WHERE MORGAN COUNTY BUSINESS COMES FIRST





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A familiar business dynamic

Did you know that family-owned businesses employ approximately 60% of the U.S. workforce and create 78% of all new jobs? (coles.kennesaw.edu) That's a significant contribution to our economy. When many people think of family businesses there's a tendency to think about the conflicts that can occur by mixing professional and personal relationships. However, research has shown that family operated businesses tend to be more resilient than their non-family counterparts.

A family-owned business is described as two or more family members operating a company regardless of the company's size. Morgan County is a family-oriented community in which to live so it's no surprise that we have numerous businesses that fit into this category. In this month's edition of Morgan County Business Leader alone, we feature two: Mike & Jeff Buis Partnership and Straight Up Irrigation.

The Buis brothers grew up in a farming family, with the elder brother, Mike, having farmed for more than 60 years himself. Together, they've maintained their farming business for 36 years. Straight Up Irrigation is owned by husband and wife, Jason & Nicky Lambert, but two of their children are actively involved as well.

What is it that makes this business dynamic work? In general, family businesses tend to make decisions more conservatively which may mean taking less risk in good economic times, incurring less debt, while entering tough times on a better footing. By prioritizing long-term strategies and sustainability, these businesses have proven stronger.



JIM HESS
From the Publisher

According to the Harvard Business Review, owners of a family business tend to think more about the next generation than the next quarter. This is demonstrated in the Lambert's article. Although they're decades out from retirement, the Lamberts already intend to leave the business to their children upon retirement. About 40 percent of family businesses will get passed down to a second generation.

There's an emotional attachment. It's not just a job, not just a career. Their business is their family livelihood, their legacy. This can make a business owner more determined and resilient when times get tough.

Even for locally owned businesses that aren't family run, family is often the top priority. We hear it all the time, something along the lines of: "we treat our employees like family." This indicates they want their employees to feel respected and like their opinions and aspirations matter.

Success in any business involves a multitude of attributes: a drive to succeed, the ability to be flexible and adapt, proper planning, understanding your market, and even a bit of luck. With the proven success of a family-based business structure, maybe there's a lesson we could all take from this type of business.



"Declaring the good works being done"

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

Ephesians 2:10

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Fall in Morgan County

From the first threat of a frosty morning, the often clear, rich-blue skies of the day, and apple cider-accompanied evenings, fall is unquestionably my favorite time of year. Here, in October, there is a rare window to enjoy a distinct seasonal change before the busyness of the holidays ahead. In Indiana, it often seems spring rolls into summer, with hurriedness and ambiguity, hardly a trace of a distinct season transition. Not so with fall. The cooler mornings and nights, and the soon-to-change colors of the tree canopy – which we enjoy in abundance in Morgan County – are unmistakable. It is a magnificent time if you take a moment to notice it and enjoy it. And that is precisely my urge to you this season. Here are a few of my favorite ways to enjoy fall in Morgan County.

SUPPORT LOCAL TREASURES

Numerous terrific businesses make their home in Morgan County, which given their outdoor nature, is perfect in the fall. I risk excluding other good options here, but 3 come to mind as must-visit for the fall: Anderson Orchard, Hunter's Honey Farm, and Cedar Creek Winery. Each location boasts an incredible natural setting and hosts numerous events and activities that are particularly enjoyable in the fall. Both Anderson Orchard and Cedar Creek Winery will also hold 5K races this fall, for those looking to get in extra steps outside. Support these local gems this fall.

FESTIVALS

This year, Martinsville will host its annual Fall Foliage Festival from October 10-13 on the Courthouse Square. This is the 60th year for this annual tradition, and it offers activities for all kinds of interests, including a 5K, concerts, and car show. This long-standing tradition is a great family event worth visiting this fall. And while you're there, stop by the great independent stores on the Square. Other festivals are scheduled too, and the best source for dates, times, and further information is compiled by the Morgan County Convention and Visitor's Bureau, at www.visitmorgan.countyin.com. This site is a valuable resource for enjoying Morgan County all year.

HIKE!

My preferred way to enjoy fall in Morgan County is to get out and hike! Walking or hiking is unrated in our busy, constantly-on-the-move culture. But few activities are as beneficial to us, restorative to both mind and body, as being outdoors in the natural world. We are so blessed with our Morgan County Parks – from Old Town Waverly Park and its associated White River



Greenway Trail, Burkhart Creek Park, and the Old Wilbur Schoolhouse – these county resources represent the very best way to take in the transformation and renewal of the fall season. Each property provides ample space to take in the cooler temperatures and the vibrant changing tree canopy. If you are unfamiliar with these properties, visit www.morgancountyparks.org and plan to visit these special properties this fall. Your body and mind will thank you. Hippocrates – the "father of medicine" – said it well: "Nature itself is the best physician." I could not agree more.

Reader, as a business and community leader, I know first-hand how busy you are. I know because I have been there too: days packed with meetings from sunrise to sunset for work, boards, committees, and a myriad of other commitments. Those things will fill every inch of space in your calendar that you allow. Fall – this magical time of transformation and renewal – is here and gone in an instant. I urge you not to let it pass you by in a whirlwind of busyness. Enjoy the moment and enjoy this lovely season, for like the leaves that so colorfully mark this time, it will go all too soon.

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

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\$\$\$\$\$

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- Heavy bleeding
- Loss of consciousness
- Severe burns
- Visibly broken bones

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Straight up service

STRAIGHT UP IRRIGATION

Owners: Jason and Nicky Lambert
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Mooresville, IN 46158
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Email: straightupirrigation@gmail.com **Web**: straightupirrigation.com

By Nicole Davis

Morgan County Business Leader

There's more to irrigation than simply installing a sprinkler system. An effective irrigation system should include a thorough design with head-to-head coverage, quality material, and requires routine, yearly maintenance. With 20 years in the field, Jason and Nicky Lambert take pride in offering an efficient, full-coverage irrigation system complete with top-notch customer service for all of their customers at Straight Up Irrigation.

Jason entered the industry by happenstance 20 years ago. A friend asked if Jason could fill in temporarily at a small irrigation company, and Jason quickly found that he enjoyed the work, being outdoors, and interacting with the customers. He's been doing that ever since, with Nicky going to work in the same field three years later. Jason was Indiana Backflow Certified in 2008 and Nicky in 2017. She is one of less than 50 women who are certified in the entire state.

WHAT IS STRAIGHT UP IRRIGATION?

They worked for a few different irrigation companies through the years before deciding to branch out on their own in 2019. Fueled by a disagreement with their previous employer who wanted Nicky to switch to a salaried position but with a significant pay cut.

"I said no, we'll start our own business, and we'll name it Straight Up Irrigation," she said. "Within days later we had a truck, our business license, everything we needed. We were out putting fliers in communities and trying to get



Photo by Nicole Davis

business. It went really well."

Straight Up Irrigation is a home based, mobile business. Its irrigation packages include system installation, testing, activation, winterization and more. They now have three service trucks and a 28-foot pull-behind trailer, more than 300 residential customers, commercial customers, and several landscapers and contractors they do work for. In the winter months when irrigation work is done, they'll do snow plowing and salting.

"We definitely feel blessed," Nicky said. "You never know when you start a company what's going to happen. I was determined it was going to work no matter what. It's definitely growing."

Straight Up Irrigation will do installations across Indiana and its surrounding states. The business has accumulated a commercial clientele that includes restaurant chains such as Taco Bells, Culvers, and Wendys. They've done work at large warehouse facilities and, for the

past five years they have been a vendor for the city of Indianapolis, maintaining its parks and recreation irrigation system.

STRENGTH THROUGH SETBACKS

Jason and Nicky reside in Mooresville and have seven children, ranging from 24 years old to 18 months old, and two grandchildren. Two of their sons, Christopher Lambert, and Jason Lambert Jr. work alongside them in the business.

Straight Up Irrigation has grown year after year, despite major setbacks last year when Nicky was six weeks away from giving birth to their youngest child and Jason shattered his knee on a job. He was told he'd be unable to walk for a year but managed to get around some after six months. With both of them unable to work for a good portion of the year, their sons stepped up to keep the business running.

"Our sons are two of the hardest working men you'll ever meet," Nicky said.

For the younger Lamberts, there's a sense of pride in their work as well.

"It's being able to finish a job and say that I did that work," said Christopher who has worked for Straight Up Irrigation for three years. "I worked at UPS and it's the same box, same labels, same everything. Here, you can get done with a job, pass by there and with pride say, 'I did that."

Despite the challenges, they maintained their same customer base and this year, now that everyone's back to work together, their numbers have started to grow again.

"We're really strong this year," Nicky said.

"It's a good amount of work to have for what we have. I'd like to get a few more people trained to have a couple more techs out there, but I feel we have just the right amount of business to where we stay busy, but we're not overbooked."

QUALITY & CUSTOMER SERVICE

Being a small business, Jason said they don't have the large overhead that a large one would have, which helps keep costs low for their customers. It's important, he said, to give everyone a fair price along with good customer service.

"Our customer service is phenomenal," Jason said. "The biggest thing you'll find with irrigation companies – you'll call and 90% of them won't answer their phone. We don't always answer our phone, but we'll get back to them in 24 hours or less. We try to make customer service our highest priority. It shows when we're out there. A lot of them aren't customers anymore, they're friends."

The Lamberts said the quality of their work shows, as most of their business comes from word of mouth and referrals. While they make the most of their income from commercial work, the couple agree that the residential side is their favorite. They both enjoy getting to know their customers, seeing them at least twice a year during the activation and winterization of the systems.

As they wrap up their 6th season of Straight Up Irrigation later this fall, the Lamberts said they look forward to continuing the uphill trend of growth for the business. They want to keep it a family business, something they can pass down to their children down the road.

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5 ways to discover the problem behind the problem

In leadership, challenges often seem straightforward, but they usually have deeper, more complex issues beneath the surface. To be successful, you must develop the ability to discover and address the problem behind the problem. Doing so enhances your effectiveness and helps you guide your team to the next level.

THE PROBLEM BEHIND THE PROBLEM

A common pitfall in leadership is addressing symptoms rather than root causes. When pressed for quick results, you may find yourself fixing what's immediately visible but missing the underlying issues, leading to recurring problems. But You need to shift your focus from merely solving problems to understanding them, or you'll waste all your time on the symptoms. Dealing with a challenge is one thing, but dealing with the root cause of the challenge is another. This requires a strategic approach, asking deeper questions about the causes and recurring patterns contributing to the problem, giving you a strategic advantage.

THE IMPORTANCE OF ASKING "WHY?"

The "Five Whys" technique, developed by Taiichi Ohno at Toyota, is a powerful tool for uncovering root causes. By asking "why" multiple times, you can drill down to the core issue. For example, if your team consistently misses deadlines, repeated questioning might reveal that poor task prioritization is the real problem, not just overwork. This method helps you identify and address core issues, leading to long-term solutions and greater success. Most leaders are not asking why enough to drill down to root issues.

MOVING BEYOND QUICK FIXES

Quick fixes are tempting but often only provide temporary relief. They address symptoms rather than root causes, creating a false sense of progress. As a leader, you must understand that sustainable solutions require deeper examination and a willingness to tackle difficult, underlying issues. This might involve challenging long-standing processes or norms and confronting uncomfortable issues. Though it's sometimes challenging, this approach is essential for achieving long-term success.



JOHN BARRETT

PRACTICAL STEPS FOR LEADERS

Here are 5 simple steps to think about when you are trying to find the problem behind the problem:

- 1. Lead With Questions: Always dig deeper to understand the true causes of challenges by leading with questions.
- 2. **Deploy The Five Whys:** Regularly apply this technique to uncover root issues. Keep digging until you find the real issue.
- 3. Embrace Discomfort: Address difficult truths head-on to solve real problems. Get comfortable being uncomfortable.
- Bring Others In: Never try to solve problems alone. Collaboration breeds innovation.
- 5. Commit to Long-Term Solutions: Focus on deep, lasting solutions rather than quick fixes. Solutions require patience.

If you're ready to elevate your leadership, it's time to start looking for the problem behind the problem. Consider partnering with a leadership coach who can guide you in uncovering true issues and implementing sustainable solutions. This approach will make you a better leader and create a stronger, more resilient organization.

John, a member of Legacy Business Consultants, has been helping leaders for over twenty years. As a certified coach, speaker, and trainer he has worked with Fortune 500 companies, entrepreneurs, non-profits, and individuals who have leveled up their success through his coaching. Invest into your leadership ability and you will be directly investing into the future you desire to experience. You can reach John at www. johnbarrettleadership.com



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TILLING UF

Martinsville Farmer Mike Buis to complete his 61st harvest, carrying on a family business and acting as a voice for farmers

By Nicole Davis

Morgan County Business Leader

In his 61 years of farming, Mike Buis has never had one season exactly like another. As he drives along the Morgan and Putnam County roads, home to the land that he has farmed for more than six decades, he can recall the different experiences they've had throughout that time:

Last year, 2023, was their best year, with great weather, good corn and bean yields combined with good prices.

In 1974 they got hit with northern corn blight, a disease favored by wet, humid, cool weather that can spread long distances to affect fields.

The late 70's were among the worst years. Interest rates for loans farmers needed were high at 16 to 17%. Land that was selling for \$3,000 an acre suddenly dropped to around \$1,000 an acre. In 1980, the United States implemented a grain embargo against the Soviet Union, causing prices to drop and leading to many farmers filing bankruptcy.

2012 was a drought year, but fortunately the Buis family had crop insurance to recoup some lost revenue.

Mike and his brother, Jeff Buis, have owned and operated their farm together as the Mike & Jeff Buis Partnership since 1988 and have managed to lead their business through it all - the good, the bad, and everything in between.

FARMING FOR GENERATIONS

At age 75, Mike said that these days, he may not be out working on the equipment and doing what he once did, but he still keeps himself plenty busy.

"A day like today with things going on, I'm a dispatcher here," he said. "Every day I make a list, with Plan A, B, and C because you don't know what's going to happen."

Mike rented his first parcel of land at just 14 years old, purchasing his first tractor, and planting and harvesting his first crop while he was still in his early high school years. He graduated from Purdue University in 1971 and earned his master's degree from DePauw University in 1974 all while

farming 500 acres with his brother.

He taught school and coached basketball for six years at Cascade High School and while he said he loved both professions, he had to make a choice between the two. He left teaching to run his farm full-time and has been doing the same ever since.

Jeff takes care of the machinery while Mike does the bookwork and marketing. If there's something that needs to be done, they'll both jump in to do what they can. They also have four part-time employees, all retirees with backgrounds in farming and a college student working in between classes.

"They all know what to do," he said. "Something goes wrong, those guys can take care of it."

Mike resides in Martinsville, just west of Eminence, in the house that belonged to his grandfather. Back in the 1950s, his dad, dad's brothers, and grandfather farmed approximately 3,000 acres. His father built a grain elevator which still stands today and even though the Buis family no longer own it, it borders land they do own - a source of pride in their family history they enjoy seeing it as they drive by. His dad soon after left farming to teach, eventually becoming assistant principal for Eminence High School. At that point, Mike said he began farming with his grandfather. He and his brothers purchased some of that land from its trust in 1992. It's always been a family business, and one Mike said he hopes can stay in the family.

FARMING TODAY

Mike and Jeff now farm 3,000 acres in Morgan and Putnam counties. They own approximately 1,200 acres and rent 1,800. There's one parcel of land they farm which Mike said he began renting in 1969 and still rents today, from the great-grandkids of those original owners.

They primarily grow corn and soybeans but also some wheat and rye.

Cover crops are a relatively new program for their farm, something they began doing eight years ago. Cover crops are plants grown for the purpose of improving soil health, preventing erosion and functioning as weed, pest, and disease control. They work with different companies who provide the seed that they use which also works to capture the carbon in the air. Mike said they've already noticed advantages of this program in the field such as weed depression, breaking up/loosening the soil, and less soil erosion.

They also work with the USDA in its Conservation Stewardship Program to keep an area of land unmowed and left as a habitat for wildlife.



ALEGACY



While some of the technology, like combines that can guide themselves, are more high-tech and harder to work on, that same technology has given many more advantages to farmers: advantages such as seeds that are of superior quality, that can be planted earlier and germinate better. They'll see the benefits of that this year since they didn't get the late rains they would usually experience in the season. This year, their area of Morgan County only received an inch of rain in more than a 52-day span. The dry weather has caused tar spots on the corn, a fungal disease which kills the leaves and stalks early. Soybeans needed to be harvested earlier as well but they were ready thanks to the ability to plant them earlier. The Buises began harvesting the beans on Sept. 4, a couple of weeks earlier than is typical.

LOOKING TO THE LEGISLATURE

Mike was previously active as a member of the Indiana Corn Marketing Council (ICMC) for which he served for nine years while representing the Indiana Farmers Union. According to the ICMC site, Mike played a role in the inception of ICMC which was established in 2007 to manage corn checkoff funds and promote the interests of corn farmers. According to ICMC, he also was an "early proponent" of establishing those corn checkoff funds in Indiana. The ICMC collects half a cent for each bushel of corn sold in Indiana at its first point of sale.

"Indiana Corn Marketing Council uses those checkoff dollars to promote corn for new uses, ethanol, and education," he said. "When ethanol, a renewable fuel, became popular people were griping about it because they thought we were taking food and using it for fuel. It was a food vs. fuel debate. We had to educate people that the corn we use for renewable fuel is not the same corn that you eat."

He's now on the Indiana Corn Board as an ex officio.

He currently represents the Indiana Farmers Union on the Indiana Grain Indemnity Corporation's board, a board which was established "to protect farmers in the event of a licensed grain buyer's financial failure."

The biggest issue that he and the vast majority of farmers right now are concerned about is the Fiscal Year 2025 Agriculture, Rural Development, Food and Drug Administration, and Related Agencies Appropriations Act - or the Farm Bill.

"That is our safety net," Mike said. "Crop insurance falls under the farm bill. This year there is an abundance of grain throughout the world. Prices are down. For example, soybeans were selling for \$13 to \$14 a bushel last year. They're

down to \$9.50 now. Corn last year was 5 to 6 dollars and it's selling for \$3.50 now. We still have the same input costs. Some fertilizer has come down but not percentage-wise as the price has. So, farmers will earn less than last year just because of the price."

That bill addresses many issues relating to agricultural funding (fsa.usda.gov/programs-and-services/farm-bill). While it's expected to be addressed by Oct. 1, congress may choose to extend the existing Agriculture Improvement Act of 2018 (2018 Farm Bill) and continue to discuss the proposed 2025 bill early next year.

During the drought years of 1988 and 2012, Buis said they had federal crop insurance through the farm bill which allowed them to take less of a loss.

"In 2012, we probably had a \$2 million loss in crop revenue," he said. "Insurance paid for that. In 1970-80, things were tough. We didn't have crop insurance. We didn't have that safety net. So, my concern right now, going into 2025, is having a farm bill. That is especially important to all farmers because there's a safety net in it: federal crop insurance with a price protection plan. If the price of grain goes down to a certain point, there is a guaranteed price that will kick in. It's really low but at least it will keep your head above water."

FARMERS NEVER RETIRE

Farming is a gamble, Mike said, and every day is a gamble. Weather patterns can affect production. One day the price of grain could be high, and the next day it drops significantly. He said frugality and a bit of caution have contributed to their successes, knowing when to take the risk and when to think twice. He's had to pass on purchasing land for cheap, not knowing if it would put him in over his head. They've also been able to purchase land at low prices, contributing to the amount of tillable acreage they currently possess today. It's a gamble that Mike said he's happy to have taken and continues to take with no plans of stepping down.

"Farmers don't retire," he said, "Douglas MacArthur said 'Old soldiers never die; they just fade away.' Well, farmers don't retire. Farming is rewarding. You have hills and valleys in everything. You have regrets. But it's rewarding also. I love the fall of the year, harvesting crops, bringing things in, and hoping everybody's safe. I have to admit, I'm glad I've had the opportunity to keep on going with my farming. I can't think of anything else I'd rather do."

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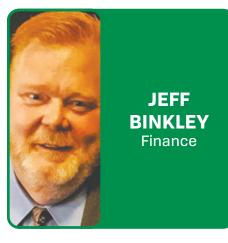
We find ourselves again embroiled in one of the tightest presidential election contests in history. But I'm pretty confident that five days before Election Day, I will know who will win the White House.

There will be a lot of ink yet spilt in the next 35 days regarding the 2024 presidential election. Polls will come and polls will go. And if the accuracy of those polls in the last several election cycles is any indicator, none of us should pay any attention to them. There is one poll though that is deserving of paying very close attention to. Alas, this poll won't be out until just before Election Day 2024, but it's highly accurate.... to the tune of 83% or better for the last 24 elections.

History shows that if the S&P 500 declines in the three months prior to an election; the incumbent presidential party typically loses (Trump wins). And the reverse hold true as well, gains in the S&P 500 prior to an election tend to indicate a win for the incumbent party (Harris wins).

No presidential predictor can be perfect and the stock market is far from perfect. But the last time the S&P 500 indicator failed was in 1980. Actually, it failed (barely) in 2020 as well. From August, 2020 to November, 2020, the S&P rose just under one half of one percent (+.4%). President Biden won the 2020 election with the slimmest of margins. Winning by less than .3% in Georgia, less than .3% in Arizona, and just under .5% in Wisconsin, with those states giving him his Electoral College victory. The market almost got it right again.

What I'm trying to convey here is that dependent upon our political leanings we can all be super excited with each new positive poll that comes out showing our candidate in the lead, or get our panties in a bunch if they're losing. But none of those polls will truly tell us anything. The one poll that actually has a great record (+83%) is now being polled daily. But I'm not going to get too excited about what it says until the end of October. Nor will I be paying too much attention to any other polls



until late October as well. To tell you the truth, I won't be paying ANY attention to any other poll than the S&P 500. Its track record isn't perfect, but in 20 out of the past 24 elections, the stock market has been right on the money.

Right now, it's indicating that Harris wins. On August 1, 2024, the S&P 500 closed at 5446.68. As of press time, September 19, 2024, the S&P 500 stood at 5730.73. Right now, per the market poll political prognosticator, the incumbent (Kamala Harris) will return to the White House. Should the S&P lose 300 or so points, or about 5% between now and October 31st, Mr. Trump may return to the White House. The key number is 5446 on the S&P. Higher than that, Ms. Harris wins, lower than that, Mr. Trump does.

Now knowing that maybe quit obsessing on each new poll. Instead, take a walk or bike ride or drive and enjoy the Fall colors. Tune back into politics after Halloween and check the S&P 500 closing number on Friday, November 1st. When that number comes in, we'll know, with an 80% confidence, who will be sitting at the Resolute desk come January 20, 2025.

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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Tips for safeguarding your gadgets while traveling

Traveling with technology has become a necessity. Whether for work, communication, or entertainment, we rely heavily on our devices. But traveling exposes these gadgets to various risks. Theft, damage, and loss are common concerns.

We've put together some helpful tips to mitigate the risk of any tech mishaps on your next trip. Follow these eight best practices to ensure your devices remain safe when traveling.

AIRPORT SECURITY

At airport security, remove your laptop from your bag. Place it in a separate bin for screening. Keep a close eye on your belongings as they pass through the X-ray machine. After screening, quickly retrieve and secure your devices before moving on.

HOTEL ROOM

In your hotel room, store your gadgets in the room safe when not in use. If there is no safe, use a portable lockbox. Avoid leaving your devices out in the open, especially when housekeeping is scheduled. This minimizes the risk of theft.

PUBLIC TRANSPORT

On public transport, keep your gadgets close and secure. Use a bag with anti-theft features. Avoid using your devices near exits where they can be easily snatched. Be discreet when taking out your gadgets and put them away securely

LEVERAGE TRACKING APPS

Install tracking apps on your devices. These apps help you locate your devices if they are



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lost or stolen. Many operating systems have built-in tracking features. Enable them before you travel. For example, use "Find My" for Apple devices or "Find My Device" for Android. These tools provide the location of your devices. They also offer remote locking and wiping capabilities.

KEEP DEVICES CLOSE

Always keep your devices within reach. Avoid placing them in checked luggage. Carry them in your personal bag. Use a backpack or a crossbody bag with secure compartments. If you need to leave your device unattended, store it in a hotel safe. The less exposure your gadgets have, the lower the risk of theft or damage.

BE CAUTIOUS WITH PUBLIC WI-FI

Public Wi-Fi networks are convenient but risky. Avoid accessing sensitive information on public networks. If you must use public Wi-Fi, use a Virtual Private Network (VPN). A VPN encrypts your data, making it harder for hackers to intercept. Turn off automatic connections to public networks. Always verify the legitimacy of the Wi-Fi network before connecting.

BACK UP YOUR DATA

Regularly back up your data before you

travel. Use cloud storage or external hard drives. This ensures that you don't lose important information if your device is lost or stolen. Set up automatic backups to simplify the process. Backing up your data protects you from data loss. It also ensures continuity even if something goes wrong.

BE MINDFUL YOUR SURROUNDINGS

Stay alert to your surroundings. Crowded places are hotspots for theft. Be particularly cautious in airports, train stations, and tourist attractions. Don't leave your devices unattended. Keep a firm grip on your bag. When using your gadget in public, avoid displaying it for long periods. Awareness and vigilance go a long way in protecting your gadgets.

USE ANTI-THEFT ACCESSORIES

Invest in anti-theft accessories. These

include items like locks and cables for laptops. Anti-theft backpacks have hidden zippers and cut-proof materials. They make it difficult for thieves to access your belongings. Consider using RFID-blocking wallets to protect against electronic pickpocketing. Anti-theft accessories provide extra security for your gadgets.

KEEP A RECORD OF YOUR DEVICES

Document the make, model, and serial numbers of your gadgets. Keep this information in a secure place. If you have your device lost or stolen, these details are useful for reporting and recovery. They also help when filing insurance

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)

"America's Most Trusted Brand"

Jod Woods

I typically use this platform to advise, educate or instruct. This month,

I'm going to do something different because the opportunity is too big not to share.

Trane, named "America's Most Trusted Brand" of heating and cooling equipment eight years in a row, typically has a fall sales promotion. The previous promotions have had a rebate offer OR financing options. Due to our relationship with Trane, we have negotiated the ability to offer BOTH!! This means that

until November 15, 2024, you can get up to \$650.00 instant rebate AND..... 0% financing options when you replace your existing furnace and air equipment with a new Trane Comfort System.

This is unheard of!!!

We will never offer you "FREE" equipment

or phony BOGO offers, because we all know that there is no such thing. This is an honest offer! There are huge changes coming in the heating and air world. These changes are going to result in huge price jumps as manufactures are forced to redesign and rebrand their equipment. Beat that increase by addressing your needs now. Schedule a no obligation appointment with a project manager to discuss your needs and design a plan to resolve them.

Call us today at 317-831-5279.

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





Three little things that make all the difference

When I'm working with teams where there is a challenge someplace between the team members and their leadership I do my best to direct the leadership to understand that there are really only three things their team members want from them.

Team leaders have lists of reasons why their team is struggling and as the late speaker and philosopher, Jim Rohn used to say, "The only thing wrong with your list is, you're not on it." That shows to be true more times than not.

First (but not one of the three) remember the philosophy that the quality of your communication can be judged by the results you are getting. This puts the responsibility to communicate in a better, more effective way right on you, the leader. In other words, you're not connecting with the members of your team.

Now for the three little things that make all the difference when you know and apply them with your team.





JACK KLEMEYER

The three things your team members and fellow employees want to know from you:

- 1. Do you care about me?
- 2. Can you help me?
- 3. Can trust you?

The first one: "Do you care about me? Is all about the relationship the leader has with the people on the team, it's about connection. John Maxwell says, "If you don't love your people you can't lead them." John also says, "a leader touches a heart before they ask for a hand." Connection with each and every member of the team in their own unique way is vital to engagement and to success.

The second one: "Can you help me?" is all about the leader's competence. Are they any good at developing people? In the wonderful book "The Leadership Challenge" by James M. Kouzes and Barry Z. Posner, it's stated that the magical thing about

a leader being competent is when a leader is actively working on becoming more competent in their craft, they are seen by those around them as already being competent. This is why it's imperative that you and I as leaders continue to grow daily. Our growth today is the only guarantee that tomorrow will be better.

The third one: "Can I trust you?" This one is all about the leader's character which is to say when the leader says they will do something, they will actually do what they said would do. Consistency also plays a role here because consistency looks at the behavior though time. Character and consistency are the foundation of the relationship and of the team's performance

I'm talking about two kinds of trust here, predictive trust and vulnerability trust. The leader needs both predictive trust, will they do what they say? And vulnerability trust, is the leader open, honest and willing to be vulnerable. Without the vulnerability trust solidly in place, the team won't express their concerns, without expressing their concerns, they can't fully commit to an initiative. When the team can't commit, they team can't be held accountable and results suffer.

In summary, there are three "C's" of trust: Competence, Connection and Character. You connect with people because you like them, you can help them because you're competent and they trust you because you are a person of character.

Grow Your Business™ Coaching founder Jack Klemeyer is recognized as a preeminent resource for business professionals. Jack can be reached at Jack@GYBCoaching.com or at 317-755-6963. Learn more at GYBCoaching.com.

MAXIMUM RELIABILITY, EFFICIENCY AND COMFORT.





Building tomorrow's workforce

September is a busy month for CFMC. Lilly applications closed last month, bringing in 122 applicants from across the county. As our scholarship committee reviews applications, Jennifer O'Neal and I have been presenting checks to our Thrive Grant winners and continuing our mission to meet all of Morgan County's not-for-profits. What I am learning is too voluminous for one article so I am spotlighting one not-for-profit each month (or in this instance two devoted to the same effort) so readers can experience "meeting" them as I am.

I met with Shane Williams, Development Director at the Boys & Girls Club of Morgan County, after receiving a welcome note from him a few days after arriving at my new post in May. It is hard to describe the deep commitment Shane and his wife Rebecca have for "The Club.". I was shocked to learn it costs families \$20 per year for after-school care for each student and \$40 per week for full time care during school breaks. Even more impressive, teenagers are FREE! Since they are an at-risk population, The Club wants to attract and engage as many teens as possible. Morgan Settle, Program Director for Teens and Sports focuses her attention on programs to engage and challenge these teens.

For Morgan County, which is considered a childcare desert, this is an unbelievable benefit for working families. Besides being affordable, Club kids are receiving homework assistance and engaging in everything from bike rides

through Mooresville to basketball, gardening, and even ant farming! They receive healthy, after-school snacks (including apples donated by Anderson Orchard) and in some instances, dinner since the Club is open until 7 pm. In summary, Club kids receive program-focused curriculum that exposes and engages them to new experiences and active



lifestyles. Shane shared with me that one of their Club kids actually lost 60 pounds since starting at The Club last year!

CFMC awarded the Club a grant in 2022 to help with their transportation needs. The Club has responded to the need for transportation, meal service, homework assistance, academic enrichment, activities, and parents' need for affordable childcare. What a win for Morgan County!! Well, not all of the county...

Understandably, the beneficiaries of the Boys & Girls Club are predominately Mooresville families. Currently, they cannot serve families in Eminence, Monrovia, Martinsville and beyond. This was front of mind as I met Shelby Burkett, Director of the Martinsville Youth Development Center (MYDC), who since

2016- all by herself - has operated an impressive program for Martinsville's youth from the former K-Mart building, generously donated by private donors. MYDC offers homework assistance, after-school snacks, substance abuse prevention, basketball courts, batting cages, art and cooking classes, a library, and a computer lab! MYDC hosts 5th - 8th graders from 2:30 pm to 6 pm when school is in session only. Some former students return after 8th grade to help with the current students, having felt the impact of the programming and wanting to ensure the next group of kids have the same experience. There is no summer program due to the lack of transportation and staffing. Transportation is a big problem, and more students could participate if this issue alone could resolved. Shelby's contribution to these kids is amazing, but Martinsville kids are underserved as are those in Monrovia, Eminence, and other outlying areas of our county. She has over 40 kids after school but no summer program. CFMC supported MYDC this year through a Capacity grant which Shelby used for IT upgrades. I want to do more to assist with the transportation and staffing issues!

After meeting these impressive, impactful facilities, I asked myself, how can CFMC do more to help the Boys & Girls Club better

serve all of Morgan County and help MYDC serve more Martinsville youth? The answers are not as clear as the obstacles, but I am certain the solutions will be more plentiful if we accomplish our goal of getting the Lilly match dollars. As I have mentioned previously (and as you will continue to hear), the Lilly Endowment provides a matching program every few years to help grow CFMC's endowment. They have committed \$1 million to Morgan County if we can raise \$450,000 in donations. The Lilly dollars remain in our endowed fund in perpetuity, and over time, as it grows, so do the annual disbursements from which our notfor-profits benefit. To meet our county's needs, like childcare, we must grow our endowment. We cannot miss out on this \$1 million dollar gift from Lilly. To solve or even assist with such critical problems like Morgan County's childcare issues does seem daunting, much like eating an elephant, but we all know that can be done by eating one bite at a time. Truly every dollar counts.

Kim Cole is a graduate of Martinsville High School and Indiana University. Spending most of her personal and professional life in Morgan County, she is the President of the Community Foundation of Morgan County with a passion for advancing the mission of the Foundation for the betterment of the County





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Kendrick foundation announces school based mental health initiative

Invests over \$620,000 for the 2024-25 school year

The Kendrick Foundation is pleased to announce the school-based mental health initiative (SBMHI) 2.0. This is a continuation of a successfully established partnership between Adult & Child Health, Centerstone, Youth First, and the county's four public school systems. This initiative furthers our commitment to improving the mental health of all Morgan County residents.

"SBMHI 2.0 has involved an extension of a tremendous amount of work by our grantees and schools over the last few years," said Amanda Walter, M.D., Kendrick Foundation Board President. "We launched the initial three-year SBMHI in July 2021 to address increased mental health challenges heightened by the pandemic and greater societal issues. Based on the success and continued community benefits of this initiative, we are excited to continue building upon and supporting this effort for another three years."

In December 2021, the U.S. Surgeon General issued an advisory highlighting the urgent need to address the nation's youth mental health crisis, outlining the pandemic's unprecedented impacts on the mental health of America's youth and families, as well as the mental health challenges that existed long before the pandemic.

According to the U.S. Surgeon General, recent national surveys of young people have shown alarming increases in the prevalence

Kendrick Foundation Leading health initiatives for Morgan County

of certain mental health challenges. Mental health is shaped by many factors, from genes and brain chemistry to relationships with family and friends, neighborhood conditions, and larger societal forces and policies.

In Morgan County, adults report an average of 5.3 poor mental health days per month and 17% report frequent mental distress. Morgan County has higher rates of death by suicide than the state. Many Morgan County residents also lack adequate access to mental health providers.

According to the National Alliance on Mental Illness, many mental health conditions first appear in youth and young adults, with 50% of all conditions beginning by age 14 and 75% by age 24. One in six youth have a mental health condition, such as anxiety or depression, but only half receive any mental health services.

Early treatment is effective; it can help young people stay in school and on track to achieving their life goals. In fact, the earlier the treatment, the better the outcomes and lower the costs. Untreated or inadequately treated mental illness can lead to high rates of school dropout, unemployment, substance use, arrest, incarceration, and early death.

Schools can play an important role in helping children and youth get help early. Schools also play a vital role in providing or connecting children, youth, and families to services. School-based mental health

services bring trained mental health professionals into schools; this helps individual youth and also serves to connect youth and families to more intensive resources in the community.

"Our grantees and local educational institutions continue to go above and beyond to support the mental health needs of youth and families by providing mental health services, supports, and resources to thousands of Morgan County residents, reducing stigma, and creating a culture that supports mental health and wellbeing for all," said Keylee Wright, M.A., Kendrick Foundation Executive Director. "Maintaining healthy children and families requires all of society—including policy, institutional, and individual changes in how we view and prioritize mental health."

As part of the SBMHI 2.0, students across each public school district in Morgan County will continue to have access and opportunity to participate in supportive voluntary mental health services consisting of individual, family, group, and/or case management provided by:

- Adult & Child Health Mooresville Consolidated School Corporation, Metropolitan School District (MSD) of Martinsville, and Monroe-Gregg School District
- Centerstone Eminence Community School Corporation
- Youth First Mooresville Consolidated School Corporation and MSD of

Martinsville

School-based and school-linked mental health services reduce barriers for youth and families in obtaining needed treatment and supports, especially for communities with decreased access to mental health providers. School-based mental health programs are a voluntary service approved through caregiver consent and delivered by trained mental health professionals, such as psychologists, counselors, and social workers.

Funding for the SBMHI includes:

- Initial Project Period (July 1, 2021 through June 30, 2024)
 - Total expenditure: Nearly \$4 million
 - Kendrick Foundation contribution:
 Over \$1.6 million
- SBMHI 2.0 (July 1, 2024 through June 30, 2025)
 - Total expenditure: Nearly \$1.8 million
 - Kendrick Foundation contribution: Over \$620,000
- Funding Sources
 - Kendrick Foundation
 - Collaborating mental health grantee organizations
 - Morgan County educational institutions
 - Government grants and contracts
- Private funding

Formed from the proceeds of the sale of the Kendrick Memorial Hospital in 2001, the Kendrick Foundation invests in conditions that support the physical and mental health of all Morgan County residents. To learn more about how the Kendrick Foundation is leading health initiatives for Morgan County, please visit kendrickfoundation.org.

Franciscan Health Mooresville receives five-star rating from Centers for Medicare & Medicaid Services

Franciscan Health Mooresville has earned a Five-Star Rating from the Centers for Medicare & Medicaid Services (CMS), the highest distinction from the federal agency.

The CMS Five-Star Quality Rating System report is based on extensive data that measures patient experience, mortality, readmissions, patient safety, and timeliness of care. A five-star rating is achieved by reporting at least three measures in at least three groups, including either mortality or safety. For 2024 of the over 2,800 hospitals rated, only 13 percent received a Five-star rating.

"We are very proud of our team in Mooresville for achieving a five-star CMS rating," said Lori Price, president and CEO for Franciscan Health Central Indiana. "Thank you to the all the physicians and staff in Mooresville who work tirelessly every day to provide the best care possible to the patients entrusted to us."



"Franciscan Health Mooresville's Five-Star Quality Measures rating from CMS reflects the commitment and hard work of our entire team to provide superior care and services," Lori Warner, administrative director of operations, Franciscan Health Mooresville. "CMS's Five-Star Quality Rating System is very well respected. Patients, families and caregivers, rely on these ratings when choosing a healthcare provider."

Franciscan Health Mooresville has been recognized by Care-Chex as being among the top 10% of hospitals in the nation for Overall Hospital Care, Overall Surgical Care, Major Orthopedic Surgery and Joint Replacement.

Franciscan Health Mooresville is home to the internationally

known Center for Hip & Knee Surgery (CHKS), which has served patients for more than three decades. The Center performed around 2,000 orthopedic surgeries during the 2023 calendar year, treating patients from all over the nation and the world.

Recently, the Franciscan Health Mooresville Family Birth Center was refreshed, blending tranquil comfort and high-level hospital care to make childbirth as stress-free, comfortable and safe as possible. The new birthing suites allow patients to labor, deliver and recover all in the same room.

In addition, the hospital campus renovated and expanded its medical office building.

Franciscan Health Mooresville is located at 1201 Hadley Road in Mooresville.

Learn more about Franciscan Health Mooresville.