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# BUSINESS LEADER

MORGAN COUNTY

November 2024

## A VISION OF EYECARE

*Martinsville Eye Center Optometrist Michael O'Neal offers quality eye care and community service for 36 years*



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# Stepping into the unknown

*"We tend to be held back from our goals by the simplicity of our comfort zones, but just how comfortable are we? Wouldn't we be more content living in our dreams?"*

- Michelle C. Ustaszewski

Taking risks can be intimidating, especially when we're used to doing what feels comfortable and familiar. Staying in our comfort zones often feels like the safest choice. In both life and business, we can easily get stuck in routines, doing the same things repeatedly. But great things can happen when we make even small changes.

Are you ready to start the business you've been thinking about for years? Maybe it's time to have that important conversation you've been avoiding or attend a networking event you've been putting off. In the business world, stepping out of your comfort zone can create momentum, foster personal growth, inspire others, and build resilience.

Many successful businesses exist because an entrepreneur took a leap of faith and stepped into the unknown to pursue their dream. Take the example of Michael O'Neal, featured in this month's Morgan County Business Leader. While many of his optometrist colleagues chose the safer path of joining established practices, he took the risk of starting his own private practice. Though much of his business has remained consistent throughout his career, he's had to adapt to changes in technology, becoming one of the first to embrace advancements like LASIK eye surgery. Another inspiring example is Kayla Milum, who, after years as a nurse, sought a career change. She did her research, learned about virtual



**JIM HESS**  
From the Publisher

assistants, and decided to take the calculated risk of starting her own business.

Doing something new and different is never easy, but it's not about taking a blind gamble either. Both O'Neal and Milum carefully prepared before stepping into new territory. If you're thinking about making a change in your career or business, it's crucial to take a step back and analyze the situation. Ask yourself: Have you done enough preparation? Have you studied how to succeed in your new venture? Have you learned from others who have taken similar paths? Most importantly, do you care deeply enough about this endeavor to sustain it long-term? And is this the right time to make such a change?

Nothing in life is guaranteed, even when we choose the safest route. So why not pursue that dream or idea that's been on your mind for a while now? Don't let the fear of the unknown hold you back from taking the next step forward. Your dream might just be waiting for you on the other side of your comfort zone.

## BUSINESS LEADER<sup>®</sup>

MORGAN COUNTY

**"Declaring the good works being done"**

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

Ephesians 2:10

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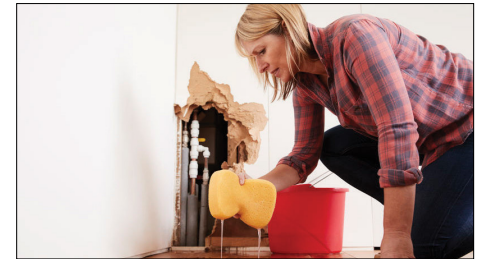
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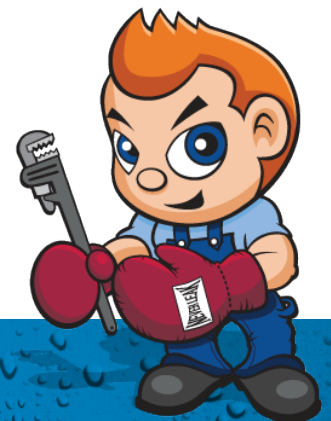
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# READI funds promote regional collaboration

Morgan County and its communities are the recipients of just over \$4 million in state funding for several important projects across the county. Two rounds of funding included just under \$3 million in Morgan County under READI 1.0, and READI 2.0 netted just over \$1 million for Morgan County. This good news effort was led by the Morgan County Economic Development Corporation (MCEDC), a local non-profit organization, that collaborates with local government leaders and industry to promote both workforce and economic development in the county in a meaningful way.

Regional Economic Acceleration and Development Initiative funds, or READI for short, are part of an economic development incentive program launched by the state under its Indiana Economic Development Corporation (IEDC). The funding is part of a \$500 million, multi-year effort to promote development and encourage it in a regional, collaborative way. According to the IEDC, "Through this initiative, the state will encourage neighboring counties, cities, and towns to partner to create a shared vision for their future, mapping out the programs, initiatives, and projects that are critical for them to retain talent today and attract the workforce of tomorrow."

Here's a brief overview of the projects partially funded by READI across the county.

## MORGAN COUNTY

With approximately \$1.3 million in READI funds, the county will install a sanitary sewer lift station to open for development approximately 90 acres of developable ground near the county line in Waverly. According to County Administrator Josh Messmer, "Installing a lift station is a necessary part of the infrastructure to develop the interchange ... when completed the lift station will tie into the rest of the county's sewer in the area."

Utilizing \$75,000 in READI funding, the county will coordinate a planning-level study to prepare for grant opportunities to extend the White River Greenway trail from Waverly to Henderson Ford Road.

Morgan County was approved for \$1.28 million in READI funds for improvements to the Hilldale Cemetery Ditch Regulated Drain. Hilldale Cemetery Ditch runs from the north side of Artesian Acres in Martinsville. The portion of the ditch between Artesian Avenue and Mahalville Road will be improved with a two-stage ditch. According to Morgan County Surveyor Terry Brock, the project will improve drainage and "add capacity to the ditch to help with the new home construction anticipated within the Hilldale Cemetery Ditch Watershed." Several hundred acres are now available for commercial and residential growth in this area.



**RYAN  
GOODWIN**

## CITY OF MARTINSVILLE

The county's drainage project will enhance Martinsville's ongoing efforts to construct affordable new housing in the community, an example of the collaboration READI promotes. Additionally, the city secured two portions of READI funding of its own, a \$850,000 grant to support new housing developments in the Artesian Place project, which according to City Engineer Gary Oakes, "consists of 34 apartments, a childcare center, and six Habitat for Humanity homes, all within 1,000 feet of more than 1,000 jobs in the Grand Valley center."

The city received two 180 Makeover grants, a \$232,000 grant to enhance public art in the city, and a \$273,000 grant toward the ongoing redevelopment of the Blackwell Civic Theatre, specifically covering expenses for the marquee and digital projection equipment.

## TOWN OF MOORESVILLE

The Town of Mooresville secured \$250,000 in READI funding for improvements at Pioneer Park. The park will use the grant to build the park's first pickleball courts, enhancing recreational opportunities in the community. According to Phil Cornelious, superintendent of the Mooresville Park system, "Two sets of four courts will be constructed east of the program building's parking area, providing a high-quality playing surface in a well-suited location ... by developing these new courts, Pioneer Park will become a hub for active recreation, fostering community engagement and outdoor activity."

Also in Mooresville, Steve Harris received a \$112,000 READI 180 Makeover grant for structural and exterior repairs to his historic building on Main Street. The 180 Makeover grants in Martinsville and Mooresville were issued at the discretion of the MCEDC.

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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# A virtual resource from a local business



Kayla Milum

Photo by Nicole Davis

## SIMPLY KAYLA GWEN

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### By Nicole Davis

Morgan County Business Leader

Entrepreneurs often manage multiple aspects of their business, more out of necessity than a desire to do it all themselves. While an extra employee could certainly provide some relief, especially for small businesses, that may not be in the budget. That's where Kayla Milum saw that she could be of help. She founded Simply Kayla Gwen, creating her own virtual assistant business dedicated to helping other businesses.

"Nobody opens a business and plans on working more than they work in their 9 to 5," she said. "You open a business because you want to enjoy your life and have work-life balance. I can help organize; help streamline things. If you hire a full-time employee you have to pay for full-time hours, benefits. If you hire a contractor, I can work for you five hours a week, and it will help keep costs down."

## SOCIAL MEDIA VIDEO SPARKS BUSINESS IDEA

A graduate and resident of Mooresville High School, Milum worked as a Licensed Practical Nurse, (LPN) for more than 10 years. She has three sons, now ages 12, 5 and 4. It got to a point that she felt her job expected her life to revolve around her work, leaving little time for her family and that was the opposite of what she wanted. Desiring a more flexible schedule which would allow her to raise her kids and maintain a career, she started looking around for other opportunities.

That's when she found a video on Tik Tok discussing virtual assisting. She did the research, reading articles about becoming a virtual assistant, found courses to help her get started setting up an LLC and how to use the programs needed for the job.

She officially started Simply Kayla Gwen in January of 2023 with a business page on

Facebook. She's a member of a group there where people looking for virtual assistants can post job opportunities. Her first client was a small business owner in Texas, a client she still retains today.

"I had slow growth," Milum said. "People struggle trusting online businesses. They say 'I don't know this person,' 'is an online business a legit thing,' 'how do I know I can trust this business?' That's why I enjoy making in-person connections, like at the Mooresville Chamber meetings."

She is a member of the Mooresville Chamber of Commerce but said most of her clients are spread out from businesses across the United States. Most of her clients come to her as referrals from other entrepreneurs for whom she's done work.

## RESOURCES FOR ANY NEED

The initial Tik Tok video had shared the job as more of a side gig, but Milum said she's found that's not the best way to approach it. She did continue to work part-time in her job as an LPN until last summer when the company she worked for eliminated part-time positions. Milum felt she had built up her business enough that the timing was right to step down from nursing anyway.

You want someone that will hold integrity and do it as a full-time business," she said. "It's really hard to work 40 hours a week and do something on the side. I have integrity with my work. I like being able to stand by my job and say I did a good job. It gives me a sense of accomplishment."

Milum said a longtime career in nursing gave her plenty of experience in detailed documentation and organization, strengths she carries into her new business.

Simply Kayla Gwen offers everything from project management and operational support to bookkeeping. This can include deadline management, organizing project workflow, expense tracking, scheduling, and planning. She said she finds herself doing a lot of bookkeeping with QuickBooks. She's also started to branch out into more of a project management or online business manager role, overseeing multiple sections of a business.

"I love trying new things," she said. "That's what I love about having this business - I might have been a nurse for 10 years but I was an LPN, and I didn't have different 'initials' so I could only do so much and only get paid so much. Here, learning is limitless. It's a lot of fun and I can always transition into something else."

## TWO YEARS OF BUSINESS GROWTH

Milum said business has grown but not so much that she can't comfortably manage the workflow. Although, one of her biggest challenges and the first thing she'd love to outsource for herself is posting to her social media.

"Being an online business owner, it's really important to post on social media," she said. "If I'm not posting, people think I'm not doing well and I'm not active in my business. Producing things for social media is not my forte. I like organizing and other things."

She plans to focus on the continued growth of her business for now, but said she has a goal of building some sort of agency. She'd like to transition into more of a networking role, building new clientele, with subcontractors working for her.

Simply Kayla Gwen is approaching its second anniversary and Milum said she can't believe it's come this far. She aims to continue to be a reliable and consistent resource to businesses, providing a valuable service to help her clients reduce some of their own workload and making it easier to find success in their endeavors.

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# 20 Years of gadgets and gizmos

We recently celebrated 20 years of business at C2IT Consulting. This also got me thinking about the ways technology has changed over the past 20 years, and I thought it would be fun to reflect on these advancements.

It's hard to imagine life without our tech toys, right? But just two decades ago, many of the gadgets and conveniences we rely on today were either clunky, futuristic dreams, or straight-up science fiction. Let's look at some of the wild advancements in tech over the past 20 years, many of which we take for granted today.

## SMARTPHONES

Remember when cell phones were just for calling? Texting was so clunky it was almost annoying (I must click the 5 button three times to get the letter "L?") Enter the smartphone—the superhero of technology. When the iPhone hit the scene in 2007, it was like a gadget straight out of a spy movie. Now, it's your camera, GPS, social media hub, calendar, email, and alarm clock all rolled into one. While there are certainly negative effects from our cell phone addiction, the technology itself is remarkable.

## CLOUD COMPUTING

Remember that sinking feeling when you lost a floppy disk or USB drive with all your important files on it? Yeah, those days are long gone. Enter cloud computing, where you can



store all your stuff—documents, photos, cat videos—in a magical place called “the cloud.” Now you can access your files from anywhere in the world, on any device, without carrying around those bulky hard drives or worrying about losing your homework.

## SOCIAL MEDIA

It all started with a humble Facebook status update, but boy, did things escalate quickly. Today, social media is how we stay connected, informed, and—let's be honest—distracted. Whether you're scrolling through endless puppy videos on Instagram, live-tweeting your favorite show, or watching a TikTok dance challenge for the 50th time, social platforms have changed the way we share (and overshare) our lives. They've even transformed the world of business, politics, and activism, allowing anyone with Wi-Fi to broadcast their message

to the masses.

## STREAMING SERVICES:

Gone are the days of rushing to Blockbuster on a Friday night. Now, thanks to streaming services like Netflix and Spotify, you've got an endless buffet of movies, TV shows, and music right at your fingertips. Want to binge-watch a whole season in one weekend? Go for it. Want to discover a band from halfway around the world? Done. Just hit play.

## ELECTRIC VEHICLES

If you told someone in the early 2000s that cars could run on batteries, they'd probably laugh and point at their gas-guzzling SUV. But thanks to electric vehicles (EVs), we're now cruising around town without even needing a drop of gasoline. Tesla sped onto the scene with sleek designs, and suddenly EVs weren't just eco-friendly—they were cool. Now, with more charging stations popping up and electric cars getting zippier, EVs are becoming increasingly popular.

## 3D PRINTING

If you think 3D printing is just for making plastic trinkets, think again. This tech is basically like having a mini factory at your fingertips! Need a custom phone case? Print it. Building a rocket ship? Print the parts. Doctors are even 3D printing prosthetics and implants! It's a game-changer in manufacturing,

medicine, and even art. With 3D printing, you don't just buy things—you make them.

## 5G AND WEARABLE TECH

Finally, the one-two punch of 5G and wearable tech has supercharged the way we stay connected. 5G is here to bring faster speeds and seamless connectivity, which means your video calls won't freeze just when you're about to say something important. And wearables like smartwatches and fitness trackers are turning us into cyborgs—okay, not really, but you can track your steps, heart rate, and even sleep patterns like a pro athlete. With these advancements, the future is looking more connected—and more fun—than ever.

## THE FUTURE IS NOW

From pocket-sized computers to cars that drive themselves, technology over the last 20 years has done more than just improve our lives—it's completely redefined them. The best part? We're just getting started. So, buckle up, because the next two decades are going to be even wilder.

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.

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# A V I S I O N O

*Martinsville Eye Center  
Optometrist Michael O'Neal  
offers quality eye care and  
community service for 36 years*

**By Nicole Davis**

Morgan County Business Leader

When Michael O'Neal first thought of becoming an optometrist as a high school freshman, it sounded like a nice profession. Now, 36 years into owning and operating his own practice, it's a way of life.

"It's become a big piece of my identity," he said. "I'm not Mike O'Neal, I'm Mike O'Neal the optometrist. It's fulfilled me more than I ever thought it would. I'm proud of the fact that we've survived 36 years. That's a long time in any profession. To have started from scratch and survived that long, it took a lot of hard work but a lot of good people along the road helped in many ways and didn't hesitate to do what they could to help us succeed."

## DISCOVERING HIS PATH IN MARTINSVILLE

O'Neal moved to Martinsville from Columbus at 12 years old, though he said it felt more like coming back home since his family had a longtime connection to the community, going back multiple generations.

As a first-year student at Martinsville High School, O'Neal said he shared with his friends that he wanted to be a doctor someday. He gave it thoughtful consideration and determined optometry was a good fit after shadowing and speaking openly with his own optometrist.

"Fortunately, through the path of my education, I liked science and things that fit with the profession," he said. "I never wavered since I was a freshman in high school."

O'Neal graduated from DePauw University in 1983 and Indiana University School of Optometry in 1988. He planned to go into business with another optometrist but when that fell through, he decided to give it a go on his own. He purchased his building at 1089 E. Morgan St. in Martinsville and remodeled it. Martinsville Eye Care opened on August 8, 1988 and recently celebrating its 36th anniversary.

"I was the only one in my graduating class that started a cold practice, started from scratch," he said. "I had some help with family getting set up, but it was a big debt to take on at the time."

## MARTINSVILLE EYE CARE

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My theory was I could outwork it. We didn't have kids at the time. I just worked all the time. Slowly but surely the success started happening."

## ENGRAINED IN COMMUNITY SERVICE

When he first started, having incurred a lot of debt for his degrees and no guaranteed patients, he said he was scared. He did end up booking some patients, mostly friends and family, before opening day.

"I knew I needed to grow the practice, so I kept some extraordinary hours at first," he said. "I was open until 9 p.m. a couple of nights a week and open on Saturdays. I had no off days for many years. I tried to offer things that other people didn't. When other people were closed, I stayed open, worked late, and tried to grab people after work."

While he tends to still be on call much of the time, he has obtained a better work-life balance. He enjoys spending time with his family, especially his grandchildren, golfing with his son, camping, hiking, and traveling out west to hike the Rocky Mountain area when he gets the chance.

O'Neal also initially focused on the school system, something he said helped grow his business the most. He started doing vision screenings for first grade students before the state made it mandatory. He stayed involved in extracurricular activities such as high school sports, band, sponsored little league baseball and football.

"I geared my practice toward families," he said. "If you get mom and dad, you get the kids. You get five patients instead of one."

His favorite clients are the children, and he said if it were financially feasible to have a pediatric practice, he may have chosen that route.

His community involvements weren't just good business sense. O'Neal found it important to give back to his community through his business success. Over the years, he served on many social clubs, and the Martinsville school board from 1999-2006 and sponsored numerous causes benefitting the youth of the community. He still works with the Lions Club to conduct



Mike O'Neal

Photo by Nicole Davis

vision screenings in the elementary schools, donating his time to give eye exams. The Lions Club covers the cost of glasses for children who need assistance.

"I try to know what's going on and give back when I can," he said. "My goal was to have a flourishing practice, provide the best healthcare I could for the people and to be entwined in the community. I wanted to be a person who could walk away someday saying I made the community better. I feel like I've been able to do a lot with the business, more than just take care of patients' eyes but I've used this to give back to the community."

He still gives back where he can, but O'Neal said he now enjoys seeing so many of his longtime patients, the youth he's worked with, grow up and become active members of the community. His own children have done the same. His son, William, is a financial advisor for Edward Jones in Mooresville, and his daughter, Jennifer works for the Community Foundation of Morgan County.

"It's really enjoyable to watch them go through their high

*Economy*

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# F E Y E C A R E



school years, adult years, find success and feel like they can give back to the community also,” he said.

O’Neal is a people person who enjoys getting to know his patients. The biggest benefit of owning his own small business is allowing himself the time to get to know his patients on a personal level and not simply speed through an eye exam.

“I offer a personal touch,” he said. “I want to be a person they can talk to as a confidant as well as an optometrist. We share. I want to know about their lives, and they want to know about mine. I enjoy that I get to know a set of parents, their kids, activities they’re involved in. I have a closer relationship with my patients rather than just an eye doctor relationship.”

## AT THE FOREFRONT OF TECHNOLOGICAL ADVANCES

Martinsville Eye Care is a full scope optometry practice, offering routine eye exams, glasses, contacts, assists in LASIK

pre- and post-operation, treats diseases as they relate to the eye and more. It has a wide variety of frame vendors, constantly refreshing and updating the selection of glasses. O’Neal said he conducts approximately 50 to 60 eye exams per week and of that, 40, give or take, will get glasses. With contact lenses, he said technology has changed the field so his clients can order through his practice and get them shipped to them at a competitive price.

Much has changed in optometry in the last 36 years. He must complete 40 hours of continuous education every two years and said, “there’s always something to learn.” When he first started his practice, hardly anyone had vision insurance. Now, he estimates 95% of his patients carry insurance. That has added a challenge to the business, causing additional work that doesn’t generate additional revenue. They’ve also come a long way in how they treat diseases and vision correction. It’s not only technology but the profession as a whole has changed.

“When I first started, by far the majority of your doctors

were in private practice or one or two doctors together,” he said. “Now, a vast majority are in group practices where a bigger organization owns the practice or a group of surgeons do. The single doctor private practice is almost nonexistent. Starting out it’s cost prohibitive. It was somewhat that way when I started but you could wade your way through it. Not with the costs you can’t. Private practices are a thing of the past.”

When LASIK, laser refractive surgery, came along, O’Neal was at the forefront. He got the surgery himself in 1999, one of the first optometrists in the state to do so. He was also part of a laser vision correction panel that oversaw the southern part of the state, meeting regularly to discuss what was new with it and what needed to be changed with the care of a patient undergoing the procedure.

“When it first came out, there were tons of people waiting on something like this,” he said. “Now it’s more of a trickle effect, waiting on young people to come of age and want to get it done. You should be 21 with some consistency of no vision changes before you do it. I might do one or two a week now but then it was several a week. And glasses have come back in fashion in the past couple of years. People aren’t in as big of a hurry to get out of their glasses.”

## ENJOYING A LIFE OF OPTOMETRY

One area of the business that has not seen much change is the staffing. He has only had seven staff members since the beginning and four of those still work for him today. His very first patient, Dana Selch, later came to work for him and is still there 35 years later. His other three employees - Heather Carpenter, Karen Fitzpatrick, and Barbara Curtis - have worked for him in the long term as well with the shortest tenure being nearly 15 years.

“Without those four I could not function,” he said. “Often times they’ll tell me to go back to my little office and they’ll take care of it. They free me up to take care of the patient and not worry about the day-to-day operations. I’m super lucky to have that.”

When he first earned his degree, O’Neal said he thought he’d work 20 years or so and retire. Now he can’t imagine stepping down, although he said he would like to find the right person who wants to join his small hometown practice.

“You have to find that perfect person,” he said. “It’s hard to find anymore. I’m 63 now. I hope to practice at least four full days until I’m in my mid-seventies. I don’t want to retire. I enjoy it. It’s a piece of who I am, my identity. Health permitting, I hope to practice for another 10 years or better. If I don’t get another person to join the practice, I’ll still be here.”

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# Transforming fear into strength: 7 insights for leaders

In twenty years of coaching highly successful people, I have found that the common element that holds most people back from greater success is fear!

Fear can be a leader's greatest adversary. It's the feeling that grips your stomach and the voice that whispers you can't when you're about ready to leap. But what if the first step to defeating fear lies in a simple act of acknowledgment — giving it a name? This strategy, often overlooked, can be the catalyst to empowerment and progress.

I want to unpack how you can transform fear into strength through seven insights about fear. You'll learn to identify your fears, understand their origins, and start actionable techniques to conquer them. Let's go:

## 1) WHY FEAR REMAINS NAMELESS

We often associate the term “fear” with ambiguity. The common sayings, “fear of the unknown” or “nameless, unreasoning, unjustified terror” reflect a widespread discomfort with confronting fear head-on. The word's ambiguity allows it to maintain its hold on us; an undefined, unknown enemy is difficult to combat. You can't overcome it when you're unaware of what you're fighting.

This vagueness serves as a defensive mechanism. By keeping our fears abstract, we save ourselves from the discomfort of facing them. We fear that by naming our fears, we give them attention, make them real, and magnify their destructive potential.

## THE POWER OF NAMING

Assigning a name to our fears provides a clear point of focus, stripping away their elusive nature and revealing them for what they are. To name a fear is to deconstruct it of its mysterious power. The simple act of assigning a word or phrase to your fear is an act of defiance. It declares to the fear, “You will not control me.”

Think of it this way: when something is named, it becomes a concrete aspect of reality. By naming fears, we make them tangible, and in doing so, we take back control. What once seemed insurmountable becomes a challenge with identifiable traits and possible solutions.

## IDENTIFYING AND NAMING YOUR FEARS

How do you begin to name your fears? It starts with self-reflection. Make a list of situations that cause you anxiety or dread. Don't hesitate, and don't sugarcoat it; be brutally honest with yourself. It may be the fear of

failure, rejection, or change. Jot down the first thoughts that come to mind when you ask yourself, “What am I really afraid of?”

Once you have your list, go through each fear and give it a name. Name each fear in a way that feels descriptive to you, encompassing the feeling with the fewest words.

## UNDERSTANDING THE ROOTS OF YOUR FEAR

A named fear reveals the roots that anchor it in your mind. Ask yourself why you're afraid of each named fear.

Is it a potential embarrassment? The financial implications? The impact on your self-esteem? Each fear will have a host of possible outcomes you've associated with it. Understanding these associations is crucial to dismantling your fears step by step.

## CONFRONT YOUR FEARS DIRECTLY

Now, it's time to put your named fears to the test. Start small. For example, if you named the fear of public speaking “Stage Jitters,” find opportunities to speak in front of progressively larger groups. Recognize the discomfort without letting it control you. With each encounter, you'll find that “Stage Jitters” become more manageable until, one day, you'll realize they're no longer “jitters” but an adrenaline-filled excitement. Confidence grows when you step out and face your fears.

## CREATING A FEAR-CONQUERING PLAN

Once named and understood, your fears become targets to destroy. Create a plan to overcome these fears step by step. Push yourself to take small steps toward overcoming your fears. Read books on the topics of your fear, and have conversations with coaches, mentors, and people you look up to for advice. Each small victory serves as a step towards conquering the greater fear. Celebrate these victories, and don't be discouraged if setbacks occur. Use them as



**JOHN  
BARRETT**

learning opportunities. Fear is overcome progressively, not instantaneously.

## THE END GAME: FEARLESS LIVING IS NOT THE GOAL

It's important to recognize that the goal of this exercise is not complete fearlessness. Fear is a natural response and often serves as an opportunity for growth. The goal is to no longer allow your fears to dictate the course of your life and hold you back. In time, your fears will have less power over your decisions, and you'll find yourself living a life aligned with your values and aspirations rather than being controlled by anxieties.

Naming your fears may seem simple, but it's a powerful strategy in the fight for self-mastery and confidence. Naming your fears is an act of defining your reality, taking control over the aspects of your life that have been uncontrollable in your mind. It's empowering.

While the process may initially cause discomfort, remember that discomfort is the path to growth. Be patient with yourself and remember that every brave step towards naming and understanding your fears is a significant move towards a bolder, more fulfilling life.

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](http://www.johnbarrettleadership.com)

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# The Big 'E'lection and the three other big 'E's

Phew! Well that's over. Actually by the time you get around to reading this, we may STILL not know who won. But we will, eventually. What is the prudent investor to do under the new or continuing administration?

Pretty much the same as hopefully what you have been doing before... or at least the three things I've been recommending you do for decades:

Maintain your focus on the three E's.

Focus on being Educated about the markets, your investments and what is an appropriate portfolio allocation for your financial and emotional risk tolerances.

Keep your Emotions in check. Yes, half the country will be ecstatic about the election, half the country will be disappointed and likely angry. But not you, you will keep your emotions in check and not let the post-election craziness affect you in any way.

And never, ever forget about keeping your investment Expenses as reasonable as possible. Don't pay heavy mutual fund commissions and expenses when there are no-load funds and ultra-low cost exchange traded funds (ETFs) that do the exact same thing as the heavy-load funds for a tiny fraction of the cost. Remember



**JEFF  
BINKLEY**  
Finance

the percentages you pay in commissions and administrative and marketing expenses and other fees ultimately come out of your total return. Why pay them when there are other more efficient ways to invest?

And one more "E" might make sense to add as well. If you're having trouble with the other three "E's": staying up to date and "E"ducated on investments, controlling your "E"motions, and limiting your investment "E"xpenses, then maybe give a trusted, "E"xperienced Registered Investment Advisor a call to help. Just make sure he's as concerned about the Three E's as you are.

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 Advisor that has adhered to the fiduciary rule since its founding in 2010.



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# Developing our Community

Finally FALL is here, bringing gorgeous foliage, farm harvest, and football! We are busy interviewing the impressive Lilly Scholarship finalists – four from Mooresville High, two from Martinsville High, one from Monrovia High, and one from Tabernacle Christian. We are also attending galas in support of our not-for-profits – Churches in Mission, Desert Rose and the upcoming Stability First and Martinsville Youth Development Center.

In addition, I have been on a speaking tour with various community groups, informing them how to earn Lilly Endowment's matching dollars. Fitting for the season, I spoke to a group of farmers earlier this month at the Morgan County Farm Bureau, Inc. meeting and introduced the option of grain gifts. For farm operators, gifting grain directly rather than selling the grain and making a gift from the proceeds may provide a more significant tax savings. Contributing grain allows you to avoid the sale of the commodity as income, while the production costs may still be deductible. Reducing taxable income may provide advantages such as minimizing or eliminating self-employment tax and reducing adjusted gross income.

These grain gifts can also be tripled with the Lilly matching dollars! As I keep mentioning, the Lilly Endowment, who originally granted CFMC's start-up funds nearly 25 years ago,



**KIM COLE**

comes along side us to incentivize donations every few years. In this cycle, Gift VIII, Lilly Endowment contributes \$2 for every \$1. They will contribute \$1 million dollars to our endowment if we can raise \$450,000. It is an incredible opportunity to grow our endowment!

So how does the endowment work? While Gift VIII is only for the unrestricted grant fund, fund holders do reap some benefit. Growing the endowment benefits everyone from fund holders to grantees since a larger balance typically yields higher returns. Since the principal is held in perpetuity, the earnings from the invested assets are expended and enjoyed per the donor's specifications and by our not-for-profits and schools through our grants. The greater the principal and greater the earnings. In terms of where the grant dollars go, we survey the push and pull of community interests to make use of these assets. Certainly, as the endowment grows, the earnings and disbursements grow, allowing CFMC to address

more community needs through our grants.

So back to featuring our not-for-profits. The more you know about these organizations, the more you will understand their current capacities, goals, and how we can help. With this knowledge hopefully you will feel the urgency to give, especially during Gift VIII. Trust me, the average citizen does not realize the extent to which these not-for profits are serving those in need. Case in point: Stability First.

I met with Robin Wonnell, Operations Director, at Stability First last week and was blown away at the work they are doing. "We are not just a bed and a sandwich," explained Robin. Prior to my visit, I did think of Stability First narrowly as a women's shelter, but they are much more. Providing transitional housing and individualized programing, they look holistically at each resident, addressing mental health, outstanding medical care (often there has been no preventative care), addiction issues, life skills, employment needs, and other barriers to a successful life. Referred by Morgan County Jail, Indiana's penal system, or detox programs, some have no personal possessions or family connections. Some have children with whom they must earn back their custodial rights. These women must commit to the work required for a better future. If they don't agree or the task becomes too great, a

more suitable facility will be found for them. Stability First's Magdalene House currently has a waiting list of 22 women eager to join the intensive programing and the safe, productive homey setting of Magdalene House where 16 women share living quarters, a full kitchen with dining space for all at the table, and 4 bedrooms sleeping 4 each. Celli Duggar, Magdalene House Administrator, oversees the daily operation of the house where everyone has daily chores including cooking meals, making beds, and keeping the house in order. Everyone is productive throughout the day with chores, fellowship, outside employment, and, of course, working on Maggie Bags in the 10-machine sewing center located in the same building at the home. (Maggie Bags are marketed and sold at Stability First and at several vendors around the state.) A true testament to the Magdalene House's success rate is their two full-time and one part-time employees who are former residents. Talk about creating a better tomorrow for these women and our community!

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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# Unlock your success through relationships

In John C. Maxwell's *The 21 Irrefutable Laws of Leadership*, one law stands out for its profound impact on leadership success: "The Law of the Inner Circle." This law states that "A leader's potential is determined by those closest to him." In other words, a leader's effectiveness is heavily influenced by the people they surround themselves with. If you want to lead effectively, your inner circle—the people who advise, support, and challenge you—plays a critical role in your growth and success.

The Law of the Inner Circle emphasizes that leadership is not a solo journey. Even the most talented leaders need a strong support system to reach their full potential. Your inner circle is a select group of people whose skills and values complement yours. These individuals help you make better decisions, offer guidance during challenges, and hold you accountable. Essentially, your inner circle either propels you toward success or limits your growth. A highly effective team amplifies a leader's capabilities, while a weak or misaligned group can impede progress.

## WHY BUILDING A STRONG INNER CIRCLE MATTERS

Having the right people in your inner circle is vital for several reasons:

### Shared Responsibility

One of the main benefits of having a solid inner circle is shared responsibility. Leadership often involves making tough decisions and managing complex tasks, which no one can handle alone. A strong inner circle helps spread the workload, allowing each member to focus on their strengths and contribute effectively. This makes the leader's job easier and enhances overall productivity.

### Complementary Strengths

No leader is perfect in every aspect of leadership. Some may excel in vision and creativity but struggle with execution and logistics. A strong inner circle fills in these gaps. For example, if a leader is great at strategic thinking but less skilled in day-to-day management,



**JACK  
KLEMEYER**

having someone in their circle who excels at operational tasks can be a game-changer. The combined strengths of the leader and their inner circle lead to more well-rounded decision-making and execution.

### Diverse Perspectives

An effective inner circle brings a variety of perspectives to the table. Leaders benefit from individuals who can offer different viewpoints, challenge assumptions, and provide alternative solutions. This diversity of thought helps the leader avoid tunnel vision and fosters more innovative and comprehensive decision-making. Surrounding yourself with only like-minded people can create an echo chamber, leading to blind spots and poor decisions. A strong inner circle, on the other hand, promotes critical thinking and problem-solving.

### Accountability

Leaders are not immune to making mistakes or getting off track. One of the most important roles of an inner circle is to hold the leader accountable. The people closest to you should not only support your vision but also keep you grounded, offering constructive feedback and ensuring that you stay aligned with your goals and values. This level of accountability helps prevent leaders from becoming complacent or losing sight of their purpose.

### Support During Crises

Every leader faces crises at some point—whether personal or professional. During these challenging times, a strong inner circle is invaluable. The people in your circle can offer emotional support, help you navigate difficult decisions, and share the burden when

challenges arise. Having trusted individuals who are committed to your success allows you to manage crises more effectively and emerge stronger.

## FOUR ESSENTIALS TO BUILD AN EFFECTIVE INNER CIRCLE

### Identify Your Needs

Before building your inner circle, assess your own strengths and weaknesses. Identify the areas where you need the most support and look for individuals who can complement your abilities. For example, if you excel in vision but struggle with details, you might look for someone who is strong in execution and organization.

### Seek Alignment

While diversity of thought is essential, it's also important that your inner circle shares your core values and vision. People who are aligned with your purpose will be more committed to helping you achieve your goals. This alignment creates a sense of shared responsibility and unity, which is vital for long-term success.

### Invest in Relationships

Building a strong inner circle requires time and effort. Relationships are not transactional—they're built on mutual trust and respect.

Spend time cultivating genuine connections with the people in your circle. Regular communication, collaboration, and support are key to maintaining a healthy and effective inner circle.

### Be Open to Feedback

To benefit fully from your inner circle, you must be open to receiving feedback, even when it's difficult to hear. Encourage the people around you to offer their honest opinions and insights. This openness fosters trust and ensures that your inner circle can help you grow as a leader.

The Law of the Inner Circle teaches us that leadership is a collaborative effort. A leader's success is not determined by their individual talent alone, but by the strength and quality of the people they surround themselves with. By building an inner circle of trusted advisors, colleagues, and supporters who complement your strengths, hold you accountable, and offer diverse perspectives, you can unlock your full leadership potential. The people closest to you will either enhance your success or hinder it—choose wisely.

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

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## Home Bank honors Dr. Kapczynski's service with award for WellSpring Shelter

Dr. Thomas H. Kapczynski, at age 74, may have retired from his 40-year dental practice, but his passion for helping others is still going strong. After the St. Thomas Moore Free Clinic in Indiana closed in 2022, he relocated the clinic to WellSpring Homeless Shelter, where he built a free dental clinic from the ground up. With a team of volunteers, he provides free dental care to underserved communities, offering everything from exams to dentures. In 2023 alone, Dr. Kapczynski dedicated over 637 hours to volunteer work!

Each year, Home Bank proudly honors



individuals in our communities who exemplify servant leadership. This year, Dr. Kapczynski was awarded \$7,500 to be donated to WellSpring Homeless Shelter in recognition of his outstanding contributions. Learn more about the Kris Gill Servant Leadership Awards at <https://loom.ly/sjvrm2U>.

## Family medicine doctor joins Franciscan Physician Network Mooresville Family Care

Shelby Schoon, MD, has joined Franciscan Physician Network Mooresville Family Care and is accepting new patients.



Schoon

Board-certified, Dr. Schoon received her medical degree from the Indiana University Northwest School of Medicine in Gary, Ind. She completed her residency training at Franciscan Health in the Family Medicine Residency Program in Indianapolis.

The family practice physicians at Franciscan Physician Network Mooresville Family Care practice the full scope of primary care, including pediatrics and women's health.

Franciscan Physician Network Mooresville Family Care



is located at 1205 Hadley Road, Suite 200 in Mooresville.

To schedule an appointment with Dr. Schoon, call (317) 834-9393.

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## Thanks-Giving

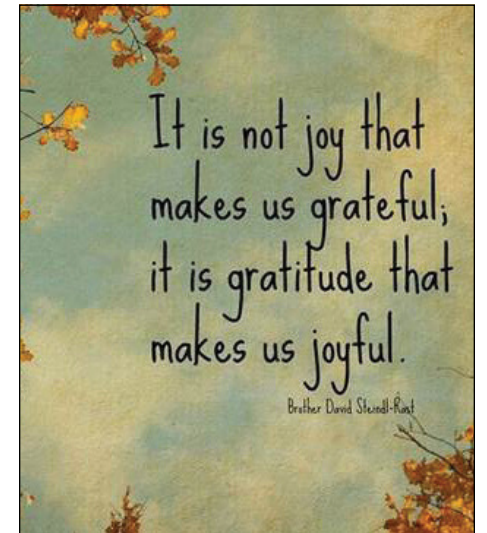
Ephesians 5:20 "Giving thanks always for all things unto God..." This time of year the "attitude of gratitude" is on most people's

mind! We hear many speak about for what they are thankful. I am so thankful for the many blessings God has given me. The Thanksgiving spirit encourages more than simply being thankful for all our blessings. The word "Thanksgiving" alone requires



Jod Woods

more. Just as history books tell the story of Pilgrims sharing their harvest with the Native Americans on the first Thanksgiving, we should share our harvest with those around us. Everyone has been gifted different things. Some are blessed with talent, others may have money, some may have extra time. Everyone has something which they can give to others. I encourage you this Thanks-Giving season to find ways to GIVE to others. I can guarantee you will receive more of a blessing when you give to others part of what has been given to 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](mailto:JodWoods@EconomyHVAC.com).

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