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MORGAN COUNTY

October 2020



BUILDING ON SUCCESS

Lindsey Smalling takes a step that takes the Smalling Group to a new level.

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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/martinsvillenoollions

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.

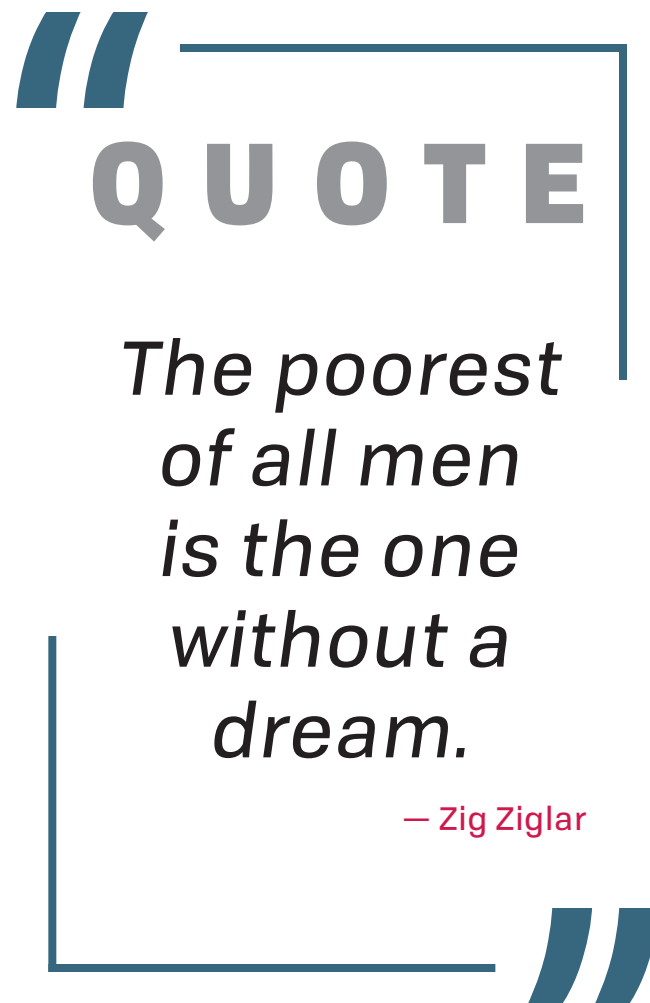
Rediscover Martinsville: An Indiana Main Street U.S.A. Association. For information: PO Box 1123, Martinsville, IN 46151. 765-343-6303 or e-mail: rediscovermartinsville@gmail.com. Follow us on Facebook.

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



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Is it right for you?

When you talk to business owners, they will tell you they enjoy what they do. When you talk to the happiest and most successful business owners they will also tell you they love their work, but they might also tell you that it seems that as much as they found something they love to do, it was their work that found them and they knew it in an instant.

Passion is something that drives people to do something in particular. It is when that passion is accompanied by the feeling that it is exactly the right passion for you that drive is accelerated to the point of fervor.

The difference came clearly into view when the stories of our three subjects this month were told. None of them talked about making millions of dollars. None of them talked about long hours or challenging events they have experienced. All of them had a positive and enthusiastic manner in which they told their stories.

Lindsey Smalling had a dream snatched away from her at a young age with no plan B in the wings. She tried different jobs, but when she started part-time in a real estate office, she KNEW this was the right career for her. That was more than a decade ago. She is so motivated to do good for her team and community that she was determined to find ways to be better, do better, and compound success. Her career and business came to her.

The story about Lisa Blackman, an elder law attorney in Martinsville, explains the illuminating moment that changed her life. Three decades ago, her passion found her and today she is just as excited to get up in the morning and go to the office. Her career and business



JIM HESS
From the Publisher

came to her.

Then there is the tale of Dan Carmichael. He was an athlete going to college who had an opportunity to own a business. He quit school and took it. After more than two decades, he went in a completely different direction as an Athletic Director in a Christian school. But when he was offered his current position, it was the one that sparked a fire that made him see that he had been preparing for this role all his life and when it came him, he was ready.

It might seem like an insignificant difference in degrees of passion. Being on the razor's edge or the cutting edge in your field is liberating and well, just feels *right*. You know that because people who feel that way stay there, not because it is easy but because it is *right for them*. It is what makes them the happiest and most driven for success.

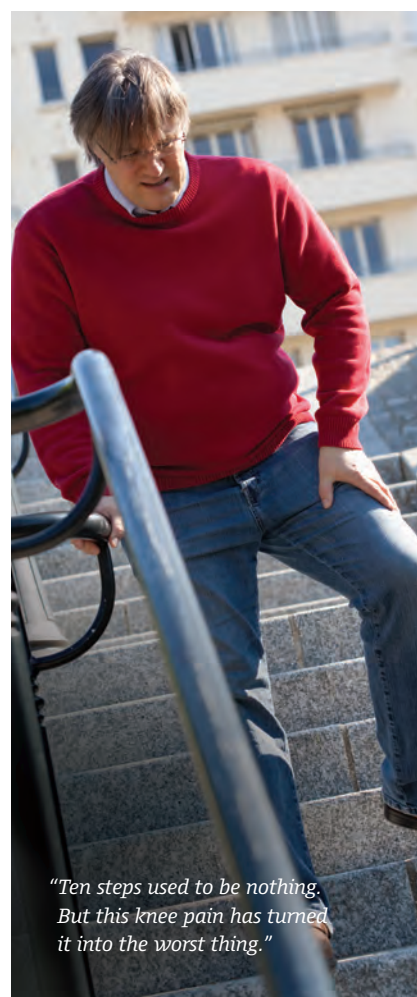
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MORGAN COUNTY

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Ephesians 2:10

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

Find the right fit

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By Elaine Whitesides

Morgan County Business Leader

Bedford eighth grader Lisa Blackman determined she wanted to be a lawyer. “One day I just decided I wanted to help people and do good in the world,” Blackman said. As she grew older, she saw her goal was something beyond a college degree. “I wanted a *profession*”.

“I never really had doubts about becoming a lawyer,” Blackman said. “But that first year in law school was brutal.” The Socratic Process is one of the vetting methods used during the first year. The instructor selects one person in the class and when a question is asked, the targeted person must answer the question first – if they can. “The stress is almost insurmountable,” Blackman said. The premise is that if the student can’t handle the pressure in an educational environment, chances are that they will not be able to handle it in a court room. “They try to weed you out,” Blackman said. “You have to really want it to stick it out. I wanted to quit a lot.” However, she heeded the advice of attorneys she knew to just get through the first year. She did.

When she graduated with a Doctor of Jurisprudence from Indiana University in 1997, her first goal was to get a job because she had loans to repay. “I didn’t have many idealistic visions of going out on my own,” she said. Her first job was in a general practice firm. Her work gave her experience in areas such as wills, collections, personal injury, corporate dealings, 501c3 organizations, social security disability and more.



Lisa Blackman

A SPECIALTY FROM NEED

As if on cue, her aunt called and asked for help. Blackman’s grandfather was moving to an assisted living facility, and he needed to get his affairs in order. “I had a general idea of what was needed, but knew it was not my expertise. She talked to several attorneys who all referred her to Roger Coffin in Martinsville.

She arranged an appointment and went with her aunt to the meeting. “At the time I didn’t even know elder law was an area of concentration,” Blackman said. In fact, at the time, the Indiana State Bar did not even have a section for elder law. After listening to Roger Coffin, Blackman told him, “You have to teach me how to do this.” He replied that they needed help in the worst way and after a period getting to know each other, Blackman joined his practice in March 2001.

THE REASONING BEHIND SPECIALIZATION

Her years of experience made Blackman realize how difficult it is to have a general practice today. “The law is complex concerning so many things,” she said, “that it becomes necessary to have an area of specialty.”

She stepped into learning elder law through continuing education classes and tutelage from Roger Coffin on contracts, planning strategies and other things that are learned through experience. “Elder law changes a great deal,” she said. “Over the years, the laws have become so complicated that the field has grown because

people need help.” Elder Law now has its own section at the Indiana State Bar. Attorneys stay on top of it through continuing education.

ELDER LAW IS A GOOD FIT

It has been almost two decades since Blackman made elder law her focus, and she says it is the specialty that fits her. “I love working with elderly people,” she said. “They have lived their lives, raised their families, and bring such interesting perspectives and stories. I am helping them plan for the worst. I tell them they have options and what they are.” She says that it is her job to give the power of decision to the person.

Elder law is a specialty that requires special skills. “Some attorneys who don’t do this kind of law might think it’s easy,” Blackman said. There is a lot of stress, she says, because the attorney is giving clients every option to preserve their hard-earned dollars to take care of themselves. There are also the family dynamics that can be challenging in different ways. “There’s a reason I have a big box of tissues on my conference table,” Blackman says. “This is an emotional topic and there are a lot of tears shed.”

She does not spend much time in court and that is part of what fits her as a person. “I am not confrontational at all,” Blackman said, “I would be miserable arguing in court. It’s not my personality.”

THE MOVE TO MARTINSVILLE

Blackman had married her husband, Jack, who is a probation officer in Martinsville. They were commuting from Bloomington to Martinsville every day. When they found out that their first child, Mason, was coming, they decided to purchase a home in Martinsville where they both had jobs they loved. “I am from a small town, Bedford Indiana, and I missed that small-town feel.” Mason is now 10 and has a sister, Madeleine, now 8. “Since living here, I have found it to be a very close-knit community and I like that feeling of connectiveness,” she said.

Coffin, Coffin and Blackman is her professional home. “This firm stands out because of years of experience in a very specialized area of law,” Blackman said. “You can’t dabble in elder law. You have to be entrenched and we are fully entrenched.”

LOOKING BACK

Her only regret, she says, is that she would have liked to have met Roger Coffin sooner. “I could have had more years in elder law.” She’s very happy in her profession and takes that attitude home with her. “I tell my kids that it doesn’t matter what you do, you just have to love it. It is a huge part of your life and sometimes you have to go down the wrong path to get where you need to be.”

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Cooking clean: tips for preparing food safely

With quarantines and restaurant shutdowns this year, many of us have been eating at home more than ever. While the joy of eating is one of life's simple pleasures, it's only enjoyable if food is handled and cooked appropriately. Each year, one in six Americans gets sick from foodborne illness, according to the Centers for Disease Control and Prevention. Here are tips to keep you and your family safe while reducing the risk of foodborne illness.

USE PROPER HAND HYGIENE

If COVID-19 has taught us any good hygiene, it's how to thoroughly wash our hands with soap and warm, running water for 20 seconds. Do this before handling food, throughout the cooking process and before eating. Remember to wash between your fingers, on the tops of your hands and beneath your nails.

CLEAN ALL SURFACES BEFORE COOKING

Use clean utensils, cutting boards, dishes and a countertop that have all been washed thoroughly with soap and water.

SEPARATE FOODS TO AVOID CROSS CONTAMINATION

Use different grocery bags, cutting boards and utensils for raw meat, fresh produce and any items that will not be cooked, like breads or cheeses. Even the smallest pathogen can cause serious illness if ingested.

WASH FRESH PRODUCE BEFORE CONSUMING

Simply rinsing fruits and vegetables with running water reduces dirt, debris and bacteria. Even foods with inedible rinds—like melons, citrus and avocados—must be washed. Cutting into dirty produce will drag potential pathogens through the rind and contaminate the edible flesh inside.

STORE FOOD APPROPRIATELY IN YOUR FRIDGE

Keep meat, poultry and seafood in the pack-



JASON KING
Wellness

aging until just before use. Store these items on the lower shelves of the refrigerator to avoid dripping onto produce and ready-to-eat foods. Keep your refrigerator at or below 40 degrees Fahrenheit.

COOK FOODS TO SAFE INTERNAL TEMPERATURES

The most surefire way to know if a food has been heated through enough to kill bacteria is to use a food thermometer to test the internal temperature. Insert the thermometer into the thickest part of the food, avoiding touching bone or fat.

SAFE HANDLING OF LEFTOVERS IS ESSENTIAL TO REDUCE FOODBORNE ILLNESS

Keep all foods out of the temperature "Danger Zone" between 40-140 F, where bacteria grow best. Within two hours of cooking, refrigerate food in shallow dishes to allow it to cool quickly. Leftovers can be refrigerated for four days and frozen for four months.

Following these food safety guidelines can reduce our risk of foodborne illness. For more information on this topic, visit www.foodsafety.gov.

Jason King, DNP, RN, CENP is the chief operating officer and chief nursing officer at Indiana University Health Morgan. In service to his profession and community, King participates actively in several nursing organizations and local and regional boards. King leads daily operations at IU Health Morgan and plays a key role in continuing its service as a successful outpatient facility.



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BUILDING O

Lindsey Smalling takes a step that takes the Smalling Group to a new level

By Elaine Whitesides

Morgan County Business Leader

It's not unusual to hear someone bemoan online forums and how they can be a blackhole, sucking time and energy out of your day. However, occasionally something good can come out of collaborating online with others. A seed planted in an online forum has changed the way Lindsey Smalling and The Smalling Group of the F.C. Tucker Real Estate Company work and perform.

Smalling's life took a detour when two shoulder replacements and other surgeries made it clear she would not be able to have the career in radiology and nursing she had planned. Starting in an administrative role in a real estate office in 2009, she has since earned both a Realtor and the Broker's license. Her passion for people and doing good was ignited by helping families buy – or sell – their homes.

The Smalling Group, now with F.C. Tucker Real Estate Company, was established in 2011. Enamored with the industry, Smalling wanted to mentor and help new agents develop in the profession. She started building a team and their performance grew as well, year after year.

The success she and her team have had is built on values of helping others and hard work. Her standards are high, and her team has a reputation of being trusted real estate advisors. She opened an office in Mooresville in 2016.

Married to Josh Smalling, they have two children, Paxton, 9 and Paislyn, 7. A growing business, family, and church kept Smalling busy.

HOW DO YOU LEVEL UP?

Looking for ways to improve and manage it all better, Smalling and her sister, Ashley, who is also part of The Smalling Group, turned to forums to learn what they could from others.



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"I wanted to find ways to manage our time and work better as a team," Smalling said. She was reflecting on how to develop her leadership for growth that was more efficient and would improve real estate performance. When she drilled down to the core area for development, the answer came down to time management.

It was managing not just her time in the business, but how the office functioned. She was ready to level up and wanted to know how to go about that. True to her nature, her first step was to do her homework and find out as much as she could about how others laid solid foundations and managed for growth. The forums were one way for her to gather ideas from people who had actually done it successfully. Her second step was to talk to people about it, which, in part, was also satisfied on the forums.

In her discussions the topic of business coaches came up repeatedly. A seed had been planted. She began talking to other successful businesspeople locally and someone explained they had done it and seen it to be a positive. While many owners work with coaches for personal or leadership development, Lindsey saw coaching as business development.

"I did lots of research to select a coach," Smalling said. She and her sister chose to work with the same coach. One for personal development and the other for business development.

It did not take long for Smalling to see how creating better systems, processes, and procedures could influence how the team worked individually and together. That's when she said everything started to come together and she started getting



systematic.

Smalling developed checklists for everything. "A lot of checklists are simple and generic, bare minimum," she said. "Ours are detailed, down to every detail, A to Z over the top." There are certain things that are done for every file, so every single file goes through the process. "Every single buyer or seller is treated the same," Smalling said, "whether their home is worth \$100,000 or \$1 million." The checklists have efficiently streamlined the processes and, she says, gives everyone a piece of success.

Smalling takes the personal touch to heart. She explained that the real estate transaction is more than dollar signs. "We are outside the box," she said. "Everything is customized to our office." Included in their process are steps that follow through the sale. They send out milestone notices to keep everyone in the loop. Referrals are recognized with a thank-you card and an Amazon gift card. Home buyers are provided options including



Guiding business owners and management teams to achieve their goals and fulfill their God-given purpose

N S U C C E S S



ing, employee incentives and motivation, production and performance.

Having the right people on the team, Smalling says, is key to making it work. Agents with passion and motivation find success because real estate is what you put into it. “I believe passion and motivation will drive people to you,” she said. “Referrals and past clients are the basis for our sales. Our team members have been in the business for more than two years,” she said. “The average is five to eight years on my team.”

New team members are trained in office dynamics and processes as outlined by an onboarding checklist. A part of the orientation is doing a lot of job shadowing. New agents follow someone from home tours and showing homes, to listing appointments. “Every file and client are different,” Smalling said, “Some are emotional and no matter what, there will be ups and downs.” She says that, on average, only one in five new agents last in the business.

She says an agent’s job is very stressful, and there are many hats to wear. Having a good feel for the business and what can happen before being on their own is part of successfully mentoring new agents and as Smalling says, “treating them the way I would want to be treated.”

It is also important, she says, to provide support for the team. Because of selective hiring and low turnover, Smalling says, “The team knows the ins and outs of our personalities and strengths. We help each other.” Clients are comfortable because we are a full-service team, not part-time. “We think outside the box and do more than the average real estate office.” There are also two full-time administrative assistants that she calls the “chaos coordinators” for support to the agents.

“I want my team to do well and provide for their families,” Smalling said. When you see what my team succeeds in doing, you see that they help clients and the team, too. If you provide a great environment and help, with good systems in place, you can keep a good team in place.”

With the systematic approach, Smalling’s team is more self-directed, and she is moving into the role of running the business, not being in the business. She is delegating more while she works to build a brand and company.

THE RESULTS

Smalling says it is expensive to work with a business coach. If you find the right one it is worth it. Her experience shows what a difference it can make. Over the last four years, she has seen many changes.

Production, how many houses are being sold, has increased

steadily, even doubled in the last two years. Sales increase yearly by at least 50 percent.

“We are goal-oriented,” Smalling said. Goals are set by combining the individual goals of each agent into a team goal, set in January. “At the end of each month, we gather and assess if we hit the goal or not. We know all year long where we stand. It evens out at the end of the year. We cap out the goals that are set,” Smalling said.

Even with the COVID-19 pandemic, she says their numbers are significantly over last year’s numbers at this time.

The team has doubled and today includes 10 real estate agents and two full-time administrative assistants. “I have the perfect team,” Smalling said. “They are all hard-working with passion and professional at getting buyers and sellers together at the closing table. Smalling opened a second office in Plainfield.

The team has been recognized as having the most units sold in the F.C. Tucker Company. “That’s because we give everyone our attention,” Smalling said. It is part of the office culture that every hundredth transaction calls for a party. There might be bonuses or a motivational speaker. “It’s important to recognize and encourage everyone.”

Morgan County MIBOR named Smalling the 2019 Morgan County Realtor of the Year.

“Our heart is in Mooresville,” Smalling said. “We love the town, people and community.” Smalling is active in the community; as a board member for the Jackson center, participating in back to school events, food drives, sponsoring sports teams, and her church and its activities.

Smalling has worked since she got a job at Chick-fil-A when she was 16 years old. Then she worked in a retail store, waitressed, and then at a bank. When she took the part-time job in a real estate office, she said, “I was blessed immediately and quit everything to do solely real estate.”

“I am 33 now,” she said. “This has been my one and only real career. It’s the only thing I really know. It’s not just for fun, it is my life.”

Smalling says that she believes God has blessed her with more than she deserves and that is why she works so hard and gives back in all the ways she can. She says her life is not exciting. “I work. I eat and sleep. I take care of my family and go to a lot of sporting events. I go to church. That’s it.” She has worked hard to build success for more than just herself; for her team, for her family, and for her community. Maybe her life is not exciting, but from the sparkle in her voice you can tell that she would not have it any other way.

the Homes for Heroes program and the Military on the Move program reducing closing costs.

Many receive a Ring doorbell as a thank you and “welcome to your new home” gift. “We experiment with what people like and get feedback from our consumers,” Smalling said, “and that’s what we go with. Everyone loves the doorbells.

“Everything we do is give our clients confidence and know they can trust us to take care of things and make transactions go smoothly.”

Getting it all down on paper in checklists and functioning led to growth. “Not everything goes as planned. There are always surprises,” Smalling said. “We just tweak the system as needed.”

SYSTEMS FOR THE BUSINESS

The checklists, systems, and processes are not limited to work with clients. They also drive the business of the business; train-



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Building for the future

MOORESVILLE CHRISTIAN ACADEMY

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By Elaine Whitesides

Morgan County Business Leader

Dan Carmichael grew up in Johnson County and went to Maranatha University in Wisconsin to pursue secondary education while playing basketball and soccer. However, before he could graduate, he got an opportunity to purchase a furniture store in Johnson County and be his own boss. He jumped at it and satisfied his athletic participation as an IHSAA sports official and coaching his children in sports. He and his wife, LeDania, have four children, Kevin, Kaley, and Lakin are now adults, and Blake, who succumbed to brain cancer at the age of 25.

While Carmichael continues to officiate soccer to this day, he left the furniture business after 20 years and became an athletic director and coached in a Christian school in Greenwood for about 15 years. Two years ago, he left Greenwood for Mooresville Christian Academy and the opportunity to work again with Bruce Peters, who had been principal at the Greenwood school.

He applies all the skills he has accrued in school, athletics, and business and his love of children in a new role as Director of Advancement.

THE CHRISTIAN SCHOOL ON STATE ROAD 144

Mooresville Christian Academy is more than 35 years old. Students from kindergarten to eighth grade make up the 300 children educated in a Christ-centered environment that is non-denominational and governed by a board of directors. The school is accredited, STEM certified, and participates in Indiana's Choice Scholarship Program. Students come from Morgan, Marion, Monroe, Hendricks, and Johnson counties.

"The Academy is another choice, an alternative to other schools that is based in values and morals," Carmichael said. "Along with the pledge, we start our day with a prayer." Classes in art, music, and drama and athletics including soccer, cross-country and track, volleyball, boys' and girls' basketball and golf enhance the academics.

"Some of the 35 teachers and other staff have been here a long time, Carmichael said, "some from the beginning." He says the licensed teaching staff give it their all and are totally committed to education, students, and the school.

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Dan Carmichael

"When you only hear praise consistently," Carmichael said, "you know there is something special there." Something special enough for students to return as teachers and as parents of students.

"I have never once gotten a complaint," Carmichael repeated, adding, "except for parents saying, 'I wish they had a high school.'"

VISIONS OF SECONDARY EDUCATION

The principal, board, and teachers continually are praised and highly respected. "It is because of all those people that parents and the community wanted a high school," Carmichael said.

"Bruce Peters saw a need. His vision is to build a high school at Mooresville Christian Academy and I am here to facilitate the growth of the high school.

Carmichael says the plan includes high school level academics, athletics, and community involvement. In fact, a small freshman class started last year. This year another class was added and in the next two years a third and fourth class will be added,

making the first freshman class the first graduating class in 2023.

There is much more to building a high school than adding students to the rolls. While that is part of Carmichael's role as Director of Advancement, it is only one of many. "We are in the middle of an \$8 million capital campaign," Carmichael said. "We have big plans for expansion in three stages. In the end, it will include all grades up to high school senior."

Stage One includes the financing and building of a sports complex with new baseball and soccer/football fields, and a retention pond to prepare for stage two.

Stage Two will be an educational wing for middle and high school students. It will include classrooms, science and computer labs, and more.

Stage Three is the addition of a fieldhouse with gyms to the educational wing.

GOALS ABOUND

"This role is different and challenging," Carmichael said, "which is great for me. I thrive on coming up with the right solutions for a problem or challenge. Morgan County is

a new community to me, but it is booming with success. We've had significant growth in enrollment over the last couple of years and our goal is to double that."

Along with building new facilities, as the high school enrollment grows, so will the athletic programs. "Another of my goals is to be a member of IHSAA."

"We also want to build in a different way than constructing buildings," Carmichael said. He says they have a goal to contribute to the quality of life in Morgan County by opening up the fieldhouse and sports complex to the community."

FUNDING OPPORTUNITIES

As Director of Advancement, Carmichael is tasked with funding the expansion. Despite the pandemic slowing donations, "we are plugging through the campaign," Carmichael said, "and proceeding with bulldozing and developing the sports complex. People here trust God and have faith in us impacting the community in a positive way. I love challenges," Carmichael said. "We will work through it, adapting and moving forward."

While COVID-19 has altered plans, Carmichael sees many opportunities for business owners.

"There are all different ways of contributing," he said. "Monetarily is not the only way." He says businesses have contributed in-kind products and services, as well as gift cards and attendance at fundraising events.

He pursues partnerships and associations that will benefit the business, the school, and the community. From naming and sponsorship of buildings, fields, and labs to growing community involvement in the Sports Complex there is recognition and marketing potential for businesses.

"It's a lot of fun to be part of such a wonderful project," he said. "When someone has the same passion as you, the environment is a great place to be."

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The market has been remarkably successful in predicting presidential elections

Ah, October.

The kids are back to school (kind of). The temperatures have begun to cool. And we can look forward to all those political ads really ramping up now. Hooray!

One of the most perilous things a money manager can do is making his or her politics a matter of public record. Especially as political passions proportionally increase the closer we get to Election Day. He or she is certain to displease one or more of their clients. Another dangerous (and foolish) thing for a money manager to do is to make a prediction as to who is going to win a political contest. Now I have often proved myself for a fool. But for this piece, I will do neither. I will however point out a fascinating bit of market data that by the time this comes to press, if you are a market junkie like me, you probably have already heard from one of the financial talking heads on one of the plethora of market news outlets online or via cable or satellite:

Since 1948, the market has an outstanding history of predicting whether the president or his party gets to keep their jobs.

Sam Stovall, chief investment strategist for Standard & Poor's Equity Research Services, wrote this in an S&P newsletter:

"The S&P 500's price performance during the three calendar months leading up to the presidential election has been a good predictor of whether the president or his party would be re-elected or replaced. An S&P 500 price rise from July 31 through October 31 traditionally has predicted the reelection of the incumbent person or party, while a price decline during this period has pointed to a replacement. Since 1948, this election-prognostication technique did an excellent job, in our view, recording an 88% accuracy rate in predicting the re-election of the party in power (it failed in 1968)." Mr. Stovall went on to say: "Either we have a tremendous situation of being fooled by randomness or we have an interesting stock market phenomenon."



JEFF BINKLEY
Finance

An interesting expression that: "fooled by randomness." As a student of the markets for the last 30 years, I remain amazed at investors' capacity to succumb to the perceived power of that randomness. I also caution myself daily in hopes for me to avoid the same.

Just in case this piece of market phenomena happens to be an accurate predictor of the future... at least until it isn't, I'd like to share with you a number. No, not the latest Rasmussen poll or the RCP Polling Average or even a fivethirtyeight. No, the number I want to share with you is 3271.12. That was the closing value of the S&P 500 on July 31, 2020.

If you choose, you can watch all the upcoming political coverage with abandon and glee. You can keep yourself updated on every new poll and be alternately frustrated or elated with the coverage your favored future leader is getting. All while sacrificing quality time you could be spending on your business or with your family, or simply reading a good book.

Or you can just wait until market close, Monday, November 2nd, take a look at the S&P 500 and know with 88% accuracy what the morrow will hold. If it's higher than 3271.12, Trump has an 88% chance of returning to the White House. If it's lower, it may be Mr. Biden measuring new curtains for the oval office.

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.



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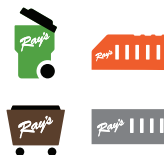
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Five simple steps to avoid the frustration trap

It's really no wonder with all the video and phone meetings, remote learning and countless fears spread by our friends in the media. From COVID-19 tragic numbers, protests, murder horns and racial unrest from a resurgence of incredibly dumb actions and statements, we are all worn out. After six months of uncertainty, most everyone I talk to is stressed, frustrated and worried all at the same time, I've named this phenomenon the Frustration Trap.

There is good news though, please remember that you and I actually have more control on how we feel and respond than we realize. Here are five simple steps to avoid the frustration trap. The five steps are communication, meaning, boundaries, self-care and choice.

COMMUNICATION

When communicating with others there's a simple adage that I remember and use almost everyday. It's one of the presuppositions (things presupposed to be true) from my study of Neuro Linguistic Programming – you might know that as NLP. Here it is: "The quality of my communication can be judged by the results I get." If I'm not getting the results I want, I need to change my communication method or mode. Here's some inside baseball intel for you, the only person you and I can control is ourself



**JACK
KLEMEYER**
Business Coach

and for me and that's a big enough job.

MEANING

I find it interesting when the words or behaviors of one person aggravate another person to the boiling point. I was talking to a client a few weeks back and she said that another worker "disrespected her." This is one of those cases where someone else caused a change, a reaction in another. Remember this: "Nothing has any meaning... except the meaning I give it."

BOUNDARIES

Now with no commute time and with one-hundred percent availability while working from home, I see people scheduling back-to-back-to-back-to-back video and phone meetings. Have you been doing this? These meetings are scheduled mostly at the person on the

other end of the line's (the sender's) schedule. "I'm calling, you better be there." This might be a because the person calling is a person higher on the totem pole in rank, maybe because a client or a prospect demands it or some other reason. Regardless of the reason or excuse, set some boundaries. When you start, when you take a break, when you have lunch, when you close down the day. You can do it.

SELF-CARE

It's ironic that in these times of being sequestered at home and our kids forced into remote learning that we have forgotten about us. There is a reason why, when you take a flight on any airline and as part of the airlines safety briefing the flight attendant clearly instruct you put the oxygen mask on yourself first. It's a proven fact, you can't help anyone else on the flight if you're already passed out or worse. The exact same is true for your day-to-day. Plan and calendar to take some time for you. What is it that re-energizes you, what is it that brings you back to life, take a walk, get away from "the work." It'll do you more good than you can imagine. And, as an added bonus... you'll be able to do more work!

CHOICE

There is a little book that you really should

read, its title is Man's Search for Meaning by Viktor Frankl. You see, Frankl was a Jewish Psychiatrist, and because of this he was held in a Nazi concentration camp during World War II. He witnessed many, many unmentionable atrocities while imprisoned and lost many friends to the cruelty of his Nazi captives. The book explains, that one day he realized that nothing, no matter what could take away the one thing from him and that was his ability to choose how he responded. Frankl said it this way: "Between stimulus and response there is a space. In that space is our power to choose our response. In our response lies our growth and freedom."

One last thing to remember... It's not what happens to you that matters. What happens to you happens to us all, it's all in how you respond that matters. You and I really do have a choice when it comes to responding... choose wisely!

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. Jack can be reached at Jack@GYBCoaching.com or at 317-755-6963. Learn more at GYBCoaching.com.

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Is 'good enough' good enough?



CHET CROMER
Technology

I wrote a blog post entitled “Good Enough really is good enough” a couple years ago and received more positive feedback on this article than I had any others. As I look back on some experiences from this past week, I wanted to circle right back to it in this column.

My team is currently in the process of courting 2 large-to-us prospects. The deals set before us are exciting, challenging, and intimidating. This, of course, inspires us all the more to put our best foot forward and do all we can to impress. As I wrote answers to some of the questions put forth to us by one of the consultants involved in the selection of a provider, I ran across one asking me to describe our strengths. “We’ve grown to become experts in good enough,” my answer began... and I immediately stopped typing.

Is that really what I want to tell this prospect? That our greatest strength is being good enough and not “excellent” or “above and beyond your wildest expectations?” As I let this thought sink in, I realized that what I was writing is exactly what I wanted to convey. I’ve never seen the need to over-promise and over-deliver just to win a sale. If we can get you what you’re looking for at a budget you can afford and within a timeframe that meets your needs, why shouldn’t we start working together right now?

This is just as applicable for the rest of life as it is in technology sales and business development. If a vegetable garden that is “good enough” puts the canned goods in my family’s pantry that we need for the winter, why do more? If hiring a contractor to do a job in 5 days that I could pay someone else more to do in 3 gets the job done on time, what do I care?

I believe we often set our expectations, and those we believe others set upon us, far too high. Whether it’s because we want others to think we are experts or feel the need to add fluff to a project in order to raise its apparent value and related cost, we’re prone to think that more is always better. This only gets worse when we pit ourselves against companies “bigger and better” than our own, because if they can offer these services, I must as well if I’m to impress the prospect.

As I sat across the table from the prospect that read my exploratory responses this morning and listened to him say, “this is just what we needed to hear,” I was refreshingly reminded that not everyone feels the need to be impressed with over-the-top expertise. If we can meet their needs and build a friendship / partnership in the process, who’s to say that a smaller and more flexible organization like mine and yours can’t win against all odds?

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

COMMUNITY FOUNDATION OF MORGAN COUNTY

CFMC Grants \$23,000 to local schools

On August 12th, 2020 the Community Foundation of Morgan County (CFMC) Board of Directors approved a grant of \$23,000 to six local school systems using enrolled student data from the Indiana Department of Education to divide the money fairly. The grant will help our local schools who applied, safely reopen. CFMC recognizes the increased need for our youth to go back to school in a safe and healthy environment is a real problem during the COVID-19 pandemic. “Our youth is one of our greatest assets in Morgan County, and we wanted to support our school systems with this grant to help ensure kids went back to school with increased confidence of not being threatened by sickness,” said Brittani Bentley, President of CFMC. “We recognize that the well-being of students during this challenging time was a top priority.”

Grants were distributed to Mooresville Consolidated School Corporation, the MSD of Martinsville, Monroe Gregg School District, Eminence Community Schools, Ninevah-Hensley-Jackson School Corporation, and Tabernacle Christian School. Each school was able to use the funds as they saw fit for the efforts of keeping our youth healthy and

safe. Kirk Freeman, Superintendent of Monroe-Gregg School District stated “The generosity of the Community Foundation of Morgan County is reaffirmed by this announcement. It is in concert with their Mission Statement which pledges to enhance the quality of life for current and future generations through impact grant making.”

CFMC is proud to support our schools and the well-being of their students as the COVID-19 pandemic continues.

The Community Foundation of Morgan County

Founded in 2000, through the merging of the Mooresville Community Foundation and the Morgan County Community Foundation, The Community Foundation of Morgan County is a public tax-exempt non-profit foundation.

It is the goal of the Community Foundation of Morgan County to enable people with philanthropic interests to easily and effectively support the issues they care about. Donors can establish charitable funds through the foundation and support major initiatives which improve the Morgan County community. The CFMC currently manages 180 funds. For more information, visit CFMCOnline.org or call the foundation at (765) 813-0003.

Franciscan Health Mooresville joint replacement program rated best in Indiana a gain

Franciscan Health Mooresville has been named the No. 1 hospital in Indiana and in the Top 10 percent nationally for medical excellence in joint replacement care.

The 2020 ratings – which were announced by CareChex®, an information service of Quantros, Inc. – marked the third consecutive year the Mooresville hospital has been recognized as the best joint replacement program in Indiana.

The rating system is designed to assist hospitals and health-care systems in improving the quality of inpatient care and promoting clinical excellence to patients, payers and employers. It marks the third consecutive year the hospital’s joint replacement program has held the top rank and been among the nation’s Top 10.

“This designation truly attests to the dedication of our orthopedic surgeons and their surgical teams of nurses and other caregivers,” said James Callaghan, MD, president and CEO for Franciscan Health Central Indiana. “We are extremely grateful for their ability to care for patients in such an exceptional manner, which honors our Mission.”

The Mooresville hospital is home to the internationally known Center for Hip & Knee Surgery (CHKS), which has



served patients for more than three decades. The Center performs about 2,500 joint replacements each year, treating patients from all over the nation and the world.

Franciscan Physician Network (FPN) Joint Replacement Surgeons at the Center are Anthony W. Feher, MD; Robert A. Malinzak, MD; John B. Meding, MD; and Timothy J. Williams, MD, JD. They lead a team of advance practice providers and support staff at offices in Mooresville and Carmel. CHKS physicians have instructed hundreds of visiting surgeons in the latest techniques and methods for joint implants.

“The CareChex designation shows our commitment to quality and our multidisciplinary approach is key to providing exceptional care to our patients,” said John Meding, MD, FPN joint replacement surgeon.

To learn more about the Center for Hip & Knee Surgery’s programs and services, visit FranciscanHealth.org/CHKS.

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