p-e.org.

Rediscover Martinsville:

An Indiana Main Street U.S.A. Association. For information: PO Box 1123, Martinsville, IN 46151. 765-343-6303 or e-mail: rediscovermartinsville@gmail.com. Follow us on Facebook.

Morgantown Merchants Association:

The Morgantown Merchants Association meets at the Fire Station on dates to be announced. For more information call Sharon Zimmerman at the Stitchery Mill at 812-597-5997 or on www.MorgantownIndiana.com.

Networking Business Women of Morgan County:

NBW of MC meets on the second Thursday at 11:30 AM at the Mooresville School Administration Building next to the Post Office on Carlisle Street. Bring your own lunch. For more information, call Patti Wilson at 317-856-9801.

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Do you encourage vacation time?

As a business owner do you encourage your employees to take their allotted vacation time each year? According to a study conducted by Travel Effect, an initiative of the U.S. Travel Association, entitled "Overwhelmed America: Why Don't We Use Our Paid Time Off?" found that 40 percent of American workers will leave paid vacation days unused. Even more revealing in this study are the reasons respondents gave for not using their paid time off. The four reasons cited were:



Will Gott

- 40% dread of returning from a vacation to piles of work
- 35% belief that no one will be able to step in and do their job for them while they're gone
- 33% are not able to afford it
- 22% fear being seen as replaceable

By encouraging your employees to take vacations, you keep them healthy and energized. Vacations allow employees to focus on relaxation, recovery and refreshing both their personal and professional lives. When discussing time-off with your employ-

Vacations allow employees to focus on relaxation, recovery and refreshing both their personal and professional lives.



ees strongly emphasize the need for vacations and consider these benefits for you, your employee and your company:

- According to a recent Gallop survey, on-the-job stress is the top reason for employee dissatisfaction in the American workforce; 35% report that "the source of this stress is their job interfering with their family or personal time.
- A CCH Human Resources Management study demonstrated that more than 50% of employees feel more "rested, rejuvenated and reconnected to their personal life" and that nearly 40% of workers "feel more productive and better about their job" when returning from vacation.
- The same study reported that nearly 20% of workers have canceled or postponed a vacation because of their job.
- GoHealthInsurance.com reported a 200% improvement

in productivity when allowing unlimited vacation time for employees; HubSpot has been ranked the #2 fastest growing software company on the Inc. 500 since allowing an unlimited vacation time policy.

Do yourself and your business a favor, and begin encouraging your employees to use all their vacation time in 2015. And, if you don't have a paid time off policy for your business, strongly consider instituting one.

Will Gott is the owner of Magnified Vacations CruiseOne, a locally owned and operated full service Cruise and Leisure Travel Agency. Will, and his wife Nikki, specialize in helping families and couples reconnect by helping create memorable vacations. The Gotts have extensive proficiency in the travel industry as well as business experience. You can email Will at wgott@cruseone.com, or call (317) 451-4232 or via www.magnifiedvacations.com

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To enroll or for more information, contact Roger Engelau, 317-908-5809, Roger@InspireResults.com or enroll online at <http://growthplanworkshopmar272015.eventbrite.com>

The Morgan County Leadership Academy had its annual Opening Retreat Thursday, January 8th. The Leadership Academy is a nine-month program designed to develop leaders and raise awareness about our community's needs and opportunities. The 2015 class is made up of over twenty individuals from various career fields throughout Morgan County.



The retreat was hosted by Hoosier Harvest Church located in Martinsville. Participants were greeted with a light breakfast, followed by a packed day of interactive sessions and activities that 'exceeded their expectations.' Part of the opening retreat was dedicated to a phenomenal teaching on the D.I.S.C. Personality Profiles hosted by Paula Hite. The participants learned about their unique personalities and they also learned how to interact with the unique personalities of others. Pastor Chris Page of Hoosier Harvest Church taught a heartfelt session about "The Domino Effect," and the legacy that an individual's leadership leaves behind. Hoosier Harvest Church provided a delicious lunch that was enjoyed by all. After lunch, the participants were involved in team building exercises followed by a very interactive workshop facilitated by local Leadership Coach, John Barrett.

The Academy offers a great opportunity for individuals in our community to network with one another. It also offers them the abil-



ity to become connected to the life of Morgan County in a way they've never been connected before. Applicable leadership principles are interwoven along the way. The 2015 Academy participants are made up of business owners and employees, non-for-profit staff, teachers, and many other fields. It is the mission of The Leadership Academy to equip the people of our community with the ability to be the best that they can be for themselves, for their families, for their work, and for our county! We have seen great results during the twenty-one years of the Morgan County Leadership Academy. Thank you to all the participants of the 2015 Morgan County Leadership Academy team and all the faithful board members that make it happen! It is going to be a great journey for all involved.

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Fite Plumbing informs of new water heater regulations

Fite Plumbing, a full-service plumbing contractor, serving Morgan County and the surrounding area, is informing business owners, managers, & homeowners of new federal regulations for water heaters going into effect April.

Starting April 16, all new water heaters must adhere to higher Energy Factor (EF) ratings as a result of updates to the National Appliance Energy Conservation Act (NAECA). This impacts all residential gas and electric water heaters. Below 55 gallons, the new standards will only require additional insulation or a factory supplied insulation jacket. Above 55 gallons is the challenge. The 66, 80 and 120 gallon electric units will be discontinued. In their place, the only product to meet the new standards will be a heat pump water heater. For gas units, a 75 gallon option will still be available. Any product built prior to April 16, 2015 is still eligible for sale and installation with no time period set for elimination.

"What this means for homeowners is that they will be getting a much more energy efficient water heater. However, this increased



efficiency will result in higher product and installation costs," said Bill Fite, Founder and CEO of Fite Plumbing.

There may be some additional challenges with the new water heaters manufactured. They will be larger in size, which may necessitate finding a larger space to house them. The larger size is due to additional insulation in the tanks. New construction will need to allow for more room when building areas for water heaters. Installation may prove to be more difficult as well, which could lead to increased time and cost.

Despite any challenges with the new regulations, homeowners will have access to more efficient and effective water heaters and will save money on energy costs in the long run.

For more information, visit the company website at www.fiteplumbing.com or call 317-996-6100 to schedule a water test or speak to a representative.

Can your roof wait out the winter?

Installing a shingle roof in the winter can raise many questions. We are often asked, "Is it okay to install roof shingles and accessories in the winter?" Homeowners often wonder "Will the shingles seal down properly?" As a professional roofing company, we have personal guidelines that we adhere to when cold weather installation is necessary.

While immediate seal down is most likely not going to occur in these colder temperatures, shingles will eventually seal down completely. Direct sunlight on a new shingle roof is required to ensure proper adhesion. Most asphalt shingles are manufactured with a thermally activated asphaltic sealant, which bonds the shingles together once applied to the roof and exposed to a few weeks of sufficient heat from sunlight. It should be noted however, that the north slopes may require summer heat to seal down since the sunlight will not directly reach the roof surface.

If colder weather application is necessary, ambient temperatures above 40 degrees are preferable. Asphalt shingles tend to become less flexible in cold weather and will be inclined to keep the shape of the surface where they have been stacked. Precautions will need to be taken when handling the shingles as well as nailing them. The roofing crew will want to ensure the shingles are flat, as a nail could potentially break through the surface and decrease wind resistance resulting in a blow off. Pneumatic air pressure adjustments may also be needed.



John Monaghan II

Installation during slightly warmer months will result in a safer working environment, decreased fatigue and higher crew production.



Additionally, woven and closed cut valleys as well as the ridge cap shingles will necessitate special attention as those areas require shingles to be bent. Bending shingles in the colder temperatures could result in shingle damage. Breakage can be minimized by storing the shingles in a warm area such as the garage prior to application.

Potential safety hazards for the roofing crew need to be taken into consideration as well. Slippery weather conditions lead to ice on the ladder rungs as well as the roof itself and pose a considerable hazard to the roofing crew. Installation during slightly warmer months will result in a safer working environment, decreased fatigue and higher crew production.

Can the installation of your new roof wait? In most situations the answer is yes, roof replacement can wait until late winter, knowing spring and sufficient heat from sunlight are just a few weeks away.

John Monaghan II is the owner of LJS Home Improvement General Contractors. He has spent the last 20 years working with homeowners to bring their home improvement projects to life. LJS specializes in roofing, hail damage, water restoration, remodeling, finished basements, room additions, insurance repair and new construction. John can be reached at 317-834-4766 or john@ljscontractors.com.

Planner of note

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For more information visit: www.MartinsvilleChamber.com

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TOWN OF MOORESVILLE - BUILDING PERMITS

Ray's Demolition, Pleadies Drive, Demolition

Mike Steinhauer Edgewood Drive, Residential Electric

Leonard Allen, Hadley Lane, Residential Accessory Churches in Mission, Indiana Street, Commercial Remodel

Morgan County Building Permits

Dennis Gilday, Paris Drive, Single Family Residence
Craig & Michelle Mason, Beech Grove Road, Single Family Residence

John Overbeck, Cope Road, Electric for Accessory
Oran Lucas, Gadsey Road, Residential Electrical Upgrade

Susan Spain, State Road 44, Residential Electrical Upgrade

Lawrence Musgrave, State Road 44, Enclosed Porch
George & Alice McClure, Oak Ridge Way, Single Family Residence

Verizon Wireless, Shelton Road, Commercial Building

Robert Daffron, Hickey Road, Residential Electrical Upgrade

Ryan Taylor, Darrell Lane, Single Family Residence
Wayne Brown, Wilson Road, Pole Building

Andy Bullock, Watson Road, Electrical for Accessory
Cenlar, Edith Street, Electrical Upgrade

Daniel Patterson, State Road 252, Garage
Brian Hake, Heaven Hill Lane, Residential Electrical Upgrade

James Adams, Oak Knoll Court, Single Family Residence

New Business Filings

Brandon Perry, Hoosier Flooring, 420 Flair Avenue, Martinsville, IN 46151

Rachelle Gregg, Imagine Sewing, 5444 E. Orchard Road, Mooresville, IN46158

Richard & Jodi Scheve, TWISOD wick Candle Company, 1115 Twin Branch, Martinsville, IN 46151

Sheriff's Sales

Current updates available at http://morgancountyjail.org/index_003.htm

Note: If you need any further information, please contact the attorney listed per each sale. We do not know what debts are owed on the properties, the condition of the home, and we do not have keys to the residence. All sales are held at 2:00 p.m. at the Morgan County Sheriff's Department. If you are the successful bidder, you will be asked to bring in the full amount of the bid by 4:00 p.m. that same day. Funds must be in the form of a cashier's check. We do not accept letters of intent to purchase from your bank. Not responsible for typographical errors.

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