

WHERE MORGAN COUNTY BUSINESS COMES FIRST



Dave & Bob Jensen

DIVE IN!

A tale of two brothers: Close family and successful business

**START BY DOING WHAT IS NECESSARY THEN WHAT IS POSSIBLE
AND SUDDENLY YOU ARE DOING THE IMPOSSIBLE**

ST. FRANCIS OF ASSISI

 **Franciscan
HEALTH**

Networking opportunities

Rotary Club: Martinsville meets every Tuesday at noon at the First Presbyterian Church, 240 East Washington Street, Martinsville.

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.

Business & Professionals Exchange: This Hendricks County meeting takes place each Tuesday from 8:15-9:45 a.m. at Trine University, 7508 Beechwood Centre, Avon. More information at www.b-p-e.org.

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

Martinsville Noon Lions Club: Meets every Wednesday at Noon at the Wilbur Kendall Room at Morgan County Fairgrounds. For more, visit facebook.com/martinsvillenoonlions

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.

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.

Mooresville Chamber of Commerce: The regular monthly meeting on the third Thursday from 11:30 AM to 1:00 PM. The meeting location is Mooresville Eagles Lodge, 451 Samuel Moore Pkwy. Lunch is free. For more information call the Chamber office at 317/831-6509 or visit its website: www.MooresvilleChamber.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.

Mooresville Chamber of Commerce Coffee Connections: Event the 4th Thursday of each month at Bran & Shorts Coffee House at 8:00am, located at 15 W Main Street in Mooresville. Please RSVP to mindy@mooresvillechamber.com, public welcome, do not need to be a Chamber member to attend.

Join us for Coffee with the Martinsville Chamber. An informal hour every 4th Tuesday of the Month from 8:00 - 9:00 am at The Main Connection 460 S. Main St. Martinsville. For more info: martinsvillechamber.com

QUOTE

"You've done it before and you can do it now. See the positive possibilities. Redirect the substantial energy of your frustration and turn it into positive, effective, unstoppable determination".

- Ralph Marston

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In honor of David Keister

It is a tremendous loss to our community when David Keister died on April 8, 2020. Of course, he will be remembered as the stalwart Mr. Radio, bringing the first radio station to Morgan County. It was April 1967, when WCBK signed on to the airwaves for the first time. WCBK filled the airwaves with music, community news and information.

However, David Keister will also be remembered throughout the county for much, much more. A man of faith, David's driving philosophy was centered on finding a need and then filling it, professionally as well as personally. He built a successful business, at one point owning radio stations across Indiana, Illinois, Ohio, and Michigan. He also built a reputation for the character and leadership he demonstrated every day.

Drawn by a radio station opportunity in Martinsville more than 50 years ago, David and his family quickly became immersed in the community. Through the years, Keister was an active supporter of many local non-profit groups and organizations, for which he won many awards and the accolades of his peers. In 2012 the Indiana Broadcasters Association inducted him into the Pioneer Hall of Fame and presented him with the Lifetime Achievement Award for his 50+ years of dedication and service. While honored by the recognition, Keister said that people are the most important part of life. The people of Morgan County were the beneficiaries of his dedication and service to the community.

There are not many businesses, or business owners, who can celebrate five decades of business success, but David Keister was one of them. He said that as a business owner, "You just put your head down and do what needs



David Keister and Jim Hess

JIM HESS From the Publisher

to be done." His adherence to that attitude resulted in his being a role model demonstrating how business leaders have a significant impact on their own success, and on the communities they serve.

When we interviewed David in 2017 (April 2017 edition – see at www.morgancountybusinessleader.com) in celebration of the 50th anniversary of WCBK, he said that he wanted to be remembered this way: "That I was fair and appreciative of people that I came in contact with and the community and people's lives are better off because of the years I spent here."

It is without reservation that I can say he will get his wish. He will be remembered in exactly that way. It has been an honor to know and work with David and we offer our most sincere condolences to his family and friends. God bless and keep them in his care.

BUSINESS LEADER

MORGAN COUNTY

"Declaring the good works being done"

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

ESTABLISHED 2006
Vol. 14, No. 12

Phone: (317) 418-7925

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Be the Good – Mooresville Indiana

BE THE GOOD – MOORESVILLE INDIANA

Hali Mynatt, Founder
Sunni Johnson
Facebook: facebook.com/
groups/590013114923320/

By Elaine Whitesides

Morgan County Business Leader

On March 17, Mooresville small business owner, Hali Mynatt, was picking up coffee curbside from Bran N Shorts and her heart was hurting. She was hurting because she was seeing what was happening to the local eateries. “These are businesses that make our town who we are,” Mynatt said. Just as an aside, she wondered aloud, “Why couldn’t we make large carry out orders from the restaurants to feed people in the community on the front lines?”



Mynatt

The orders would be helping the small businesses stay alive. The food would be delivered to the people ultimately risking

their lives on the front line to fight the pandemic in the community. It would be a win-win.

The thought took root and Mynatt contacted her cousin, Sunni Johnson. Together, the two started floating the idea on their personal Facebook pages. The response was immediate and overwhelmingly positive. The idea was for donations to be collected and used to pay the eateries for carry out food that would be delivered to front-line essential workers. A line formed of people asking how they could donate and what they could do to help.

The Community Foundation of Morgan County joined in the effort and expedited an account and link to take donations through the Community Foundation. With their involvement it streamlined the donation process as well as payments to the restaurants. In addition, donations to the Community Foundation have tax benefits and every donor will receive a receipt at the end of the year.

In the meantime, Johnson set up a group page on Facebook: Be the Good – Mooresville Indiana. Like a snowball it started rolling, collecting steam day after day. At the time of this writing, there are 1,433 members and donations are pouring in. More than \$7,500 has been collected and every dollar has gone back into local Mooresville eateries.

By Friday, March 20, the first meals were ordered from Ralph and Ava’s Public House and delivered to the staff of The Springs

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Sal's Famous Pizzeria for Meadow Lakes Staff



Pies from Gray's Cafeteria for Mooresville Post Office Staff



Taco Bar from The House Mooresville for Morgan County Jail Staff

of Mooresville. Mynatt had placed the order before there was a request for any donations. There was no need to worry because before Friday Be the Good – Mooresville had collected enough in donations for two weeks of orders and deliveries were scheduled.

The response has been fast and furious. Individuals and businesses began making donations. Some are \$10 and some are \$500.

“The beauty of it is that in this time of such uncertainty for personal safety and financial security, people give what they want,”



Hong Kong Mooresville for St Francis ER Staff

Mynatt said. “Every dollar is important and goes right back into the community.”

“I realized how great it is to live in Mooresville,” Mynatt said. “People have blown me away with their generosity. I think many wanted to help but weren’t sure how. Be the Good gave them an avenue to support their neighbors.”

Local coffee shops, bakeries, and restaurants, totaling 15 different eateries in Mooresville, have participated. In fact, not one has declined to be a part of the effort. In a time when so many of the eateries are in survival mode, they are being creative and reinventing themselves. It is obvious that their efforts and hard work are not going unnoticed.

More than 800 front line workers have been fed in more than 12 locations including nursing homes, the police department, the fire department, emergency rooms and ICUs, grocery stores, the post office, and the Mooresville municipality.

The response from the recipients has been one of joy. “You can tell how tired they are and how hard they are working,” Mynatt said. “Being recognized for what they are doing and knowing it is the community doing this for them is very meaningful.”

It is the community that has pulled together to make it happen. Donations come in and residents volunteer to pick up and deliver food, with more volunteers waiting in the wings to help. Seeing that it is the community who is making this win-win happen has left people speechless just watching what everyone is doing.

Not even a tornado has stopped the people of Mooresville. The buildings and businesses downtown are in various states of repair, waiting for the day they can reopen.

Photos are posted on the Facebook page of deliveries but not by any of the volunteers. They are taken by people inside the facilities. No delivery people ever enter healthcare facilities. All pick-ups and deliveries are being made curbside, safely, according to guidelines issued by the state.

Mynatt and Johnson thought it might last for a few days, but that was four weeks ago. The email notifications of donations have been blowing up her telephone. “When it starts to slow down,” Mynatt said, “we will talk about ending it but for now, it’s going strong.”

“My heart was breaking,” Mynatt said, “because we are more than businesses in Mooresville, we are friends. I just had an idea and made it accessible. But it has been the community that has made it a success”.

Uncharted

May, 1804. A couple of explorers left St. Louis, Missouri and headed up the Missouri river to begin the American exploration of "The West". The explorers? Lewis and Clark and their Corps of Discovery.

May, 2020. We're all explorers now, adventuring into a new world of uncharted economic territory. On this, the eve of my deadline (April 17, 2020) Indiana COVID 19 cases have had 3 straight days of increases and Governor Holcomb preannounced that on Monday, (April 20th) the stay at home order for Indiana residents will not expire but rather be extended to at least May 1st.

And we're all going a little bit more stir crazy. (Or maybe it's just me?)

I've been doing this "market thing" for almost 27 years now. I have been through numerous bulls and bears these last three decades and I have never seen anything like all of us have witnessed these last few weeks. 1,000 point intraday swings have become instead of happenstance, the norm.

STOP.

Breathe.

Think.

The job of an investment advisor is to provide counsel and help clients make good, rational decisions. Decisions can often look wise and rational so long as the market is going up. Prior to February 19, 2020, Greed was good, wise, and prudent. But greed is the fraternal twin of fear. And brother fear has run rampant and unchecked for many trading sessions since. This week, brother greed returned. And many embraced him with open arms if not open pocketbooks. At the same time many of our leaders lobby to extend the closure of our economy for several more weeks to come.

I'm left with the question from many, "What do I do with my money, my stocks, my bonds?"

Stop.

Breathe.

Think.

Weeks of quarantine and 24/7 media fed fear and covid data overload do not lend well



**JEFF
BINKLEY**
Finance

to rational decision making. But we must continue to fight our darkest fears, our deepest doubts, and our growing predilection to panic.

Fight your irrational self. As I continue to fight mine.

Some things remain true even though terribly difficult to see right now. Capitalism, economics, hope, the American spirit, these remain. And they are powerful forces. More powerful than the covid.

Some phrases I cling to when fear comes: From Kipling's "If":

If you can force your heart and nerve and sinew

*To serve your turn long after they are gone,
And so hold on when there is nothing in you
Except the Will which says to them: "Hold on!"*

From Henley's "Invictus":

I am the master of my fate,

I am the captain of my soul.

And from the Psalmist:

"Be still, and know that I am GOD..."

The beauty of the Rocky Mountains, the Columbia River Gorge, the magnificent Pacific Ocean. The power of manifest destiny and a country stretching from sea to shining sea.

Don't be afraid. 216 years ago these all were, until they weren't,

Uncharted.

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

Free Coronavirus Screening

Indiana University Health Virtual Clinic offers free Coronavirus screening

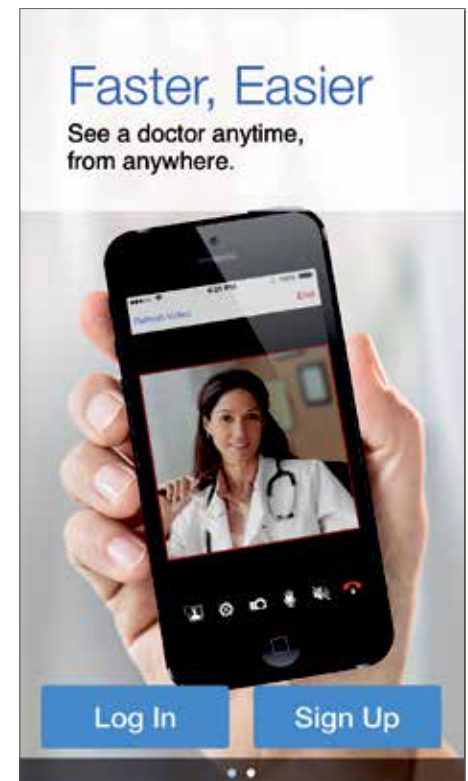
IU Health has launched a virtual clinic to offer individuals in Indiana regardless of age free Coronavirus (COVID-19) screenings using the IU Health Virtual Visit app <https://iuhealth.org/find-medical-services/virtual-visits>.

Staffed 24/7 with IU Health physicians, advance practice providers and registered nurses, the clinic will screen patients from home, potentially eliminating the need to visit physician offices, urgent cares or emergency departments.

The team will recommend and facilitate appropriate pathways for care, and provide direct access and communication with local hospitals as medically appropriate.

How can you access the hub?

1. Download the free IU Health Virtual Visits app (Google Play or iTunes) or enroll on your computer (<https://iuhealthvideovisit.org/landing.htm>).
2. Enroll by creating a free login and completing your personal profile.
3. Connect with the virtual hub, select "Coronavirus Screen" and find the appropriate pathway for care.



Indiana University Health

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A word of warning and an opportunity to begin again

What scares me about all of us being quarantined because of the COVID-19 virus is what this situation is really creating.

When you think about it, what makes successful people successful? At the root it's the habits and routines they consistently live by day-to-day. Depending on which study you read it takes 21 to 60 days to create a new habit. Well, we're well past 21 days in the quarantine and almost two-thirds towards reaching sixty days. That means many have created habits of not being engaged in their typical day-to-day.

This could be a great thing when you consider, more time with family like family dinners and other meals with family. I pray that realize again and maybe for the first time how important it is to spend time with family.

On the other side, many are forming the habit of not doing the daily things that make us successful.

It'd be great if we were able to walk down to the local store and pick up a bottle of success. Unfortunately, that's not realistic. We need to get back to basics and realize we've been given a great gift. We can start the year over. That's our opportunity to begin again!

With that opportunity in mind, ask yourself: "What habits do I need to develop to be even more successful? What daily routines do I need to develop to be even more successful?"

John Maxwell says: "You'll never change your life until you change something you do daily. The secret of your success is found in your daily routine."

Most times the main difference between being successful and being average is having successful habits. Some examples of successful habits could be getting up earlier, doing things when



JACK KLEMEYER
Business Coach

they need to be done, being prepared, and effective management of managing our daily transitions.

Here's a little four step reminder to build these success habits in your life?

1. Identify - Find the areas in your life that you want to change or that you feel need changing. Write down possible new habits that need to be formed. Don't become overwhelmed at trying to figure out how you are going to form all of these habits.

2. Pick 2 - Most people sabotage themselves by trying to change everything at once. Instead, pick one major and one minor habit that you want to form. For the next 30-90 days these will be the success habits that you will create.

3. Start small - Now that you have your two success habits, think of the daily or weekly routines that support these habits. Makes sure that they are easy to follow. For instance, let's say that you want to wake up an hour earlier so that you can start your day with real intention. Instead of setting your alarm an hour earlier right off the bat, try setting it 2-5 minutes earlier every morning until you reach your goal. When you do this, it would take you 30 days or 12 days respectively to create your success habit.

Remember, the best way to eat an elephant is one bite at a time.

4. Repeat - Once you have created your new habits move on to the next 2 success habits that you want to create. Before you know it you will have created a whole new life full of success filled habits.

Take a moment now and vividly imagine where you will be in one year when you follow these four keys to creating successful habits. Assuming it takes you 60 days to create two habits, you will have created 12 success habits in just one year!

Grow Your Business™ Coaching founder Jack Klemeyer is recognized as a preeminent resource for business professionals. As a John Maxwell Certified coach, speaker, trainer and facilitator of Mastermind groups for business owners and professionals, his results-driven philosophy calls for action and accountability. He and his Grow Your Business™ team are dedicated to taking businesses and their owners to the next level. Jack can be reached at Jack@GYBCoaching.com or at 317-755-6963. Learn more at GYBCoaching.com.

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Can you afford to stop advertising during a recession (or pandemic)?

The answer to that question is, probably not. During downtimes, whether they be recessions or other events, businesses start cutting back because they are afraid of the uncertainty in the market. Of course, one of the areas that is usually hardest hit is advertising. In the last recession in 2008, ad spending dropped by 13 percent.

It might seem counter-intuitive, but there is plenty of evidence to show why advertising is not an area to cut when business slows down. However, studies show advertisers that maintain or increase ad budgets actually increased sales during the downturn and afterwards.

Consider these four reasons to fight your gut feeling and maintain or increase your advertising budget:

1. Advertising competition will slow as your competitors cut back. That means that eyeballs will be less bombarded with advertising messages so yours will stand out. It is a good time to reposition or launch a new product.
2. By being visible in advertising, you are projecting company stability during a rough period.
3. You will probably get “more bang for your buck” because the cost of advertising may drop.
4. No business can afford to become invisible in their market. If you are not advertising, your customers don't think of you as often. With less competition, your voice can be that of a leader. It also can be “louder” and that usually results in greater market share.

If you think that eventually your market share or volume will “get back to normal,” consider these examples:

The rise of Kellogg's. It was in the Great Depression of the 1920s when cereal industry leader Post cut back on their adver-

tising budget. Kellogg's did not. In fact, they release Rice Krispies and the “Snap,” “Crackle,” and “Pop” vaulted Kellogg's to the top, growing profits by 30 percent. It has maintained the top position ever since.

Toyota goes the extra mile - in advertising. When miles-per-gallon reports were introduced during the energy crisis of the mid-1970s. Honda was at the top of the list and Toyota was following in the number two spot. Toyota stuck with its long-term advertising strategy of promoting their miles per gallon and in doing so, took over the title of the top imported carmaker in the U.S. by 1976.

The Golden Arches loses its sheen.

When, in the 1990-1991 recession, McDonald's opted to decrease its advertising and promotional budget. Standing at the ready were Taco Bell and Subway. They took advantage of McDonald's decision which resulted in Taco Bell increasing sales by 40 percent and Subway now has more stores worldwide than the Golden Arches. McDonald's decision cost them a 28 percent decline in sales.

Another strategy to take advantage of is a change of message. This would include offering short-term price incentives, which can always rise after the recession ends. Another perspective is not changing the price, but adding the message that your product is expensive, but worth it.

The evidence does indeed pile up that maintaining or increasing your advertising budget is a smart strategy for business when the financial climate is a challenge. When Sam Walton, one of the most successful retailers in the world, was asked what he thought about the recession, his reply spoke volumes. “I thought about it and decided not to participate.”

Wise words and a successful strategy.
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Bob & Dave Jensen

DIVE IN!

A tale of two brothers: Close family and successful business

By Elaine Whitesides
Morgan County Business Leader

Bob Jensen wanted to teach, and Dave Jensen thought he'd be an engineer. It sort of worked out that way. Not officially, but Bob does teach, and Dave uses those engineering skills in their roles at Jensen's Pools and More.

The brothers have worked together for more years than they haven't. Even as boys, and young men, the pair were either working side jobs together, running a business part-time out of Bob's garage, or were both employed at Watson's Pools. They like working together. They know and trust each other and have learned to lean on one another to take advantage of each other's strengths.

Bob's degree in business from Indiana University and Dave's penchant for the technical details of installations were right in line with their personal interests and cemented their roles in the business. Bob manages much of the administrative side of the business, spending most of his time at the store in Camby where he plans with and educates customers. Dave, on the other hand, prefers to be out of doors and spends most of his time overseeing and managing pool installations and services out in field to high standards just like an engineer.

Having roughly designed roles aside, both Bob and Dave share the same personal and professional values. Jensen's Pools and More is a family business, and everyone works together to get everything done. Both brothers are customer-centered and devote time and effort talking to owners and other businesses to develop relationships. Not only are people and relationships important to them personally, their practice had a tremendous impact on their business.

They initially came to Morgan County in 1988. That decision was made because they saw the potential for growth in the market. With their expertise and experience in pool installations, they managed to sell 30 pools that first year. Now they average about 150 pools per year.

THE RISK OF RETAIL

Originally, their intent was to only sell and install pools, above ground and in-ground. Dave said, "We weren't thinking retail at all when we worked the installations."

Bob explained the change in direction – or addition to the

business. "The above ground market runs dry when school starts," Bob said. "We had to do something to stretch the pool season out to October." In addition, the business had acquired equipment and they needed a place to service, repair, and store it.

By 2008, in the midst of the recession, they opened the retail store on Kentucky Avenue (Highway 67) in Camby. Their belief was that the retail side would fit right in with their plan to expand the season. "Because it was in the time of the recession, people were keeping their entertainment at home," Bob said. "When you have a pool at home you have to take care of it." They stocked chemicals and parts and offered services. In addition to providing parts for replacement and repair services, they developed checklists for opening pools in the spring and closing pools in the fall. Openings and closings have become a regular part of their work.

Dave worried about the retail store in the beginning but admits, "He (Bob) was right, people have to service their pools." The decision has paid off. "The retail store is a good balance," Dave said. "Retail goes up when installations fall off." The store stays open throughout the year with reduced hours in the winter months.

Five employees stay on all year and more than 20 are hired to work during the pool season. "Trying to find good people year after year is difficult," Bob said. "We try to keep a core group year-round and employ a lot of college students and retirees in season." One of those in the core group is Eric Gorman, the General Manager for the store, which is a bit of a misnomer. Just like other small businesses, everyone pitches in to do whatever needs to be done when it needs to be done.

FAMILY VALUES

The brothers grew up in Merrillville, along with sister, Sally, who is still a Hoosier in Valparaiso. Their father has died. Their mother, Rosemary has retired to St. Petersburg, Florida. The family was close and instilled the work ethic and dedication it takes to make a business successful.

Bob was the first to buy a home and settle his family in Mooresville. He and his wife, Beth have two children, Bob and Jill, who are now grown and on their own. He was followed then by Dave, who still remains at home in Mooresville. Dave has a son, Blake, who now works for a pool distributor in Pittsburgh. Bob moved but is just barely across the county line into Plainfield, which is Hendricks County. He was not going too far out of Mooresville.

Family has always been important to the Jensen clan. And the value of family inserts itself into the business. Bob said, "A pool is a family meeting place where lots and lots of great memories are

JENSEN'S POOLS AND MORE

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Web: Jensenspools.com
Facebook: www.facebook.com/Jensenspools
Retail store hours:
Mon. – Fri. 9 a.m. to 6 p.m.
Sat. 9 a.m. to 3 p.m.
Closed on Sunday

created. A pool extends the house out into the yard. For grandparents, it brings their children and grandchildren over for fun times. It keeps families close."

Many customers send pictures of their families enjoying their pool. Not just the first dip, but over the years. "We get to see families grow," Dave said, "and often install pools in yards of the children who grew up with our pool in their backyard." The pair says they often get invited to pool parties and feel like they become part of their customer's family. It is one of the perks of their business that they find extremely satisfying. "We are creating a happy thing," Dave said.

ROLLING WITH THE TIMES

While the idea of owning and enjoying a pool has been sustained, or has grown, through the years, there have been lots of other changes in backyard living. "Each year we go to the pool shows," Bob said. "We look at trends and try to bring them back to the Morgan County area." While they know not everyone can have a pool in their backyard, they can have a warm and welcoming patio area, grill, or spa.

This year people will find two new products at Jensen's Pools and More. One is a new line of HDPE (high-density polyethylene) furniture. The tables, chairs, gliders, and Adirondack chairs are made from recycled plastic bottles and comes in a wide array of colors. "Twenty-two colors!" Bob said, "it's not your usual patio furniture. It is durable with a life expectancy of 15 years."

While propane gas grills are available, the other new thing found at the trade shows is wood pellet grills. "They are pretty amazing," Bob said. "It controls the cooking with a meat thermometer and has an auto feed hopper."

Technology has also infiltrated Jensen's Pools and More. "There's a lot of automation coming to pools," Bob said. "It is built into new pools and can be retro-fitted on existing pools.

Heaters, lights, fountains, even outdoor lighting can be added into smart home set ups that you can control from your phone." Technology is not just in the products, but in the way business is conducted as well. With phones and WiFi, the crews are constantly connected and business comes in through their website and social media. Planning and facilitating installations, schedules, and permit information is made faster and easier with online resources.

The pool installation business is obviously seasonal. While some business owners would fret over that, the brothers have adjusted with the retail store for the business and in lifestyle personally. They love their careers but in July and August it is hot in Indiana and the crews are exhausted. Jensen's Pools and More is closed in January, so everyone gets a break. "By the time we get tired and burned out," Bob said, "it is the off season and we can recharge and get ready for next year!"

"When I get tired," Dave said, "it's wintertime. We used to plow snow, but we don't do it anymore. We don't need to do that for the business now and it doesn't allow us to rest."

Not only is the business seasonal, it is also weather dependent. For that reason, many of their customers come in late fall and winter to plan for the next year – and get on the schedule. For fairness, they work using a first in/first out system. By the time the season begins in the spring, they are ready to get to work on the dry days. "We can never make specific promises," Bob said, "but we do our best to accommodate our customers."

"Every day is a juggle," Dave said. "because it is all weather driven." To keep up with their evolving schedule, they buy pools locally so they can buy on demand. It's one more piece of the puzzle to juggle but fits right into the operation.

THE BOTTOM LINE

Working on their second decade of business, the brothers are content to service Morgan, southern Marion, and Hendricks Counties. "We don't want to get much bigger," Bob said. "Getting bigger sometimes gets out of control. We have found our niche and it works."

Dave added, "Bigger is not always better. You lose quality. We do all of our own installation instead of subbing it out. Our customers know the work will be supervised by the management."

The Brothers Jensen say the pool business is unique. "We are trying to create family fun spots," Bob said. "Pools are something that draws family in. Kids love water and spend a lot of time in the pool, making memories." That being said, both brothers say they have one regret about the business. They agree that they should have started the business earlier, 20 years earlier.

Heartbreak gets to the heart of the matter

BETH SULLIVAN-SUMMERS, ATTORNEY AT LAW, LLC

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By Elaine Whitesides

Morgan County Business Leader

Beth Sullivan-Summers graduated from Indiana University McKinney School of Law in 1986. The path to that graduation day was circuitous. As a girl, Sullivan-Summers wanted to be a veterinarian. "After the first euthanasia," Sullivan-Summers said, "I knew I couldn't take it." She returned to the counselors to take career inventory tests, which came out indicating she would be good at social work. "I said, 'OK, I'll give it a try,'" and went to IU Bloomington where she received a bachelor's degree in social work. She was starting a master's degree program when a criminal justice class sparked an interest in law. Instead of continuing in the social work program, she left to start law school.

At that time, she had her sights set on being a criminal defense attorney. "I wanted to save all those people that were unjustly convicted," Sullivan-Summers said. However, after the first few criminal law classes she realized she could not be a criminal defense lawyer. "So many guilty people are walking around," Sullivan-Summers said, "because their attorney had gotten them off on a legal technicality. I wouldn't be able to sleep at night doing that." She began taking probate courses and, she said, "I fell in love with estate and tax law."

Her first job was in the Estate and Gift Tax Division at the Internal Revenue Service. Over three years she built her store of knowledge and experience. By this time, she had married Christopher C. Summers, Sr. and they were building a family to include three children, CJ (Christopher Junior), Whitney, and Heather. She took a job at a bank and for 20 years worked as a trust administrator.

In 2008 she was offered an opportunity to join a law firm. She was helping people create the documents that make decisions for them. "When a person dies, certain things have to happen," she said, "and I am here to make them happen."

She had found the area of law that suited her but working in a large firm did not. She quit in 2011 and started a private practice in an office she built next to her Mooresville home. She began to develop her practice.

Being her own boss and having the flexibility that brings was just what Sullivan-Summers needed because her husband of 35 years was



diagnosed with cancer. She spent the majority of the next three years caring for him. "I was grateful to be self-employed," she said, "because it gave me the opportunity to care for him." She added, "Not many people get that time and those three years were very important to me."

IN THE WAKE OF GRIEF

After he died, she returned to her practice, but something in her had changed. "Losing my husband made me much more compassionate with people who have suffered a close loss," Sullivan-Summers said. "It brought me closer and able to feel what the people I serve are feeling." She says she well understands the feelings of helplessness and desperation that go along with losing someone.

She says she has learned that everyone grieves differently and for a different length of time. "I deal with people when they are in a very vulnerable part of their lives," Sullivan-Summers said. "I see tremendous grief, confusion, and feelings of helplessness and fear."

Not only did her loss change her understanding, it changed her practice as well. Her empathy extends beyond understanding the grief, she understands how difficult it is to take care of the business that must be conducted when someone dies. She works with families to establish a plan ahead of time and execute all the documents that will direct what happens in accordance with their wishes. With an estate plan, there is less uncertainty and fewer decisions to be made in a stressful time.

"I encourage people to call me to get answers when they need them," she said. Many times, those calls are well out of business hours. "I want them to know I am available whenever they need me," Sullivan-Summers said. "They are already feeling a loss of control and being able to reach out for answers makes them feel they have a little control and are being productive."

"The services I offer provide them with some level of comfort and security," she said. That brings her satisfaction. "I feel this is my calling. If I can take some of the burden off their shoulders, then I feel I have accomplished my goal."

THE JOURNEY LEADS TO AN ANSWER

After the abrupt changes and obstacles in her career path, Sullivan-Summers says it all had a purpose and she feels she has found her ministry from God. She said, "We all find the answer one day."

The shift in her mindset for the families she serves has had a positive impact on her business and with its growth, she needed more space. Not wanting to leave her home, she converted a barn in the back of her property into her office. "My husband and I always wanted to live in the country," she said. "We met the person selling this property in August 1996 and we bought it. I've been here ever since, and I'm not going anywhere now."



STAY WITH US



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Thanks to so many who have committed to maintaining their membership dues to support the activities of the Y during the time of social distancing.

- over 1800 meals are being served weekly
- 120 students are contacted by their Before & After school mentors weekly
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#StayWithUs we can't wait to see you again at the Y.

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Economic development is still happening in Morgan County during the COVID-19 pandemic

As quiet as it is, there is still activity behind the storefronts, and it's no different for MCEDC and our economic development partners. While everyone is distracted by the COVID-19 pandemic, consider these items of Morgan County interest:



MCEDC and our partners continue to identify and resolve issues related to the massive project. Company officials have indicated that the new facility could be considerably larger than the 768,000 square-foot structure that was announced in December of 2019. All of this while Nice-Pak is at the center of the global

battle against COVID-19 with its production of sanitary products – Nice-Pak is hiring!

- Mooresville Redevelopment Commission continues to develop Mooresville Industrial Park in preparation for the construction of the RDC's 75,000 square-foot industrial shell building by Runnebohm Construction (a valued MCEDC investor). Road infrastructure and site work are underway, and the shell building is already being marketed by the MCEDC and Cushman Wakefield on behalf of the RDC with a focus on manufacturing operations that would locate and grow in Morgan County.
- Nice-Pak's recently announced modernization and expansion project continues to move through the design and development phases as the company, the Mooresville RDC, the Town of Mooresville,

- Morgan County Redevelopment Commission is gearing up to construct the new Waverly wastewater treatment plant that will provide sanitary sewer capacity to northeastern Morgan County and our Johnson County neighbors. This infrastructure complements the pending I-69 construction project as well as private utility systems in the area, and it will play a key role in economic development along the interstate corridor. The Waverly WWTP development site also provides the county with acreage to support indus-

trial development needs, and MCEDC continues to promote this site for industrial projects.

- The City of Martinsville continues its efforts to promote real estate development in the vicinity of Mahalasville Road and Artesian Way as well as near the I-69 interchange at Liberty Church Road. MCEDC continues its role in support of the city's efforts to identify and prioritize development sites, and MCEDC partners stand ready to assist the city with site identification and infrastructure planning. Growth is in the forecast!
- Westpoint Business Park in northern Morgan County continues to gain market interest as the logistics parks along I-70 experience high demand for capaci-

ty. Westpoint BP is a privately held development that is under the joint jurisdiction of Hendricks and Morgan counties, and a tax increment finance district was created to support development of the 550-acre site. Approximately 190 acres are located within Morgan County.

Finally, please take a moment to recognize the non-stop effort put in by our local and county governments, the Greater Martinsville Chamber of Commerce, the Greater Mooresville Chamber of Commerce, the Indianapolis Chamber of Commerce and the State of Indiana in support of business and the workforce in Morgan County. These entities and their resources continue to play a critical role during these uncertain economic times, and the information and support that they provide is vital for the sustenance of our local economy.

Sometimes our fate resembles a fruit tree in winter. Who would think that those branches would turn green again and blossom, but we hope it, we know it".

~ Johann Wolfgang von Goethe



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Are you ready for an ALLERGY STORM???

Due to the mild winter, physicians are predicting a spring and summer with an alarming increase of the particles in the air that cause those with seasonal allergies to suffer. There is little that you can do if you venture outdoors, but did you know that you can eliminate as much as 99.98% of these particles from the air inside your home? If



Jod Woods

you or someone that you love suffer from seasonal allergies, PLEASE contact us to discuss

the Trane Clean Effects air cleaning system. This air cleaner works with your furnace blower to safely remove particles such as dust, pollen, pet dander, dust mites, viruses, and smoke as well as pet and cooking odors. Don't wait until the sneezing starts! Contact Anita or Carrie at 317-831-5279 to schedule a project manager to discuss your options and quote this amazing piece of equipment.

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

Economy
HEATING - AIR COND - PLUMBING

Managing your small business beyond covid

As we move toward economic restart, it's time to think about managing beyond Covid.

We're entering a new world. The nightly news will continue to influence our day-to-day. Managing beyond Covid, we'll still be navigating uncharted waters. That means we still can only look at the short term. We'll get back to long-range planning later but for now, the goal is still to survive and position your company to thrive in the new world.

Here are the things we can be doing to thrive beyond Covid—

Lead with more confidence than ever.

Crisis is change and as we return to work in this new world, there'll be many changes. Keep communication two-way and more frequent.

Avoid paralysis, with yourself and your team.

The sense that you don't know anything because things are changing daily can cause business owners to stop functioning altogether. Business owners are accustomed to the day-to-day flow of work driving us, dictating how we spend our day. Without that, you have to find other ways to drive yourself and your people.

Set deadlines for yourself. Block out specific time for specific things. Use your Quarterly Action Plan to drive your activities. Now's the time to create new routines for yourself. It's hard to stay motivated but if you do, you'll be better, your team will be better, and your business will be better... maybe better than ever.

Pull your team together and identify what you've learned about your company as a result of the pandemic crisis.

Then identify how you can capitalize on those learnings.

The time to learn the lessons of this new world we're entering is now. What is it teaching you about your business? Companies have discovered strengths they didn't know they had. Restaurants doing curbside and delivery are finding out who their really loyal patrons are. Zydeco's in Mooresville is not only selling their popular hurricane mix carryout, they were able to start selling the 3 bottles of rum with it. Beyond Covid, patrons will likely buy hurricanes while dining at the restaurant plus some to take home.

Have you discovered vulnerabilities? One of our manufacturing clients identified that they need to cross-train people because if someone gets sick, the business would screech to a halt. So they're furiously cross-training not only workers but management too.

You knew your customers' needs pre-pandemic but do you know them now or have they changed?

Do a quick connect with customers and find



**ROGER
ENGELAU**
Business Coach

out what they need post-pandemic. Connect in unique ways—hold a Zoom meeting or webinar, find a reason to schedule a virtual lunch, and have food delivered to each participant.

Create a stellar sales plan to prepare for when business picks up.

There's some thought that once the economy picks up, it may go like gangbusters in some industries. Look for a way to change WHAT you sell and/or HOW you sell it. Classic Cakes in Carmel has taken this time to use social media in creative ways to expand her customer base.

Develop policies you needed but never had time to write.

What process improvements can you be making now? The time to test your processes is in the busiest time. A veterinary client was forced to operate under capacity after some workers left, and the remaining team members found innovative ways to accomplish the same amount of work. The experience told them things about their business they would've never known before.

Create your Single Sheet Business Plan, or refine it, so you're ready to hit the ground running.

While you can't focus on 1-year and 5-year goals and beyond right now, focus on the quarterly goals and really use your Quarterly Action Plan to direct your activities now.

In a recent IBJ article, Mitch Daniels said, "The next few months will expose many functions that make little or no contribution to the core mission of thousands of businesses."

Changes you've been forced to make now could very well improve how you do business beyond Covid.

Award-Winning Business Coach and Owner of Inspire Results Business Coaching, U.S. Military Academy at West Point graduate, Roger Engelau and his team of business coaches apply their business expertise to help business owners improve their business, income, and lifestyle. To schedule an exploratory discussion, go here <http://bit.ly/timewithRoger>, call 317-908-5809, or email Roger@InspireResults.com.

A good time to borrow money

If you're thinking about taking out a loan on a new car, home, boat or any other major purchase, now is a great time because interest rates continue to drop. Basically, it's as if there's a sale on money right now and borrowing at a low rate could save not only on monthly payments, but on thousands of dollars over the course of your loan.

Auto loan interest rates, for example, have been low for some time but now, in an effort to help rebuild the economy due to the COVID-19 threat, the Federal Reserve has reduced them even more. You may not think a couple percentage points adds up to all that much in savings but take a look at this:

If you took out an auto loan for \$35,000 with an interest rate of 6% and spread it out over 72 months, your payments would be around \$580 a month and you'd end up paying \$6764.00 in interest over the course of your loan.

Now, if you borrowed the same amount with the same terms but your interest rate was only 4%, your monthly payment would be around \$548.00, and you'd only pay \$4426.00 in interest. That's a savings of \$2338.00 in interest.

While low interest rates are available now, they are not guaranteed to everyone. There's another factor that plays an essential role in determining the rate for which you qualify. That factor is your credit score. Think of your credit score as a grade you receive for paying your bills on time every month and for maintaining a favorable debt to income ratio. The higher your grade, the easier it is to get a loan with great rates and terms. See, credit scores are what lenders use to determine the level of risk associated with loaning money to you,



JEFF HOBSON
Hobson's Hints

as well as how good the terms of your loan will be. In the eyes of the lender, the higher your score, the more likely you are to pay back the loan, therefore, making you a low-risk investment and rewarding you with better terms and lower interest rates.

If you have good to excellent credit and are considering borrowing money from a lending institution, you're probably in a position to negotiate some of the lowest interest rates and best terms currently available. That certainly is a winning combination for anyone looking to refinance or make a major purchase.

Jeff Hobson, owner of Hobson Chevrolet Buick GMC in Martinsville, has been in the automotive business since attending Bethel College in Mishawaka, Indiana. He and his family have been serving the Martinsville community since 2007.

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CHECK IT OUT

How will COVID-19 impact your business finances?

We are all overwhelmed with the COVID-19 issues and it's unquestionably a sad fact that this will be felt on small business finances. As I've written about many times over the past several years, there is a direct link between good health and a good, healthy bottom line for business owners. But never in a million years could I have imagined what we're experiencing right now.

Knowing that small businesses are the backbone of America, and being a small business owner myself, the financial impact felt by CO-



JENNIFER WALKER

VID-19 could be far-reaching for many years. During a tough economy, best practices for ac-

counting and finance can make the difference between success or failure of a business. Many companies may cut back elsewhere in operations, but it is essential to stay on top of your accounting.

Consider that one of the roles that accounting fulfills is being the eyes and ears of the organization. Obviously, this role is especially critical when a business is under stress. You need all the help you can get to keep things running smoothly.

Getting your financial act together, doing more with your assets and keeping your debts low aren't some kind of miracle cure for your business. They're things that successful businesses already do all the time, not just during the good times.

Here are a few tips to help you improve your accounting practices to help position you better in today's economic challenges.

Continually review your expenses and maintain best practices for tracking and managing costs, so that you can quickly eliminate non-essential expenses. For the majority of businesses, compensation and benefits are typically the largest expense items.

Carefully measure the amount of liquid assets your business can generate and how much the business needs. Good accounting principles

are crucial so that management is always aware of the company's cash position. It's no surprise that companies have to become more aggressive in collecting receivables. Be sure you understand the impact of tax law changes during economic recoveries.

Sharpen your focus on budgeting and forecasting. Take a closer look at managing your budget and forecasting future revenues. Forecasting revenue during a slowing economy becomes increasingly difficult as sales cycles lengthen and workforce reductions are often necessitated.

What changes during a recession is that these things become a lot more important. You might be able to get away with not doing them during the good times. But when business gets tight, they can mean the difference between bankruptcy and survival.

We really are all in this together. It is my hope these interesting times will eventually strengthen our network of small business owners and our resolve to overcome.

Andrew & Jennifer Walker, Walker Bookkeeping, LLC, collectively have more than 29 years' experience in bookkeeping, helping small businesses and nonprofit organizations in Morgan and surrounding counties. They can be reached at (317) 306-1282 or email: walker-bookkeepingllc@gmail.com.



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You too can start an endowment

While the world is adjusting to a life of social distancing, our local businesses and nonprofit organizations are doing their best to maintain operations without seeing customers or clients. In this new normal it is crucial to find creative ways to sustain sales and revenues, but what about nonprofits that are serving our community more now than ever? Most nonprofit organizations are only operational when they have grant funding or when they are supplied with generous donations. When hard times effect everyone across the economic spectrum, donations decline, and our nonprofits are struggling when the services they provide are imperative to getting our community back to normal.

In the past few years, how much have you given to a nonprofit organization as part of a sponsorship or donation? There is a simple solution for sustaining those organizations you align your passion with while also still receiving a tax deduction for your charitable contribution, it's called an endowment. The Community Foundation of Morgan County (CFMC), holds endowment funds for many donors who want to give annual support to a nonprofit by making a charitable contribution once that will support an organization for a lifetime. An endowment uses charitable contributions to invest in a conservative portfolio and each year the donor can use the annual income distribution to support a 501c3 organization's operational budget or to fund programs benefiting Morgan County residents. For example, a \$10,000 endowment can produce an annual grant of \$450.00. Instead of sponsoring multiple events or giv-



ED KOMINOWSKI
Philanthropy

ing when business or personal resources allow, why not start an endowment?

Through the end of 2020, CFMC can match any new endowment donations \$.50 for every \$1 donated. A \$10,000 gift to start your fund will create \$5,000 in matched money. As a business owner that's a great way to leverage your investment! If you need more information on starting an endowment, please feel free to contact CFMC. This is the time when we can plan for the future by intentionally giving for years to come. Not only will you be able to continually support the mission of a Morgan County 501C3, but you will receive a tax deduction for the \$10,000 you invested. If you need more information on starting an endowment, please feel free to contact CFMC. This is the time when we can plan for the future by intentionally giving for years to come.

S.R. 37 traffic patterns changing south of S.R. 39 interchange

On or after Monday, April 20, traffic on S.R. 37 south of Martinsville is changing.

Northbound S.R. 37 from Indian Creek will open to two lanes. The left lane will carry northbound through traffic, and the right lane will exit onto S.R. 39.

Traffic on southbound S.R. 37 will be moved to the right lane just south of S.R. 39 so crews can work in the median.

This traffic configuration will be in place for the remainder of this construction season. Dynamic signage will indicate merge points and help prepare drivers for slowing or stopped traffic.

S.R. 39 traffic shift scheduled

Beginning on or after Monday, April 20, S.R. 39 traffic lanes are scheduled to shift between Morton Avenue and the railroad crossing. S.R. 39 traffic will shift to one side of the road to allow crews to widen the other side of the road.

S.R. 39 is being improved this year to safely move more traffic during the 2021 closure of S.R. 37 in Martinsville. Daytime traffic flagging is ongoing on S.R. 39 between S.R. 37 and the White River for pavement patching and utility work.



CFMC COVID-19 Emergency Fund in Action: *Mt. Olive UMC Food Pantry Providing Groceries, Smiles and Prayers*

In Morgan County we've experienced our fair share of crises that brought our family, friends, neighbors and communities closer together as we helped each other find stability once more. Today, we're faced with the COVID-19 crisis that's keeping us apart, so everyone remains safe and healthy.

We don't have to look very far to see that people have lost their jobs, become ill with the virus, or are working on the front-lines of keeping essentials (i.e. food) on the shelves and all are struggling to keep a roof over their head and food on the table.

The Community Foundation of Morgan County (CFMC) understands food insecurity is a real problem in our communities. That's why we established the COVID-19 Emergency Fund to support local food pantries that serve our most vulnerable and at-risk individuals and families.

"Since 2012, we've been meeting the physical and spiritual needs of people across Morgan County through our food pantry. We saw a need in our own congregation when someone was in poor health or was out of work. The majority of our members volunteer at the pantry, and they have always been generous and caring people," said Mt. Olive United Methodist Church (UMC) Pastor Jeanine Burge.

In the beginning, they helped residents of the Wilbur area who were older and lived on a fixed income. Church members funded the once a month pantry themselves and gave out non-perishable foods to approximately 25-30 families during the first year.

COMMUNITY FOUNDATION OF MORGAN COUNTY

"The first day we opened our pantry, it was a Saturday morning and it was raining. There was a woman in her 50's who walked almost five miles to the church for food. She and her husband didn't have transportation. We filled a box with food and drove her back to her mobile home," said Sharon Reid, a food pantry volunteer. "We started taking a box of food to her home every month. Thankfully, she and her husband found jobs and were able to buy a vehicle. We were able to help them for at least two years."

In 2015, Mt. Olive UMC Food Pantry partnered with Gleaners Food Bank and has provided fresh produce, meats, breads, non-perishable items, breakfast foods, snacks, and beverages. When word spread about the pantry, the number of people and families served grew from 25 in 2012 to 124 this year. Keep in mind these numbers represent only one person per family. The average number of people in each household is approximately five, according to Reid. "Working with Gleaners has allowed

us to give out a better variety of foods, like meats, that help our families make complete meals," she added.

Burger said some of the people they helped came back to volunteer at the pantry and started coming to church on Sunday mornings. "Our love and service for others extends beyond giving out food. Our first priority is to show the love of Jesus Christ by our actions and words," she added.

"I think of Mary Brown Beliles, a woman in her 70s who used our food pantry for four years. She was taking care of a relative who lived with her and both of them had limited income. Mary was so appreciative of the pantry that she started giving back by cooking hot meals for the pantry volunteers. She had a heart of gold," Reid said.

Now, thanks to the generous grant from CFMC, the Mt. Olive UMC Food Pantry can purchase additional food from Gleaners and other places, like Walmart, so they can help more people in need. Currently, due to COVID-19, the pantry operates every 12 days as a drive-thru service where a box of food, per car, is delivered by volunteers wearing masks and gloves.

Supporting our local food pantries with emergency funding is a real solution to meet the needs of at-risk individuals and families. Currently, the grant funds are available for the next three weeks or as long as CFMC receives additional donations. We know the problem of food insecurity will continue to grow due to COVID-19. Be a part of this solution. Donate today at www.cfmconline.org.

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