

WHERE MORGAN COUNTY BUSINESS COMES FIRST

BUSINESS LEADER

MORGAN COUNTY

February 2018



Debbie and Kenny Costin

COMFORT OF HOME

Costin Funeral Chapel owners meld history, community, and compassion into comfort for the grieving

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Practicing patience and encouraging others

Few pursuits in life do not require some level of patience. It seems those who master patience, or who at least are able to exercise it to maintain focus, most often achieve their goals. Perhaps that's the genesis of the saying that all things come to those who wait. Another perspective is that it's not so much having patience, as it is setting and achieving goals then moving on to the next level in life.

However you consider it, having patience and being able to take a step back and consider your options, make decisions, and move forward in a calculated way is always a beneficial character trait, or skill, for entrepreneurs and small business owners to possess.

Patience, and perhaps a little faith, are evident in the stories we bring you this month.

Is it really a start-up when the owner has been planning and working on it for two plus years like Sandy Roberts at Knead the Dough? Patience is not only a part of starting a business, but in operating one for thirty-five years like Kenny and Debbie Costin have at Costin Funeral Chapel.

We all know that patience is not just waiting for opportunity to happen. Patience is planning and putting in the effort day after day to build something greater tomorrow than it was today. Look around Morgan County and you will see the fruits of patient entrepreneurs and small business owners.

We welcome your suggestions for stories of strong, successful, and remarkable businesses in our county. It is from each other that we learn and find inspiration to continue to practice patience in our own businesses and that's the goal



JIM HESS
From the Publisher

of the Morgan County Business Leader.

Along with highlighting businesses, the Business Leader also is committed to encouraging youth in our community. An example is the last several May Editions have highlighted high school students to promote leadership programs that develop skills to help student's future endeavors.

Another opportunity to encourage students is through a Mentoring program in Martinsville jointly sponsored by the Community Foundation of Morgan County & Principal Eric Bowlen at Wooden Middle School. The program that was just launched this past Fall and it is a great way for the business community to interact and positively influence young people on their journey through their school years.

This program is just a 2 hour commitment once a month. Even if you can only participate occasionally, it would be a great benefit to all.

Any questions can be directed to the CFMC office at 765-813-0003.

I personally appreciate your consideration.



Melissa Duke
317.548.4646

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317.204.7066

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BUSINESS LEADER

MORGAN COUNTY

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Ephesians 2:10

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Practicing patience and encouraging others.....	3
Made from scratch.....	4
The biggest trap of goal setting ... Did it catch you?.....	5
The only thing we have to fear is the lack of fear itself.....	6
DNA info used to improve patient outcomes.....	7
Comfort of home	9
Deciding whether growth is the main goal for your business.....	10
Application materials now available for Visit Morgan County's 2018 grant programs.....	11
Opioids and tobacco tax	12
Top destinations for employee incentive travel in 2018	13
5 Tips to boost your website traffic.....	14
Link Observatory Space Science Institute receives grant from the R.B. Annis Educational Foundation.....	14
Ready Set Quit Tobacco is launching into the new year.....	15

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

Made from scratch

Knead the Dough Bakery, LLC

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Drive-thru opens at 5 a.m.
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Closed on Sunday

By Elaine Whitesides

Morgan County Business Leader

Every small business and its owner comes into their business in their own unique way. For Sandy Roberts it was one step at a time. Just asking, 'what's next?' and then making a decision and stepping into it.

As she graduated from Martinsville High School, Roberts had thoughts about the future. But at the time, she was happy to build a life with husband Kevin and bring up their children, Chelsea, Monica, and Derek, in the Martinsville area where she had grown up. With a good work ethic and the patience required of a parent, she put her efforts into being a homemaker and guiding her children into adulthood.

As the family grew more independent and needed her time and attention less, thoughts of a career came into focus. It was not that she had "always wanted to be something in particular," but the next evolution of what she wanted to do in life. Prompted by her grandmother, she returned to school at Ivy Tech to get an Associate's degree and became a registered nurse in 2002.

Her patience and work ethic once again had brought her to a new place. For more than a decade, Roberts worked as a surgical nurse in Indianapolis. She enjoyed her work, but some-



Sandy Roberts

thing was pushing her. She said, "I wasn't going anywhere without a bachelor's degree and I didn't want to go back to school."

"I started thinking about business ownership. I liked the idea of being my own boss and building something for later in life," Roberts said. "I wanted control to build something that would give us a good name in the community and be here after I'm gone."

The seed had been sown several years before when her parents talked about opening a bakery. She knew people still talked about Eswell's Bakery with fondness twenty years after it closed. "But they decided they were too old," Roberts said. "Martinsville needed a good bakery and I considered it, but never thought it

was possible."

Laying the groundwork for a business

Roberts felt she had found a niche and spent the next two years learning what it would take to start a bakery business. They worked with the Small Business Administration and a SCORE mentor taking classes, creating a business plan, connecting with other business owners, and running scenarios.

"Although it was frustrating," Roberts said, "I know now how important everything we did was, especially since we had never been business owners before."

She says they worked through the starting of a business and researching the business plans of other businesses. At the time she admitted, none of it made sense but, she said, "Mostly it gets you thinking about everything that goes into business: the expenses, the employee costs, food costs, how many people you need, how to set a menu and the prices, just everything."

Knead the Dough was becoming more than a dream, it was taking shape in a plan.

Location, location, location

Martinsville was the only area Roberts considered for the bakery. But finding a location wasn't easy, and when one of the bakery owners she met suggested a drive-thru, it made real sense.

After several options fell through, she got an offer to purchase the building in which the bakery located. It had been a pharmacy, was still full of the pharmacy contents, and needed

to be completely remodeled, but it already had a drive thru. "I knew it was going to be a challenge," Roberts said, "but I'm a good worker, and I figure you only live once."

The Roberts bought the building, started the remodel, and secured a tenant for the second space. It seemed destiny because Knead the Dough would be located just across the intersection from where Eswell's Bakery had been.

Not only did Roberts's plan include offering fresh, made from scratch donuts, pies, pastries, breads, and decorated cakes, she also wanted a place for people to gather. With some sugar-free or reduced sugar offerings, coffee, cappuccino, tea, milk, and Pepsi products, there is something that everyone can enjoy while sharing a treat and a chat at one of the tables or the counter in the dining area. In addition, she furnished a separate small room with a sofa and easy chairs for small group conversation like the book club and Bible study groups that already meet there.

With the availability of WIFI and plenty of parking, it is a good place for business professionals to meet or stop in to work between appointments. Some have found that a donut and coffee is a good way to start a business meeting.

Roberts is open to developing partnerships with other businesses, including prescheduled orders for more than three dozen donuts, special orders, or cakes for pick-up.

Start up and tweak

Roberts says it was a conscious decision to start from scratch, rather than buying a franchise. "There is more control," Roberts said, "but you also have all the responsibility." It means the learning curve is steep.

"It's hard trying to figure out what people will buy," Roberts said. "Some days we run out and some days we make donations to the mission and other groups." They are patiently keeping records to identify trends and figure out what does, and does not, work. "We're getting the lay of the land, identifying patterns, establishing processes, and developing stability so I can plan."

Marketing is mostly through Facebook and Artesian Chow Hound. "We have lots of regular customers," Roberts said. "We've only known them for five months, perhaps as the strawberry donut person, but it's like we are lifelong friends."

The bakery employs about 15 people, including two daughters. "It's taken some time to get employees in place," Roberts said about the difficulty in finding employees, "but I have a really good crew now."

In retrospect, Roberts would advise anyone thinking of starting a business to take the time and do the research to make sure it is something that will last. It takes patience, but, according to Roberts, it pays off. She credits her learning with the status of Knead the Dough since opening the doors in July 2017. "I'm pretty happy with where we are right now."

Brand storytelling

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The biggest trap of goal setting ... Did it catch you?

Setting Goals! That's a wonderful thing. Unfortunately too many believe, all you have to do is set a goal and now your life is on easy street. It just doesn't work that way.

But wait a minute, I thought goal setting is all the rage, especially this time of year. Many think, all I have to do is set a goal, everything becomes clear and all my next steps instantly appear. That may be possible, but you must avoid the biggest trap of goal setting.

Think about your big goals that haven't happened yet? Most likely they will provide you with a very positive outcome and be good for all those around you. Is it just a cake walk when you go after your goals or are there obstacles? You have probably already encountered obstacles or you would have everything you ever wanted.

What are these obstacles? Well, there are many of them. They can be physical, mental, spiritual and they differ from person to person and from goal to goal. Knowing the specific details of the obstacles is nice, but what really matters is having the ability and the fortitude to navigate around whatever might come up.

There are four major areas where obstacles develop and the first area is not having a clear target or goal, it isn't well defined. If you have no clue as to what your target is, how can you possibly know if you hit it? How can you even start to plan a means to get there?

The second major area of break down is not having a clear plan or road map to follow. Your goal is doomed to remain in this dream state where you never take specific steps towards it. What is the first step you need to take to achieve your goal?



JACK KLEMEYER
Business Coach

The third major break down area is failing to track your progress. You have set a great goal and you have a detailed plan, but you do not have a system in place to evaluate if your plan is working or if you are even following your plan. All plans require that you follow them in order to create any value and almost everytime they will also need course corrections. Once you start on your plan, you will discover new information that you didn't know before and your plan will need to be updated.

Lastly, the final major area of break down is not having an outside means of accountability. Something that checks up on you to verify you are making progress towards your goal.

Now that we know the major areas where goal setting breaks down, what is the biggest trap of goal setting? Simply put, it is not having a system in place that ensures you follow through on all the critical steps of goal setting. The good news is, once you

set up your system of accountability, you can use it for all your goals.

First, your system needs to consistently remind you what your target or goal is. Many goals are abandoned because they were put off so many times, that thinking about them only reminds you of all the time that has been wasted.

Second, your system needs to track your progress. This enables you to make course corrections. Not only will it ensure you arrive at your goal, it also provides motivation by revealing all the progress you are making.

Finally, your system needs an OUTSIDE means of accountability. Something that checks up on you to make sure you have a clear target, you are following your plan, tracking your progress, and making the needed course corrections. Think of an accountability partner, join a mastermind, hire a coach any of these will provide that outside means of accountability.

Avoid the biggest trap of goal setting! Develop a system that will guarantee you will follow through, no matter the goal, no matter the obstacle. Your goals are waiting and success is sure to be yours.

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

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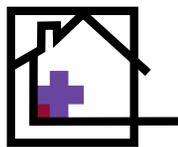
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Please let me know if there are any topics that you would enjoy being discussed. I can be reached at 317-831-5279 or JodWoods@EconomyHVAC.com.



CORNERSTONE HOME HEALTHCARE

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Cornerstone Home Healthcare Named to Top 100

Mooresville, IN, January 19, 2018 - Cornerstone Home Healthcare of Mooresville has been designated, by ABILITY® Network, as a HomeCare Elite company. This is an exclusive group of agencies that is selected based upon various measurements such as quality of care, patient satisfaction and quality improvement and consistency. Out of 9,064 home health agencies in the nation, Cornerstone has been ranked in the top 100, one of only three agencies in Indiana to receive such distinction.

Cornerstone Home Healthcare is a Medicare-certified, local, and family-owned home healthcare agency located in Mooresville, Indiana, providing skilled services to patients in the comfort of their own homes. Cornerstone's licensed registered nurses, therapists and home health aides work with doctors and families to provide an individualized plan of care for patients, while promoting the client's independence, confidence and safety, allowing patients to age in-home.

Stacy Fitzpatrick, Owner, Cornerstone

Home Healthcare credits her dedicated staff and supportive community with the agency's ability to achieve recognition as one of the HomeCare Elite. "Our staff continuously goes above and beyond for our patients, ensuring they have the best experience possible," said Fitzpatrick, "We're also very appreciative of the Morgan County community as well as our patients and their families for trusting Cornerstone to provide exemplary care." Fitzpatrick is proud that her agency is able to represent Mooresville amongst the best home healthcare agencies in America.

In addition to this recognition, Cornerstone has consistently ranked higher than the national average for patient satisfaction and quality of care since their opening in 2007. The team at Cornerstone is looking forward to another year of providing care that exceeds all expectations. Anyone who has experienced a recent hospitalization, decline in mobility or any other healthcare concerns are encouraged to speak with their doctor about initiating homecare services.

For more information, please call (317) 834-8034 or visit the company website at www.cornerstonehhc.com.

The only thing we have to fear is the lack of fear itself...

A large percentage of professional investors are bullish on this market. Matter of fact, that bullishness is the highest it's been in nearly 32 years. ("Stock market optimism from pros reaches highest level in nearly 32 years" CNBC.com Wed, 17 Jan 2018)

So why is that something that causes me a bit of fear? With apologies to FDR, The only thing we have to fear is the lack of fear itself...

I'm not a market timer, never have been, never will be. I do believe in tactical asset allocation. I believe prudent investors can potentially identify trends and sector rotations and tactically position their investments to take advantage of those trends and rotations. But when it comes to know when to "get in" or "get out" of the market? Nope, even the so-called professional mutual fund managers UNDERPERFORM to their non-managed benchmarks 85% of the time. Yep, that's right; studies have shown for years that mutual fund managers fail at their jobs 85% of the time. Yet too many of you continue to throw money at the latest, greatest, best performing mutual fund AFTER the monkey throwing darts at the Wall Street Journal (AKA the Fund Manager) has got lucky and outperformed his peers.

That's why I'm concerned. If 66% of those monkeys are bullish about this market and they lose out to the unmanaged index 85% of the time, how accurate can their current overwhelming bullishness be?

It's been easy to look like a superstar in this



JEFF BINKLEY
Finance

market. Ask my clients. Some of our tactical selections have done extraordinarily well. But it's not because I'm a superstar. No, I'll leave that hubris to others. And when it comes to hubris, there's no place more full of it than Wall Street (well, maybe DC gives Wall Street a run for its money on hubris but that's a whole other column.)

Bull markets die on euphoria and I'm getting the sense that we may be approaching the "euphoria point." And the hubris running rampant at the corner of Wall and Broad (The NYSE) may not allow so called professional investment managers to see it.

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.

Bull markets die on euphoria and I'm getting the sense that we may be approaching the "euphoria point."

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DNA info used to improve patient outcomes

If you are like millions of other individuals, you may have received a DNA testing kit as a gift this past holiday season. Having gained sophistication over the past several years, these tests can tell you about your heritage, link you to known and unknown relatives as well as provide information about how your genetic makeup may make you more or less likely to experience certain health conditions. Some diseases, such as Huntington's disease, cystic fibrosis, sickle cell anemia and Downs syndrome are purely genetic. Alternatively diseases such as Type 2 diabetes or rheumatoid arthritis have a significant behavioral component. So even if you are genetically predisposed toward a disease there may be things you can do to prevent its onset or worsening.

Researchers are also developing advancements on how DNA information can be used to improve patient outcomes. At IU Health, a Precision Genomics program allows cancer experts to recommend a treatment plan based on a patient's unique cancer, working to diminish the "one size fits all" approach, and provide new options for those without a standard option.

Advances in genomic technology allow the data from the patient's DNA to be sequenced, and through this process, can reveal the inner-workings of cancer. Next-generation sequenc-



LARRY BAILEY
Wellness

ing provides information that allows the cancer to be precisely targeted with the use of FDA approved drugs or clinical trials. Through cutting-edge genetic testing, and accessibility of these drugs, these program experts are able to identify the right drug, for the right person, at the right time.

A unique aspect of the program is that the physician and scientists examine both the tumor genetics as well as the genetics

that the patient is born with. With these two pieces of information, oncologists are then able to better predict the effectiveness, as well as any possible toxicity reactions of a particular drug, therefore minimizing harmful side effects.

While DNA data is providing a wealth of interesting information to the general public it is also evolving into personalized medicine programs which will rapidly reshape treatment for cancer patients.

Larry Bailey has been a member of Indiana University Health's staff since 1992 and currently serves as President of both IU Health Morgan and IU Health Paoli Hospital. He holds a Bachelor of Science degree in Business from Indiana University and completed his MBA through Morehead State University. He is a member of the American Institute of Certified Public Accountants and the American College of Healthcare Executives.

A Precision Genomics program allows cancer experts to recommend a treatment plan based on a patient's unique cancer, working to diminish the "one size fits all" approach, and provide new options for those without a standard option.

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As the relationship continued, Jeff collaborated with *At Work* to develop an innovative narrow-network insurance plan. When given the choice, 70% of the employees chose Hendricks Regional Health over other traditional insurance options, because it offered just the right balance of convenience, cost savings and the highest quality of care. What's even more impressive, Hendricks County Government has been able to save over **\$2 million** over five years. To learn more, visit [HENDRICKSATWORK.COM](https://www.hendricksatwork.com) or call **(317) 745-3836**.

COMFORT OF HOME

Costin Funeral Chapel owners meld history, community, and compassion into comfort for the grieving

By Elaine Whitesides

Morgan County Business Leader

After more than thirty years at the helm of the Costin Funeral Chapel, Kenny and Debbie Costin agree that there's always a greater plan and patience will bear it out. "We aren't supposed to worry about it," Kenny said, "we are to pray and have faith that God has a plan."

The Morgan County natives weren't always so sure. When he graduated from Eminence High School, Kenny went first to Purdue to study accounting, and then had designs on playing basketball for a small college in Florida. When that did not happen, he began testing with the Navy to go into the nuclear energy field. While in that process, his brother, David, who was a licensed director at Carlisle Funeral Services in Mooresville, asked him to fill in and help with services there. "I worked there for about a week and then," Kenny said, "because I needed a job, I asked for one, and Mr. Carlisle took me on."

It was about that time that Kenny went to the dentist and met Debbie. "He's not shy," Debbie said. "He called the dentist and asked if I was dating anyone." When he was told Debbie had just had a bad break up, he took to heart the dentist's wish for "good luck" and sent her flowers and they became a couple.

"Mr. Carlisle wanted Kenny to go to mortuary school," Debbie said. "Kenny was undecided between going into the Navy and going to mortuary school. When he asked me, I figured funeral directing would keep him close by."

Kenny spent the next year at Mid-America College of Funeral Service in Jeffersonville, Indiana. He graduated second in his class and returned to Carlisle for the next year.

Kenny was only 23-years old when the Cure and Hensley Funeral Home went on the market. Cure and Hensley, located on South Main Street, had been in business since 1923. However, with the death of the principles, the business had declined in the face of competition. Kenny saw opportunity. "I wanted to drive my own business," Kenny said. "I felt like I was spinning my wheels and going nowhere."

When Kenny told Mr. Carlisle his plan, Kenny said he shook his head and said, "Kenny, Kenny, Kenny, you are making a huge mistake."

With Debbie in agreement with him, Kenny said they decided if they didn't make it, they would walk away and do something else. But with the deal being offered, no money down and a good location, they would go for it. They signed the papers on February 1, 1985. He and his wife were expecting their first child.



Costin Funeral Chapel builds a business

The Costins threw themselves into the building of the business and serving the community. Debbie was still working at the dentist's office to bring a check, and Kenny's family helped with services. Debbie's mother watched the children, Amy and A.J., so Debbie could help Kenny.

They rebuilt the business that had dwindled away. "It was through hard work and prayer," Debbie said. "We were young with a new baby and people saw us. Kenny would be out mowing the grass and I would be planting flowers. The funeral home needed to be updated and we were investing in the property. We were out and about in the community and people saw us and people already knew us. Both sets of our parents had been active in school, athletics, and

other community events. We were part of the community."

During these years Debbie came to define her role in the business. She said, "I am the behind the scenes part of the team. I do hair and makeup, make sure clothing is properly placed, and personalize the service and displays. I love dance and music, and I see myself as a choreographer here, an event planner."

"She's the detail lady," Kenny said, "and she is going to set up vignettes that tell a person's story. I have learned to just bring her whatever she asks for."

The importance of her contribution is reflected in client's comments. Kenny shared that one son told him that "the people who didn't know Dad when they came in, they knew him when they left."

"Bringing things in is a way to personal-

Costin Funeral Chapel

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ize," Debbie said, "and I know there is a way to place things to make it pleasing to the eye and flow throughout the room." Because more than one service can happen in a day, setting up displays and packing them up takes organization and a focused effort.

"We were so busy building the business," Debbie said, "we never thought too far into the future."

"One day I was paying the bills," Kenny said, "and my mom, who was a worrier, saw everything on my desk and asked me, 'How are you going to do this?' I told her, 'God's brought me this far, he's not going to let me fall on my face.'"

The Costin Funeral Chapel offers full service funeral arrangements including transport, coordination of services, burials, cremations, memorial services, celebrations of life, visitations, pre-arrangements and support and aftercare.

As the Costins recognized other needs, they pursued several different opportunities to expand the services for clients. They purchased Nebo Memorial Park, a Martinsville cemetery. They updated and improved the property and, after 13 years, sold it to another private party.

They also established the Southern Indiana Cremation Society to assist families in simple, affordable cremation services.

In addition, Debbie established resources online as self-help assistance for grieving families, especially those dealing with tragedies and those helping children understand death. She has a program called Chase Away the Hurt (CHAT). Mostly through teacher and community recommendations, she teaches about grief and coping in the schools and in other organizations.

While the Costin's children have contributed to the family business through the years, and son A.J. helps with the website and technology, it is son-in-law, Austin Purkey, husband to Amy, who works every day with the Kenny and Debbie.

Continued on Page 15



Meadow Lakes

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Deciding whether growth is the main goal for your business

If your main goal as a business owner is not to grow and get bigger, then what would your goal be?

There's a general expectation in the business community—growth at all costs. The media, your customers, even suppliers may be pushing you in the direction of growth.

A lot of my clients struggle with this. As they start to grow, they ask themselves 'how do I grow?' and even, 'do I really want to grow?'

You have a choice

Your BHAG, your big hairy audacious goal, doesn't literally have to be big. Increasingly, we're seeing small business owners decide to stay small and be really good at what they do. Your BHAG could actually be your SHAG—your small, just-as-hairy, just-as-audacious goal.

Why would any business owner not want to grow the business?

Growth is a necessary goal but if you choose it as your main goal, it can mean spending time on activities you may not enjoy, like increased travel, running multiple locations, managing managers vs being intimately engaged with individual employees. It can move you further from the work of the business. Rapid growth can require cash beyond your banking arrangement. To get cash can mean giving up parts of your business. Outside investors can add layers of complexity—your business may lose the soul that spurred its growth to start with.

What's the alternative to growth as the main goal?

One of my manufacturing clients is thinking of adding another location but he's not sure he wants to. His main concern—he's got a lot of young people and worries that if the business stops growing, it'll limit their opportunities.

At a recent business planning workshop, toward the end of the visioning discussion, one of my construction company clients stood up and said, "After months of working on it, I finally figured out my Why... why I'm in business. I want to create a company that people say they're proud to work for."

These business owners prefer something more intimate, local, and focused on the people—employees, customers, and community. Bo Burlingame gives these companies a name in his book titled the same—Small Giants. They define success not only by their bottom line, but by "their contributions to community, dedication to great customer service, and the creation and preservation of workplace cultures of excellence."

If you think being a "small giant" is right for your business, he outlines these 6 ways to do it:



ROGER ENGELAU
Business Coach

- 1. Create a clear vision for your company** –Then, engage your company leaders in refining and carrying out your vision.
- 2. Grow roots in your community** – Host a volunteer day, a canned food drive, or sponsor a local music production or sports team. Get ideas from your employees and give them the time to volunteer.
- 3. Develop close personal ties with customers and suppliers** – Connect with customers emotionally and develop trusting partnerships with suppliers where you're helping one another to move both companies forward.
- 4. Put employees first** – before profit and customers. Care for them in the totality of their lives.
- 5. Cultivate passionate leaders** – Provide the autonomy to cultivate a purpose in your organization and develop the next generation of leaders.
- 6. Grow your cash by protecting your profit** – Engage your company leaders and your mentors in implementing a vetted business model that institutionalizes all the above.

Even if you decide that getting bigger is the right goal for you, these 6 steps are still good steps to follow.

No matter what you decide the main goal is for your small business, if it's the right goal, an inspired goal that makes sense for you and your team, growth will happen organically, as a by-product.

Head Business Coach and Owner of Inspire Results Business Coaching, based in Mooresville, Roger Englau, graduate of the U.S. Military Academy at West Point, applies his business expertise to help business owners improve business, income, and lifestyle. His clients enjoy record profits. To book a complimentary 90-minute business analysis, go here <http://bit.ly/timewithRoger>, call 317-908-5809, or email Roger@InspireResults.com.

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Application Materials Now Available for Visit Morgan County's 2018 Grant Programs

Visit Morgan County offers three grant programs to help support visitor related businesses, events and quality of place projects throughout Morgan County.

Information and application materials are now available for the 2018 cycle of Visit Morgan County's three grant programs. The county's tourism office oversees three separate grant programs to support the local tourism industry and help reinvest in the local community. The Festival and Event Grant and Cooperative Marketing Grant Programs come directly out of the non-profit organization's annual budget. The third program, the Tourism Enhancement and Development (TED) Fund Program is administered through Visit Morgan County but is a program of the Morgan County Convention, Visitors and Tourism Commission, the government-appointed body that oversees Visit Morgan County.

All visitor related businesses, as well as local festivals and events that meet the program criteria are encouraged to apply for grant funds. Visit Morgan County is committed to helping area attractions, eateries and events grow and attract new visitors, thereby growing the local economy as well.

Executive Director, Tosha Daugherty says "A good portion



of our visitors are enjoying area restaurants, recreation opportunities and events as part of their visit. Improving the visitor experience in Morgan County will lead to additional return visitation, so anything we can do to help support and grow those kinds of local initiatives, and help raise awareness about them, is something we are very excited about."

Details about each grant program are listed below, and additional information as well as application materials can be found online at www.visitmorgancountyin.com/grants/. Those with additional questions are invited to visit the Visitors Center inside The Main Connection at 460 South Main Street in Martinsville, email info@visitmorgancountyin.com or call the office at 765-346-5611.

Festival and Event Grant Program

Open to festivals and events taking place within Morgan

County between April 1, 2018 and March 31, 2019. Events must be open to the general public and cannot be political in nature. Applicants can request up to \$1,000 per event and awards are given based on a set scoring system detailed in the application materials. A total of \$5,000 is allocated for this program for this budget cycle.

Cooperative Marketing Grant Program

Open to visitor focused businesses such as attractions, restaurants and retail shops with visitor appeal. The Cooperative Marketing Match Program allows these businesses to apply for up to 50% reimbursement of certain qualifying marketing expenses. Maximum award per business per year is \$500 total. A total of \$3000 is allocated to this program for this budget cycle.

Tourism Enhancement & Development (TED) Fund Program

Open to local municipalities, organizations and businesses who have an idea or project in mind that will enhance the local visitor experience or develop a new visitor experience in Morgan County. Awards are decided by the Morgan County Convention, Visitor and Tourism Commission. Applications are welcome at any time. Maximum award per project is \$5,000. Past recipients include public art projects, programming, parks and recreation projects and more.

Visit Morgan County promotes all of Morgan County as a travel destination in order to grow the economic impact of the tourism industry and support local business.

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Opioids and tobacco tax

According to the U.S. Surgeon General, "research concludes that cigarette smoking is a significant predictor of both the possibility and the frequency of other drug use. This research suggests that higher cigarette prices, by discouraging smoking among youth, could significantly reduce youth and adult drinking and illicit drug use."

Increasing the cost of tobacco is a strategy used to save lives, reduce the burden of tobacco use on employers and taxpayers, as well as help address other urgent health priorities, including the opioid crisis.

One of the most effective ways to improve health is to reduce the number of citizens who smoke and prevent kids from ever starting. Increasing the price of cigarettes is one of the most effective ways to decrease smoking rates in Indiana, especially among youth. Health advocates are seeking to raise the cigarette tax by \$1.50 per pack to save lives and money. Increasing the cigarette tax by \$1.50 in Indiana would also result in approximately \$300 million in additional state revenue annually.

So what does this have to do with your business? Every employee who smokes is costing employers \$5,800 annually in increased health insurance costs and lost productivity, according to the Centers for Disease Control and Prevention. Across Indiana, smoking costs us \$3.17 BILLION in lost productivity and \$2.9 BILLION in health care expenses.

Another study indicated that 95% of opioid-dependent clients (including heroin addicts) were also addicted smokers. In 2015, 529 Hoosiers died from opioid overdoses. More than 11,000 Hoosiers died from smoking-caused illnesses.

Tobacco use is strongly associated with abuse of other substances such as alcohol and illicit drugs. Among current smokers age 12 or older in the U.S., 24.1% report illicit drug use compared with 5.4% of nonsmokers. www.in.gov/isdh/tpc/files/MH_and_Substance_Use_Disorders_October_2015.pdf

Nicotine, the addictive substance in tobacco, is a gateway drug. The gateway drug model is



**JENNIFER
WALKER**

based upon epidemiological evidence that most illicit drug users report use of tobacco products or alcohol prior to illicit drug use www.nih.gov/news-events/news-releases/nih-study-examines-nicotine-gateway-drug.

Morgan County's youth are using electronic cigarettes, pipe tobacco, smokeless tobacco, cigarettes and cigars at rates higher than state rates, with increases reported in 2016. (Source: Indiana Prevention Resource Center's Alcohol, Tobacco and Other Drug survey of Morgan County students in grades 6-12.)

Ready Set Quit Tobacco seeks to support youth and adults in Morgan County in tobacco cessation and prevention. We want to prevent youth from starting to use tobacco products. We also seek to reduce youth and adult smoking rates by increasing the number of Morgan County residents accessing free and accessible tobacco treatment resources, such as the Indiana Tobacco Quitline (1-800-QUIT NOW) leading to more quit attempts.

To learn more, visit www.readytoquit.org or www.raiseitforhealthIN.com.

The Kendrick Foundation and Community Foundation of Morgan County are proud supporters and funders of Ready Set Quit Tobacco. To find more information on the Kendrick Foundation or CFMC visit cfmconline.org.

For more tips or assistance in helping employees kick the tobacco habit, contact Jennifer Walker, Director, Ready Set Quit Tobacco at jennifer@readytoquit.org.



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Top destinations for employee incentive travel in 2018

Now that 2017 is over, many businesses are looking for ways to reward and recognize employees for a job well done in 2017. One great way to show your appreciation for a job well done to your top performers is through travel. This can be done as an individual award or as a group award. For the employer this is a great way to retain top talent, for the employee, receiving an award of travel allows them to include their wife or significant other in their work accomplishments and to take some time away from work. If you are considering providing an award to your employees in some form or fashion, here are some of the top destinations to consider based upon where other companies are sending their employees to in 2018.

- 1. Punta Cana:** Punta Cana is the center of the east coast region of the Dominican Republic, and is becoming a growing holiday destination with several attractions. The 62-mile (100km) stretch of coast where the Caribbean meets the Atlantic offers pearly-white sand sprinkled with thousands of coconut trees, and is largely unsoiled.
- 2. Cancun:** Located on the northeast coast of the Yucatan Peninsula, the world-famous beach resort hub of Cancun was once a humble fishing village but has blossomed into a city which caters to tourists in search of sand, sun and surf.
- 3. Caribbean Cruise:** With so many islands in the Caribbean, the best way to see them and one of the best vacation values is on a cruise. Cruise lines continue to add new ships, with new innovations and new ways to enjoy your vacation time away from home.
- 4. Orlando, FL:** The most famous resident of this central Florida city is Mickey Mouse, the cartoon creation of ani-



WILL GOTT
Business Travel

mated movie tycoon, Walt Disney, whose vision has turned Orlando, and the adjacent Lake Buena Vista and Kissimmee areas, into the world's busiest, biggest and best-known concentrated tourist paradise. There are other attractions here too, like Universal Studios, Discovery Cove, and the beloved SeaWorld, all adding to the maelstrom of thrills and pleasure palaces that this city is now renowned for.

- 5. New York:** The problem with visiting New York City is knowing where to begin, but even if you don't immediately rush off to view the world-famous sights and landmarks of this most dynamic of cities, just being there is enough: the

For the employee, receiving an award of travel allows them to include their wife or significant other in their work accomplishments and to take some time away from work.

wonder of New York is in the energy and the diversity that emanates from its densely packed, multi-cultural population.

- 6. Las Vegas:** Set in the middle of the vast Mojave Desert, Las Vegas was created entirely to entertain and has been described as the world's largest theme park. This city welcomes about 40 million visitors each year to its lavish hotels and casinos. Although the principal draw card is still gambling, Las Vegas is now marketed as a family destination and there is no shortage of theme parks, shopping malls and golf courses.

Will Gott is the owner of Magnified Vacations CruiseOne, a locally owned and operated full service Cruise and Leisure Travel Agency. Will, and his wife Nikki, specialize in helping families and couples reconnect by helping create memorable vacations. Email Will at wgott@cruiseone.com, or call (317) 451-4232 or via www.magnifiedvacations.com

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5 Tips to boost your website traffic

Often, my Indianapolis small business customers come to me asking how they can increase web traffic for their company's website. Are you a small business trying to get noticed online in a sea of other competitors? Perhaps you don't want to spend a fortune, or to do a complete overhaul of your existing website. In these cases, here are five tips you can try which may give your website an instant boost:

- 1. Include your web link everywhere:** If people aren't reminded of your website address, they won't visit. So put your web link everywhere. It should be on every employee's email signature, business card and brochure. You should also include it in email or print newsletters, advertisements, invoices, company letterhead, banners and vehicle signs. Encourage customers to use the website to find information, such as how to schedule an appointment or to learn more about your offering.
- 2. Refresh your content:** Has your web content been changed since you launched your website? It doesn't take much to make a difference, but editing and refreshing stale web copy can help reinvigorate your website and attract new searches via Google and other search engines. Not sure how to enhance your web content? Think about how your business, customers or products/services have changed over the years. Do you need to add additional information or pare down extraneous information? Could your customers use the website to find additional information? How could your website help drive or pre-qualify leads for your salespeople?



SUSAN YOUNG
Marketing

- 3. Do keyword research:** If you want people to find your website, you'll need to know what topics or keyword phrases your customers are using to search for information. Use Google's free keyword tool to search on terms for your industry. Then look at ways you can alter your website to incorporate those phrases into your content – from the title tag to the photo captions and content on each page. Give this information to your marketing team or agency to implement for best results.
- 4. Get active on social media:** Social media provides an instant opportunity to drive new people to visit your website. It's time to start using social media regularly if you haven't already. Create a business account and make sure to update the profile with your company logo, company description and of course a link to your website. You can use social media to share content and engage with customers and prospects, driving them to check out your website for more information. Using social media daily, not sporadically, will help increase your website traffic

through links and mentions.

- 5. Start blogging:** Blogging is my #1 tip to my customers who are looking to increase their website traffic. Blogging creates ongoing, indexed content for your website that you can optimize (see tip #3) for greater search engine visibility. It's relatively easy to set up a blog section to your existing website, and it's even free to host your blog, since you are already paying for website hosting services. Blogging has evolved to become a legitimate content marketing strategy, enabling companies to share helpful tips and information about their industry, and a way to showcase their expertise. Your company leader or internal expert should be the main "voice" of your blog, but your entire company can get involved in brainstorming ideas for content. If you don't have the writing knack, an outsourced specialist can help you transform your team's ideas onto timely blog posts.

I hope you'll consider implementing at least one, if not all of the five tips above to give your website a competitive edge and start driving additional traffic through your greatest marketing tool – your website.

Susan Young is the owner of AimFire Marketing, a content marketing firm specializing in websites, SEO, blogging and social media management for small businesses and agency partners. To schedule a complimentary marketing phone session, or to subscribe to her marketing tips newsletter, visit her website at www.aimfiremarketing.com, call (317) 456-BIZ4U (2494), or email syoung@aimfiremarketing.com.

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Link Observatory Space Science Institute receives grant from the R.B. Annis Educational Foundation

The Link Observatory Space Science Institute received a \$5,000 grant from the R.B. Annis Educational Foundation to help the organization expand its DiscoverSpace programs. DiscoverSpace is the Institute's own informal Science, Technology, Engineering, and Mathematics (STEM) educational program for grades 4-12.

"DiscoverSpace programs align with Next Generation Science Standards and get students excited about the wonders of the universe," said Kurt Williams, the Institute's Deputy Director/COO, "This grant will help DiscoverSpace reach up to 500 more students in 2018."

Many students in the program have gone on to pathways to STEM careers thanks to the Institute's partnerships with universities like Purdue and Indiana University.

"We are extremely grateful to the Annis Foundation for their generosity to allow even more students to experience the most comprehensive, immersive, and educational Space Science program available," said Williams. "This will be an experience they'll never forget!"

The Link Observatory Space Science Insti-

tute programs take place thanks to the generous support of local businesses, individuals, foundations, and others. To continue these and other programs presented by the Institute, please visit www.LinkObservatory.org/support.

The R.B. Annis Educational Foundation was founded in 1997. Current trustees are Chuck Angus, Dan Yates, and Wayne Weber. Bob Annis made most of the funding decisions in the early years, but upon his death in 1999, the responsibility went to the current trustees. Bob Annis was a man interested in education above all else, especially the education of young people. The foundation has made both large and small gifts over the past 20 years.

The mission of the Link Observatory Space Science Institute is to advance scholastic literacy of future generations with informal STEM education focused on NASA missions, astronomy, and space exploration; to foster scientific curiosity and advance science literacy to cultivate and nurture the next generation of leaders. Its vision is to share the wonders of the universe in ways that excite, inspire, challenge, and educate.

Ready Set Quit Tobacco is launching into the new year

Ready Set Quit Tobacco is a coalition of concerned citizens, community leaders, organizations, and businesses that seek to improve our community by reducing nicotine addiction through education and outreach. We do this primarily by reaching out to healthcare providers and organization that serve priority populations targeted by the tobacco industry – low income, youth, Veterans. We work to educate our community and raise awareness about the benefits of tobacco policies, providing decision makers and community leaders with leading-edge tobacco and develop collaborations through community partnerships to accomplish these goals, collectively making a difference in the lives of our neighbors.

RSQT's vision is to significantly improve the health of Morgan County residents and to reduce the disease and economic burden that tobacco use places on citizens of all ages.

To better able to serve the Morgan County community, Ready Set Quit Tobacco has launched a new website. This will be a great resource for all things tobacco related for Morgan County, including how to get help quitting, get educated about the facts surrounding tobacco use, including electronic smoking devices and smokeless tobacco products. On the website, you will find out about what policies are protecting individuals from secondhand smoke and why this



is important.

In September, 2017, Ready Set Quit Tobacco was awarded a grant from the Kendrick Foundation to further their goals of reducing tobacco use throughout Morgan County. With this award, Ready Set Quit Tobacco will expand outreach to healthcare providers and organizations that serve priority populations. The Kendrick Foundation award also helps fund media and marketing efforts to help get cessation resources into the hands of Morgan County residents who desire to quit.

For more information, please visit the website at readytoquit.org or send an email to Jennifer Walker, Director of the Ready Set Quit Tobacco coalition, at jennifer@readytoquit.org.

Continued from Page 9

The Costins are beginning to think about the future of the business and they look forward to the times when they find time to spend with grandchildren, Will, 3; Emerson, 2; and newest arrival to A.J. and Jenny, Raelyn Grace, 4 months.

Relocation to the perfect place

The current location of the Costin Funeral Chapel on East Washington Street in Martinsville has special significance, to Morgan County, and to the Costins.

The property was where Home Lawn Mineral Springs Sanitarium stood. Home Lawn was a popular health retreat for people from miles away eager to take advantage of the mineral baths, weight loss program and medical clinic and spa facilities. It was billed as "one of the three best known watering places in America" at one time. During their youth, Kenny's parents were two of the many local residents who worked at Home Lawn. They met and within five days, were married and set about building a home and family over the next five decades.

The Sanitarium was sold to Daystar Ministries in 1975 and in 1989 a portion of the building was destroyed by fire. The property was purchased by Mr. Cowden who demolished the remnants of Home Lawn. In 1994, the Costins purchased the property, but it wasn't until 1997 that construction of the new Costin Funeral Chapel started.

"To us," Kenny said, "this made sense."

It wasn't just that it was a large lot. Debbie said, "It was like a park setting on a charming street filled with elegant homes. It's a neighborhood and that is comforting. Plus the history of Kenny's parents working on the street is special to us."

More than just a business

When their daughter was born, she had a medical problem, but over-

came it and grew into a healthy baby. However, while they were giving thanks for their good fortune, they got a death call from a family who lost a baby from the same complications that Amy had overcome. This was just one of the first examples that the Costins say they have been shown that with every joy there is a sorrow.

"At the beginning," Kenny said, "we were mostly concerned with the deceased. We wanted to be sure the family was happy with how everything looked and how the service went. But 2000 was a turning point," Kenny said. "Debbie's dad died in April. My dad died in June. We had about twenty families that we served that had tragic deaths.

"When long-lived people die, it's a celebration of life," Kenny said, "but with the death of a 20-year-old or a child, it's not a celebration, it's a tragedy."

At that point, Kenny says he clearly recognized that those they serve are not just families in grief. He said, "They are our families and there are always emotions." This is when the Costin's perspective on the business changed and became what he says is a combination of ministry, faith, and passion.

"We didn't realize it in 1985 when we started serving people in Martinsville," Debbie said, "how important it would be to us to be in our home town and helping people in our own community."

"The longer we are here, Kenny said, "the more of our friends we are serving. That's a great honor, but it still hurts."

To explain his perspective on what he sees as the role Costin Funeral Chapel plays in the community, he says, "Sometimes I feel guilty because I can't attend something at church, or help out with some mission (because of my work). But our priority is the living and being here to minister to them and help them through their grief, that's doing God's work.

"When I can't feel, if it comes to the point that I can't take care of the family and feel deeply for them, then it will be time to go do something else."

Networking Opportunities

Martinsville Chamber of Commerce: The regular monthly meeting on the third Friday at 11:30 AM at the Morgan County Administration Building, 180 South Main Street. For more info, please contact the Chamber office at (765) 342-8110 or visit its website: www.Martinsville-Chamber.com

Rotary Clubs: Martinsville meets every Tuesday at noon at the First Presbyterian Church, 240 East Washington Street, Martinsville. Mooresville Decatur meets every Wednesday at 7:30 AM at Jones Crossing Banquet Center, S.R. 67 and Allison Road, Camby.

Business Networking International: Morgan County Connections meets every Wednesday Morning at the Mooresville Public Library, 220 West Harrison Street, from 8:00am to 9:30am. For more information call Angela Kath at 317-445-9827.

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

Morgan County Toastmasters Club: Meets every Thursday at 6:30 p.m. at the Ivy Tech Mooresville Education Center.

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

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

Morgantown Merchants Association: The Morgantown Merchants Association meets at the Fire Station on dates to be announced. For more information call Sharon Zimmerman at the Stitchery Mill at 812-597-5997 or on www.MorgantownIndiana.com.

Networking Business Women of Morgan County: NBW of MC meets on the second Thursday at 11:30 AM at the Mooresville School Administration Building next to the Post Office on Carlisle Street. Bring your own lunch. For more information, call Patti Wilson at 317-856-9801.

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

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