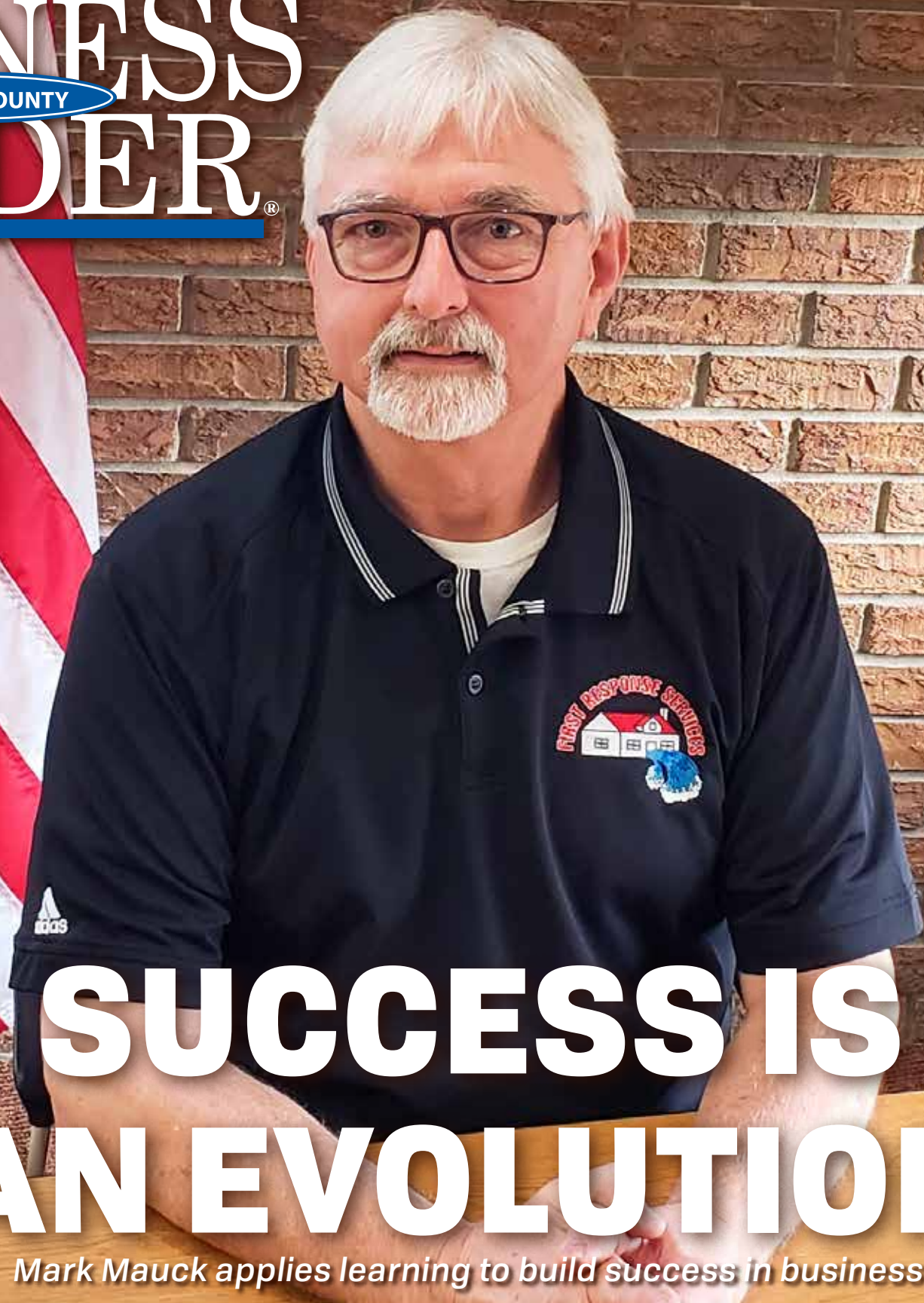


WHERE MORGAN COUNTY BUSINESS COMES FIRST

# BUSINESS LEADER

MORGAN COUNTY

January 2022



# SUCCESS IS AN EVOLUTION

*Mark Mauck applies learning to build success in business.*

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# Do you need a life plan?

It's the start of a new year and productivity experts and businesses alike are awash in eagerness to help you achieve the elusive New Year's Resolution. It is a predictable tactic and right on time - there's certainly nothing original about using this time of year for goal planning and reevaluating your priorities. But cliché or not, this activity can be quite useful if done right, and candidly, I look forward to this time to reflect and plan. I'll submit to you, though, the way we conventionally go about goal planning is all wrong. I learned the hard way and hope to spare you mistakes I've made as you reflect and plan for a great 2022. Here's a look at a few of those mistakes, followed by a tool I now use to avoid repeating these mistakes.

Goal setting that's too financially rooted. Increase sales by 25%. Earn \$100,000 in 2022. Debt free by July 1. These are all wonderful goals. But don't stop there. We often associate goal setting in a purely financial or business success framework. But this should only be one of many categories we evaluate and set goals for. Think about it this way: what good is earning \$100,000 in 2022 if you aren't happy in your work? Or healthy? Or you lose your family in pursuit of the goal? Be careful of financial goal myopia and make sure financial goals make up an important, but small, piece of your goal setting for 2022.

Goal setting based on other people's priorities or expectations of you. Sure, unless you're independently wealthy or self-employed, you have someone with certain expectations of you at work. And all of us have people with certain expectations of us at home. I'm not suggesting this is avoidable, or even that it should be avoided, but be careful to limit the number of goals you set based on other people's priorities or expectations of you;



**RYAN  
GOODWIN**

these goals, while likely important, will never be as important to you as they are to the other person.

Goal setting that's simply too aggressive. Boy, I've made this mistake so many times. I start off a fresh year with big plans, often good big plans - after all, we're go-getters, right? - only to run out of steam, or realize my goal was just far too difficult to obtain. Setting a stretch goal is good, and we need to push ourselves, but we also need to be realistic. Goals that are far too aggressive only set us up for disappointment and frustration.

Goal setting without a 'why' behind it. I close with this mistake not because it is the least important. Quite the contrary. Do you know the 'why' behind your goals? If your goal is to earn a \$100,000 - a good goal if all your goals aren't financially-tied - is that so you can afford a certain lifestyle to invest in your family? Or so you have the resources to start a charity for a cause you're passionate about? That is far more powerful than simply wanting to earn \$100,000. Plus, knowing the 'why' behind the goal forces you to think more deeply about the goal - you realize

not only do you need the financial resources from that goal, but you need increased time too - time to invest back into the family or that cause. Knowing the 'why' behind your goal brings a needed dimension and substance to your goals that can propel you forward when times get tough.

I'll close this piece with a short but strong recommendation. If you'd like to avoid these mistakes, and many others, and take goal setting from a one-time-a-year exercise to a continuous pursuit of a life by your design, then I recommend you read *Living Forward: A Proven Plan to Stop Drifting and Get the Life You Want* by Michael Hyatt and Daniel Harkavy. It's an easy read that will introduce you to an ongoing process to write a multi-dimensional life plan, designed to achieve what you want, for the right reasons. I'm certain it can add great value to you in 2022 and beyond.

Ryan Goodwin is a former Morgan County Commissioner and current board member of the Indianapolis Airport Authority. He holds an MBA from Purdue University and writes on business and government.

*One of the chief reasons for success in life is the ability to maintain a daily interest in one's work, to have a chronic enthusiasm; to regard each day as important.*

— William Lyon Phelps

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# A new year unfolds in front of us

Here we are again. Another new year in front of us. Wherever you see small business owners at this time of year, there is a spring in their step, new ideas and plans in their heads, and faith in their hearts.

The promise of a new year is exhilarating, that is for sure. While many are still working on tying up loose ends from 2021, their eyes are focusing on what is to come in 2022.

I know Morgan County business owners are not dreamy-eyed, idealistic simpletons. No, this county teems with pragmatic, hard-working, intelligent, optimistic, and confident entrepreneurs. That is part of what makes the business community so dynamic and thriving. I also know that much of the success found here is built on relationships between business owners. One supports another in times of adversity and worry as well as in the times of joy and celebration. We turn to each other for advice and encouragement, and sometimes, even a strong dose of truth.

I see evidence of this on the streets in the county every day. It is one of my greatest honors to bring you the stories of some of these amazing people in the pages of the Morgan County Business Leader every month. I am constantly reminded of our purpose when people tell me they learned something new from our pages or enjoyed learning about someone they hadn't previously known.

Mark Mauck has been in, out, and around Morgan County for years. Over those years he has come to learn some important things about himself and his businesses. He says that good entrepreneurs gladly share their experiences and knowledge with other entrepreneurs. His story reveals some of the knowledge and experience he has gained over more than two decades in business. He shares in hopes that



**JIM HESS**  
From the Publisher

the story of his journey will help others avoid pitfalls.

Our second story highlights how so many come to Morgan County to start a business and fall in love with the community. Robert McGauley took a leap nine years ago to take over an accounting practice in downtown Mooresville. His original intention was to have another location on the north side of Indianapolis. However, that idea was set aside once he began settling into the community. Now, Morgan County is where he wants to work helping individuals and businesses build one success on another.

Every business has a story, or really, many stories. We hear of success. We hear of facing adversity. We hear of ideas and plans that worked, as well as those that did not turn out so well. But the one thing that is evident in every story is the determination and dedication people have invested in their businesses, and in the community.

As this new year begins, do not forget that you are surrounded by amazing people with incredible businesses. Reach out when days are rough for you, or for them. Develop a new relationship. We really are all in this together!

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Ephesians 2:10

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# Taking a leap and finding a home

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### By Elaine Whitesides

Morgan County Business Leader

Everyone has heard sarcastic comments about people in the accounting profession. But when you meet an accountant who can express what it is about accounting that stirs his passion, viewpoints change. Robert McGauley is one of those accountants. "I have always loved those story problems in school," he said. "Organizing the problem to solve it, figuring out the equations, defining variables, and ultimately solving the problem is exciting to me. Nothing feels better than being able to lay it out and see it perfectly."

Long before he could express why accounting became his life choice, a parent at a retreat asked a 14-year-old McGauley what he wanted to be when he grew up and he said an accountant. It surprised even him. He said, "I didn't know what an accountant did or was."

Whatever it was that prompted his reply, years went by, and he did, indeed, become an accountant. The technology field was his fall-back plan, but it was not really what he wanted to do. It was something he could be successful doing. Accounting was different. "It just made more and more sense. It was the way my mind worked."

Now, more than 20 years after graduating from Purdue and obtaining his CPA, and nine years owning his own practice in Mooresville, McGauley says, "Certain aspects are not as exciting, but I help people do what they need to do." The growth of his practice supports the way he approaches the work.

"You wear lots of different hats in accounting," McGauley said. He concentrates on accounting, tax planning, and tax preparation.



Bob McGauley

"The growth came when I figured out what I wanted to do and then found good people and companies to do the other things."

## THE MOVE FROM CORPORATE TO INDEPENDENT PRACTICE

Right out of college, McGauley took a job in a small firm in Castleton. He saw that he was in a move-up or move-out position. He also saw that moving up was not really a choice in the firm. He took the leap and moved out. He was unable to find a firm that he felt fit him, so he started to look for a practice to buy.

With the support of his wife, Becca, who is also in accounting, he purchased a practice in Mooresville. The seller had been in the practice for six years and planned to return to corporate accounting. Before her, the practice had been established and operated for about 50 years.

Being new to a community can be unnerving when opening a business. Having the goodwill of the previous owner made his step into Mooresville easier. So did the welcome

he received in the town. After three years, the small-town community feeling lured McGauley and wife Becca to bring their children, Vanessa, Isaac, and Will closer. "Having my business in Mooresville and it being a small, closer-knit community is a good thing," McGauley said.

## KEYS TO BUSINESS SUCCESS

His practice has grown, McGauley says, because of three things that have happened. First, word of mouth and referrals have contributed to steady continued growth. Second, McGauley discovered that his location downtown on Indiana Street and the benefit of having his name on the front window continues to bring in new clients. Third, he participated in a "billboard in the bathroom" advertising campaign. "I did that nine years ago and I still have people telling me they found me because they saw my face in a bathroom." It is a fixed advertisement that he finds humorous and has stood the test of time.

The pandemic has also contributed to the growth. "There are more small businesses opening," McGauley said. "People are finding great success giving self-employment a shot."

The increase in the number of small businesses excites McGauley. He feels he offers new business owners an insight into setting up and running a business from a perspective they might not otherwise get. "Not only are they talking to someone who has (professionally) studied what they are trying to accomplish, but someone who is also doing what they are trying to accomplish." His expertise in tax planning and tax preparation, along with his expertise and experience in business operations is the foundation for a strong rapport with many small business owners.

As both an observer and an owner of a small business, McGauley is uniquely situated to identify patterns. He sees business and operations from both sides. For example, he points out that one of the common mistakes owners make is making a decision and then not going through with the plan or backtracking. He knows looking back and second-guessing a decision can be costly. Instead, he said, "Take where you are at the moment, make a decision, move forward, and keep going."

According to McGauley, some of the most important keys to success in a small business are bookkeeping, cash flow, and informed decision making. McGauley works with new businesses to set up processes and a cashflow system, including bookkeeping and payroll systems.

He knows owners make informed and good decisions based on the current financial picture and the outlook for the future, which is why having systems established are so important. That, in combination with counsel in respect to tax consequences, provides a strong foundation for decision-making. "I work as a teammate," McGauley said. "If I am going to be successful, my clients have to be successful as well."

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# How many times do I have to tell you: Expensive Mutual Funds UNDERperform again

How many times do I have to tell you? Expensive, highly marketed but poorly managed mutual funds really shouldn't be in your portfolio. How can I say that? Because it's true.

Goodbye 2021 hello 2022. And yup. In 2021 managed mutual funds again woefully underperformed the benchmarks they're trying to beat... and they charged you a ton of hidden internal fees while they did it.

Don't believe me. Here are the numbers. (All data is from MarketWatch as of 12/13/2021)

According to MarketWatch, the largest managed mutual fund is American Funds, Growth Fund of America Class A.

It's year to date (YTD) return is 18.55%, not too shabby. Except the S&P 500, which it's trying to beat, returned 27.16%. And for this lack of performance, American Funds charges you 5.75% up front to buy it and has an internal expense ratio of .61%. Kind of an expensive way to underperform the market.

The Vanguard Index 500 Admiral shares YTD return has been 27.12%. And guess what? It's free to purchase! And the expense ratio? It's .04%.

But of course, the funds you have in your portfolio aren't nearly this bad a choice.

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**JEFF  
BINKLEY**  
Finance

Versus Active scorecard or SPIVA. According to SPIVA, more than 57% of all U.S. domestic stock funds underperformed their benchmarks in 2020. And in some categories the record is even worse: About 60% of all large-capitalization mutual funds failed to match the S&P 500 index, and more than 80% of midsized core mutual funds fell short of the S&P MidCap 400 index.

But fund managers beat the indexes over time, right? Sorry, no. Again, according to MarketWatch:

*"The record isn't any less dismal over longer periods. More than 67% of actively managed U.S. equity funds underperformed the S&P Composite 1500 index, which comprises 90% of all U.S. publicly traded companies, over three years; 72.8% of funds fell short over five years, 83.2% fell short over 10 years and 86% over 20 years."*

In these pages I often refer to the "prudent Investor". Let me remind you what prudent means, Merriam defines prudent this way,

*prudent* • \PROO-dunt\ • adjective. 1 : marked by wisdom or judiciousness 2 : shrewd in the management of practical affairs 3 : cautious, discreet 4 : thrifty, frugal.

Wisdom, judicious, shrewd, thrifty, frugal. Doesn't sound like someone that pays 15 times more in expense fees and large up-front fees to get 68% of the performance of no loads with tiny management fees.

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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# S U C C E S S I S A

Mark Mauck applies learning to build success in business

By Elaine Whitesides

Morgan County Business Leader

In 2022 Mark Mauck will reach 23 years of being a successful small business owner. That is no small feat. The Small Business Administration maintains that about two-thirds of new businesses survive only two years. Of those still operating at that point, about half will not survive more than five years. Each year in business is a celebration. It is also a time to reflect on what has changed, how you as an owner have changed, and whether your goals have remained the same. After 23 years, Mauck says that some things remain the same, while others have changed, in some instances dramatically. Business ownership has changed Mauck, he has learned, evolved, and grown over the years. And it's all good.

Going to Ball State and graduating with a double major in geology and soil science, Mauck began working for the Indiana Department of Environmental Management in the emergency response division. He was tasked with cleaning up environmentally hazardous chemical spills.

In 1997 Mauck left the job. It was a steady paycheck, but he wanted something more for his family. With the support of his wife, Jane, and daughters Julia and Caroline, he has built two successful businesses, still cleaning up – just in a different way.

## LISTENING TO THE CUSTOMER

In 1999 Mauck opened Langenwaller Carpet Stain Removal. He used a specialized process and chemicals to remove spots and stains and then dye carpets, so they looked like the spill never happened. One of his first lessons as a business owner was to listen to what his customers wanted. They loved the stain and spot removal, but they also wanted him to clean their carpets. Mauck added carpet cleaning to the services he offered.

The new service diversified his business. “You can't have all your eggs in one basket,” Mauck said. “If you do, you only have one way of communicating with your customers and potential customers. If that source dries up, you have to find something really quick.” It also led him into another market, rental properties, and landlords. He cleans carpets in large apartment complexes as well as small buildings and rental houses. “Apartment work is steady,” Mauck said. “Residential carpet cleaning and stain removal ramps up around the holidays and events.” Not only did adding a new service

## FIRST RESPONSE SERVICES

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Langenwaller Carpet Stain Removal

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open the business up to new customers, but it also created a stability in the business.

Again, listening to his customers, he opened First Response Services. It is a water mitigation and mold remediation company. Anyone who has ever had the experience of flooding in their home knows how traumatic it can be. Mauck's crews come in, remove the water, take care of any mold issues, and then, if the owners want, rebuild the space. Again, in this business Mauck was still cleaning up, moving into water and subsequent damage.

He likes that he offers services that are beneficial to his customers. Clean carpets are not only pleasant for homeowners, but business owners will also find that the carpets, when cleaned regularly, have a longer life expectancy, which saves them money. Because many businesses have a variety of flooring materials, Mauck expanded again to clean tile floors. For residential customers, he expanded services to include the cleaning of large carpets like oriental rugs. “Not only do carpets last longer,” Mauck said, “they smell better, too. We remove stains, spots, and odors, too.”

## OPERATING AS A BUSINESS OWNER

According to Mauck, just like he diversified services, he also made a point to balance residential work with commercial jobs. He says he learned that sometimes when a new manager or owner takes over an apartment complex, they hire all new vendors and bring in new crews. “It is nothing that your business did wrong,” Mauck said, “it's just that they have relationships with a different set of vendors.”

While Mauck started his first business to make more income for his family, he has since developed another point of view about business. “It's more than making money,” he said, “it's being gratified.” The idea of having 300 employees does not appeal to him. “I don't believe that saying ‘If you're not growing, you're dying.’ You lose control. You can have a good income, take care of your employees, and grow your business in other ways.” He says what he wants is to have a good



product at the end of the day. “We care about what we are doing. It takes time, and the cost is fair for good work.”

In the beginning, new business owners beat the bush to get established and make money. Not only does it result in making money, but he says when you do a good job, word gets out. “Word of mouth is the best marketing for any business.”

Good work and relationships help build client rosters. Networking with other like businesses result in referrals when a company cannot fit in one more emergency call. Customers always talk about good work and are happy to share their experience with friends, neighbors, and family.

## WHEN TIMES ARE TOUGH

During the recession of 2008 to 2013, carpet cleaning slowed down. Water mitigation and mold remediation continued because when there is water damage, it is an emergency and must be taken care of immediately. Even still, he found that his employees were nervous about their jobs.

He began purchasing houses to flip or turn into rental properties. “I always want one job that the guys can work on,” Mauck said. “Whatever it takes to keep my guys working hard. I take care of my employees and they take care of me, too. I believe in sharing. If you work hard, you should benefit, too. Everybody should win.”

Because of the lessons learned and new direction taken during the recession, when the pandemic hit the nation, Mauck already had a plan in place. While residential carpet cleaning again slowed down, he had continued working on houses so his crews always had work to do and paychecks

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# AN EVOLUTION

they would receive.

Hiring is one of the greatest challenges for every business owner. "People are no-shows for an interview or even the first day on the job," Mauck said. That's why he keeps an eye open for good people who share his values and work ethic and is always hiring. "An applicant doesn't have to come in knowing everything," he said. "We can teach them everything they need to know."

On the other hand, people come into a job possessing different skills and talents. In a small company where people do a lot of different jobs, putting them in roles where they can use those skills allows them to step up to a higher level. Mauck finds it is good for the worker and the company.

Mauck says new business owners quickly learn that there are people who want to work and earn a good living. There are others who are not invested in the company and their work is just a job. Employees are seldom as invested in the business as the owner. "You have to want it and work at it," Mauck said. "You must be willing to work hard." He makes it sound like it is that simple.

"My guys work hard and give our customers a great experience," Mauck said. "They have the attitude that the day is done and tomorrow we come back and work at it again." There are several employees who have been with the company anywhere from 7 years to 20 years. One reason is that he makes it clear what he expects from them and what they should expect from themselves.

Owners must also supply workers with the tools and equipment they need to do the job. Mauck supplies protective gear, various pieces of specialized equipment, and has several company vehicles. Four or five vans are outfitted with water extraction equipment, pickups haul construction materials, and a couple of vans have other equipment on them. The purchase of vehicles and equipment is also a big decision for business owners. "When business grows, it's time to go get the next vehicle, piece of equipment, or new employee. It's like an octopus, you just do it."

## A CHANGE IN PERSPECTIVE

"When you've been in it this long," Mauck said, "you know what it takes and what you have to do. Honestly, it's tough to shake my world anymore. I just deal with problems and take care of them." He says it takes a special breed to be an entrepreneur. As you move along, things that would have rattled you in the beginning no longer rattle you. Instead, they are a challenge or problem that needs to be fixed or solved. You learn to handle things and just keep moving

forward."

Mauck says that a business is every owner's baby. "You are the one that has to answer to everything," he added. "But you can't dwell on things. It will eat you up and you don't have time for that!" Looking back is only for lessons, forward is where he keeps his eyes and effort.

As he stated, new business owners must be ready to work hard. He says they must also take initiative to prepare and learn as much as possible prior to starting out. At some point business owners find they need others like an attorney and tax advisor. "Don't stop learning but hire people for their expertise and then let them perform. They can be more efficient at a reasonable price."

Other people are important, too. Mauck says he learned a lot on his own, but he asked a lot of questions while networking with other people and business owners. "A good entrepreneur will gladly share their time and experience with new owners so pitfalls they experienced can be avoided." Not only has he made good friends, but he has gained valuable insights.

## GIVING BACK TO THE COMMUNITY

"I take care of my guys, I satisfy the customer, and we do a great job," Mauck said. "We also give back to the community. It's all equally important." He is a member of both the Martinsville Chamber of Commerce and the Greater Mooresville Chamber of Commerce, where he has served in leadership roles.

Mauck also makes a point of supporting charities and other groups in the community. Participation in events, donations, and sponsorships that benefit young and old, and those in need is an important aspect of being a business owner for Mauck.

While Mauck is happy with his businesses and settled into running them, he also recognizes that entrepreneurs are risk-takers. He said, "I walked away from a steady paycheck." In that risk, he also is one to see the rewards of a risk on the other end to make it work. After more than 20 years, Mauck is gratified by his businesses, the work they do, and the difference they have played in his life. The risks he takes now are calculated and well-thought-out before any changes are made.

Being a business owner is a process built on a learning curve that is steep. However, Mauck, like others in the community, sees the rewards on the other end. That makes it all worth it.



Mark Mauck

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# Squirrels, nuts and a peartree

You might be asking, "What is Jack talking about, Squirrels, Nuts and A Pear Tree?" The answer is simple, they are distractions. Have you ever seen a squirrel that didn't make it across a road? That poor ol' squirrel started after something and then thought something along the lines of, "I have to go back and dig up some nuts..." and about that time... Whack! The squirrel ended up in the middle of the road never to move again.

We all suffer from thoughts that distract us and take our focus off our goals, like our dear departed squirrel friend. Some of us suffer with the compacity to get distracted more and more frequently than others. Fortunately for us when we get distracted most times it isn't as catastrophic for us as it was for the squirrel. But, don't be fooled... distracting thoughts are catastrophic for us too, it's just that the end result happens over time and not all at once with the front end of Buick. Don't worry, no actual squirrels were harmed for this example but we all have seen plenty of dead, middle of the road squirrels.

How can we stay focused on the task at hand? If people or outside forces distract you, use the power of the human mind and this strategy I'm going to share with you to block out what impedes your progress and concentrate solely on the task at hand.

You will make remarkable progress by refusing to let others alter the path you have chosen.

Overcoming procrastination and staying motivated is the way to lifetime success and happiness. You'll achieve your goals rapidly when you stay focused on your destination and the rewards that will follow.

Here's a simple strategy that my coach, Chris Robinson, Executive Vice President of the John Maxwell Team, taught me earlier this year, a strategy that actually works. The strategy is really simple but it's not always easy to do. You have to develop the habit of employing the strategy for it to work.



**JACK  
KLEMEYER**  
Business Coach

Chris has been asking himself these five simple questions related to the one thing he is trying to accomplish. His results over the past few years is impressive to say the least. I wanted to pass along those five focus questions.

First focus on the goal you're trying to achieve and then ask these five focus questions:

- What am I looking for?
- Who do I need to call?
- What do I need to read?
- What do I need to listen to?
- What do I need to do?

Once you arrive at the answers to these five focus questions, TAKE ACTION immediately! You might consider keeping a journal of your answers so you can reflect on them as you move forward. John Maxwell teaches "Reflective thinking turns experience into insight."

Discipline yourself to concentrate on your one goal the majority of the time, and if you stray from the path, get promptly back on by consistently asking yourself the five focus questions. Imagine what the rewards will be when you finally reach your destination and keep that thought foremost in your mind.

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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# Monrovia Mentoring Program to restart in January

Originally developed and launched pre-Covid 19, the Monrovia Mentoring Program was underway in 2019 for Monrovia's middle school students to develop resiliency skills. It's no surprise that children are exposed at a younger age to stresses and influences that expose them beyond their years. This mentoring program provided a set weekly schedule with an evidence-based program for youth to work alongside an adult mentor before school or during their lunch hour.

Unfortunately, this program was a casualty of the COVID-19 pandemic and as schools across the country were moving to online learning, this program was halted. Originally written and sponsored by the Community Foundation of Morgan County (CFMC), and with partnered approval in Morgan County schools, the program was set-up for success with weekly mentoring content and a set schedule yet fell apart due to not being able to meet in-person with mentees.

It's true that now more than ever, our children have a high need for community-based interventions. Thankfully partnerships like Monrovia Middle School and Principal Becky McPherson are working to intervene on behalf of her students. "Children thrive when they are surrounded by stable, consistent, and meaningful relationships with caring adults. Quality mentoring relationships help youth succeed and research has shown that youth who have a mentor do experience better educational and vocational outcomes than their unmentored peers", says Principal McPherson.

Mentors will be partnered with 2-3 students in the 7th or 8th grade and work on skills such as setting goals, examining their strengths and weaknesses and how to persevere, as well as cultivating a growth mindset. These skills



**BRITTANI BENTLEY**

are valuable to have as they enter high school, as well as the work force. Our hope is that through the mentoring program our students will be better prepared for life after middle school.

The Monrovia Mentoring Program is set to kick-off with an evening training program in January. We are still looking for adult mentors who wish to attend the training and mentor 7th and 8th grade students in the school setting, have consistent availability for weekly sessions, and are passionate about making a difference in children's lives. Interested persons are encouraged to contact Monrovia Middle School Principal, Becky McPherson at [rmcpherson@m-gsd.org](mailto:rmcpherson@m-gsd.org).

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

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# Frosted window panes?

These make romantic words in a Christmas song; but in real life, wet or frosted window panes can be damaging to our



Jod Woods

home. This is the result of moist air inside our home meeting the cold surfaces of our windows. Windows that don't seal well or are of poor quality can be part of the problem. When this cold surface is combined with higher than acceptable humidity levels inside our

home, we have wet or icy windows. Humidity levels inside our homes can be directly influenced by temperatures and moisture levels



outside of our homes but can be controlled. Both older and newer homes are subject to this damaging condition. Call Alicia at 317-831-5279 to schedule an appointment to have one of our highly-trained technicians discuss humidity solutions for you.

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

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# DOES INSURANCE COVER THAT?

## Water Damage Caused by a Frozen Pipe?

**Yes. A Homeowner's Insurance Policy does cover Water Damage Caused by a Frozen Pipe...**

Frozen pipes are very common types of water damage in December – February due to cold temperatures.

Homes and Businesses are very vulnerable for frozen pipes when the outside temperature is below 10 degrees Fahrenheit. Normally, the pipe will freeze, then burst, and once the pipe warms up, the water will begin flowing.

It is important for all property owners to know where the main water shut off is located! If you have a frozen burst pipe this is the first place you will want to go to turn off the water...

The Insurance Company will cover the Emergency Water Mitigation Services and Repairs up to the policy limits. **The only out of pocket expense for the property owner is the Insurance deductible and the cost to replace the Frozen Pipe.**



Corbin Clow



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Healthy Leaders cultivate strong vibrant communities. If you know any Christian Ministry Leaders in our community that would benefit from Life Impact's ministry, we can help get them connected!

[Visit their Website at www.lifeimpact.care.](http://www.lifeimpact.care)

## Residential development approvals signal changing horizon

In 2021, much of MCEDC's time has been invested in facilitating conversations about residential development and supporting efforts of home builders that want to increase Morgan County's housing inventory. Local leaders in Martinsville, Monrovia and Mooresville have recently approved residential projects that could add 800+ new, single family building lots to those communities to attract new individuals and families, adding to the economic potential of Morgan County.

This is a big deal!

MCEDC continues to promote the development of Morgan County's communities as centers that offer quality of life and quality of place for our neighbors and to those that would invest their resources in Morgan County if the capacity were available. Housing starts will provide positive economic signals to others that will see Morgan County as a place where they can live a quality lifestyle, open a small business or even locate larger operations such as commercial offices or industrial development. Population growth has been a missing link to Morgan County's future, and these new residential developments are a step in the right direction with more work to do.

Numbers do matter!

Economic development has evolved into a practice that recognizes the importance of human capital as a primary indicator of a location's economic ability. If we continue to focus on creating capacity for newcomers as well as for those of us that would expand our horizons if given the opportunity, others will see Morgan County as a primary location for investment in the Indy metro region. Consider this: If Morgan County's population were to grow at an annual basis of three percent, it would take nearly fifteen years for Morgan County's population to reach 100,000. We have plenty of resources to ensure that this growth rate could be managed and achieved to the benefit of all of us that participate in the Morgan County economy.

The work is just starting, and MCEDC anticipates additional single-family and multi-family development projects will be proposed as the completion of I-69 draws Morgan County even closer to its metro Indy neighbors. The work continues in the commercial and industrial markets as well as economic developers and community leaders continue to work to find real estate to expand capacity. Real estate is the key to community growth, enhanced productivity and a quality of life that exudes an air of reasonable cost.



	<b>Economic Development</b>		<b>Healthcare &amp; Food</b>
<b>Education</b>		<b>Community Development</b>	
	<b>Neighborhood Environment</b>	<b>Enhancing Quality of Life in Morgan County</b>	
<b>COMMUNITY FOUNDATION OF MORGAN COUNTY</b> <a href="http://cfmconline.org">cfmconline.org</a>		Our mission is connect donors with evolving community needs in order to enhance quality of life in Morgan County. We offer a wide variety of funds designed to serve both current and future generations.	



# Franciscan Health Mooresville Family Birth Center earns state health department recognition



The Indiana State Department of Health (ISDH) has announced Obstetric and Neonatal Level II certification of Franciscan Health Mooresville, signifying the steps that the hospital has taken to provide specialty care to patients with more complex maternal and fetal conditions and complications.

The hospital was notified of its designation after satisfying the requirements for an Obstetric Level of Care II and Neonatal Level of Care II facility. This designation requires a high level of quality improvement and education of all members of the hospital team.

The ISDH certification is effective for three years and will be posted on the premises to be viewed by patients.

“Our team provides high quality, compassionate care and I am proud that the Indiana State Department of Health has recognized our work with this certification of excellence,” said Angela Bratina, RN, administrative director for Women's and Children's for Franciscan Health Central Indiana. “We will continue to work



together to give our moms and babies the best outcomes possible.”

Indiana's Perinatal Levels of Care rating system was signed into law in 2018 by Gov. Eric Holcomb as part of the state's effort to reduce infant mortality. The system designates four levels of care to provide patients with information to help decide the best hospital for their delivery.

Franciscan Health Mooresville Family Birth Center offers a wide range of comprehensive services to residents of Morgan County.

## Expect the best, prepare for the worst



**CHET CROMER**  
Technology

This past weekend I was helping my son's class run a fundraiser during a basketball game so I was out in the hallway outside of the gym for most of the game. During halftime, I found myself talking with a sheriff deputy who was there for the game about the training they have to do for situations at schools we hope never happen. We talked about how much they practice, how real they try to make it, and how scary it must be for kids and teachers that have to face these situations in reality. In the end, much of what we do is expecting the best, but still preparing for the worst case scenario.

The truth is, practicing something over and over again really doesn't make you perfect, but it can make you prepared. Whether it's working on procedures when disaster strikes or preparing for a natural disaster, knowing what to expect, practicing your response, and identifying weak spots in your plan are key areas we can make ourselves more prepared in many areas of life.

The same can be said about many areas of technology in our businesses. Are we sitting by, hoping disaster never strikes? Expecting our employees to steer clear of bogus links in emails? Hoping no one ever brings in a USB stick from home that has a virus waiting to strike on it? Using the school emergency analogy - how can we put these plans into practice using drills, tests, and practice scenarios?

Having knowledge that your data is backed up to the cloud is great, but when your server crashes and you're told it will take a week to download all of that data back down or that you need to pay an extra \$5,000 for expedited service from your provider, will you be caught off guard? The same head knowledge goes only so far in day-to-day scenarios... how will your business continue to operate when your files are taken ransom and encrypted until you pay?

The best strategy is only as good as its ability to be executed. It may seem like a costly and time consuming effort, but a business continuity plan that includes an annual drill can spotlight weak points that must be corrected, pain points that may simply have to be lived with, or even areas of overkill where resources can be redirected.

I'd encourage you to reach out to your technology partner and ask them how they'd like to put their plan to the test. These teams are often asked to trim all the excess they can from budgets, and practicing a plan they hope to never need is one of the first things to go. Providing some resources to put the plan to the test not only builds confidence but can also save large amounts of downtime and unexpected expense down the road.

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

# Kendrick foundation award nearly \$1 million to non-profits serving Morgan County residents

Morgan County, IN – The Kendrick Foundation is pleased to announce its new 2021-22 grantees. Following a competitive application process, the foundation chose eight additional non-profit organizations to address its priority areas of mental health, substance abuse, and physical activity/nutrition.

“These priority areas are still in direct alignment with the top health needs identified in the Franciscan Health Morgan County Community Health Needs Assessment Report 2019-2021,” said Eric Wymer, M.D., Kendrick Foundation President. “Additionally, according to the CDC, COVID-19 has been associated with increased mental health challenges including elevated levels of adverse mental health conditions, substance use, and suicidal ideation. As such, we're investing even more heavily this year in efforts to support the mental health and well-being of Morgan County residents.”

Between March 16, 2020 and November 8, 2021, calls to Indiana 2-1-1 reflected housing; health care; utility assistance; individual, family, and community support; and food/meals as the top five needs categories for Morgan County. These areas align with the social determinants of health, which have a major impact on people's health, well-being, and quality of life.

As part of the 2021-22 competitive grant cycle, the non-profit organizations partnering with the Kendrick Foundation to address the top health needs of Morgan County residents include:

- Youth First, Inc. - \$61,476 to provide social workers and prevention programming at Bell Intermediate Academy and Paul Hadley Middle School
- Desert Rose Foundation, Inc. - \$72,000 to provide crisis intervention and counseling services to survivors of domestic abuse and their children in partnership with Catholic Charities Indianapolis, Inc.
- Catholic Charities Indianapolis, Inc. - \$75,000 to support additional mental health specialists and case management services at IU Health Morgan
- WellSpring - \$38,904 to help address homelessness and poverty in Morgan County
- Boys & Girls Club of Morgan County - \$100,000 to offer youth healthy lifestyles programming focused on physical

activity, nutrition, and mental health in partnership with Adult & Child Health

- Barbara B. Jordan YMCA - \$42,000 to provide nutrition and exercise programming to adults in partnership with IU Health Morgan and to support participants' emotional health in collaboration with Centerstone Indiana
- Morgan County Substance Abuse Council - \$30,000 to provide free programming and training to people of all ages in an effort to reduce the prevalence of substance misuse
- Martinsville Youth Development Center - \$30,000 to help local youth build self-esteem, adopt healthy lifestyles, and value education

“These non-profit organizations have demonstrated time again their ability to meet the needs of Morgan County communities,” said Keylee Wright, M.A., Kendrick Foundation Executive Director. “Each of these organizations adapted service delivery models through the pandemic and continued to serve Morgan County residents. We are truly grateful for their ingenuity, perseverance, and leadership.”

Earlier this year, the Kendrick Foundation kicked off a special three-year initiative to improve the mental health of Morgan County residents through a partnership with Adult & Child Health, Centerstone Indiana, and the county's four public school systems with a first-year investment of \$540,385. School-based and school-linked mental health services reduce barriers for youth and families getting needed treatment and supports, especially for underserved communities. School-based mental health programs are a voluntary service approved through caregiver consent and delivered by trained mental health professionals.

The mission of the Kendrick Foundation is to financially support education and initiatives that improve the physical and mental health of Morgan County residents. The Kendrick Foundation is governed by a seven-member Board of Directors who is responsible for the oversight of its investments, grants, and scholarships.

With assets over \$37 million, the Kendrick Foundation is leading health initiatives for Morgan County. For more information, go to [kendrickfoundation.org](http://kendrickfoundation.org).

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