

THE BUSINESS ADVISOR

A guide to integrity and competence in business management and relationships

Don't Boil the Ocean *By Emily Smucker*

How the Wengerd's created a business plan to bring new vision to their family business, Pioneer Equipment

How do you pass a family-owned business on to the next generation? How do you make sure everyone is on the same page as the business grows? How do you even begin to take the business plan in your head and turn it into a formal business plan?

Over the last fifteen years or so, Pioneer Equipment has had to tackle these tough questions. The steel fabrication business, which specializes in horse-drawn farm equipment, was started by Wayne Wengerd in 1978. Back then it was just him, making horse drawn plows to fill a need he saw in his Amish community.

There was no formal business plan in those early days. "My vision, my mission, everything was here," said Wayne, tapping his head. "We had the plan, but we didn't have it spelled out or written down. We kind of managed by gut feeling, and we knew what worked and what didn't."

This changed as Wayne got older, and his children became more involved in running the business. "The period of transition and succession brought into focus the need for some things that we did not have," said Wayne. "We didn't have a formal plan, formal objective, budgets, or anything like that."

Step 1: Family Business Meetings

In 2004, the Wengerd family began holding family business meetings. They hoped that by

talking through everything, everyone would be on the same page. This deliberate effort to facilitate communication became the first step in eventually creating a formal business plan, which started with first developing a mission statement in 2005.

As time went on, the meetings became more formal and structured. Eight of Wayne's children now own the business. Through the family business meetings, they've been able to work through big business decisions in a venue where everyone's voice can be heard.

Step 2: Learning the Importance of Process

The Wengerd family realized they were outgrowing their facility. In 2008 they contacted their accounting firm, Rea and Associates, to get help planning a building expansion. But their accountant gave them a different idea. What if, instead of expanding the building, they made better use of the building they already had?

Rea and Associates recommended Pioneer Equipment take Lean manufacturing training. Lean manufacturing seeks to find and eliminate waste from a manufacturing system, making the business more productive overall.

"As we applied Lean manufacturing to our process, that freed up a lot of space in our building," said Daniel Wengerd, Wayne's son

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An aerial view of Pioneer Equipment's facility and the Wayne Wengerd homeplace.



and the current CEO of Pioneer Equipment. “We had a lot of excess inventory, a lot of wasted space that was not value added. So by losing that, it helped us eliminate the wasteful activities in production. My dad looks back on that and says, ‘that’s the best investment we ever made.’”

After implementing Lean manufacturing techniques, Pioneer Equipment no longer needed a new building. So much manpower was freed up that they were able to expand other areas of the business, such as research and development. But even more than these time-saving, waste-eliminating systems, going through the Lean manufacturing training opened the eyes of the Wengerd family to the incredible importance of process. They began to develop processes and written procedures for other aspects of the business, from hiring people to managing the financials to deciding what products to invest in. Richard Shank from Anabaptist Financial helped them develop a written employee handbook.

Step 3: The Long-Term Strategic Plan

Over the years, as the Wengerd family saw the value that

processes and written procedures brought to their business, they often discussed developing a formal business plan. Up to now, they made business decisions based on what had happened in the past, “so we’re always going off old information,” said Daniel. A business plan would use the same historical data, but make more deliberate plans with it, so they would be “looking into the future and planning, compared to reacting.”

However, business planning seemed like a large, overwhelming undertaking, and it was easy to push it off until another day. Finally, after years of discussion and some financially tough years, in 2015 the Wengerd family got some outside help. They asked Dustin Hostetler, who had done their Lean manufacturing training, if he would help them come up with a long-term strategic plan.

Dustin sat down with the Wengerd family and facilitated a discussion about where they hoped to see Pioneer Equipment in five years. Then he organized the data into a “2020 Vision,” as they called it. This 2020 Vision contained several spreadsheets organizing everyone’s ideas for innovation, external growth, internal growth, and asset management.

Step 4: The Formal Business Plan

“The big thing that we needed—we had Lean manufacturing, we had the long term strategic planning, we had financial records, we had all this—but we didn’t have anything to bring it all together,” said Daniel. “And that’s really what we were looking for.”

They could have tried to put it all together into a business plan booklet themselves. But the Wengerd family had learned, over the years, the importance of getting help from people who “have training and understand things much better than we do,” as Daniel put it. They turned to the Anabaptist Financial business advising program for assistance.

The Wengerd family had been acquainted with Anabaptist Financial for some time. They’d attended seminars and appreciated the way Anabaptist Financial gave business advice that was rooted in Biblical teaching and Anabaptist values. Wayne, who by now had years of business experience himself, became a business advisor. It was through this that Wayne became acquainted with fellow business advisor Leonard Meador.

Leonard had worked as a business consultant for over 35 years at that point, and Wayne was impressed with his skill. At a family business meeting, Wayne brought up the possibility of getting Leonard to help them develop a business plan. His children agreed.

In April 2017, Leonard met with the Wengerd family to put together their business plan. He’d given them a checklist of information to gather, but he was impressed by how much they already had in the works. “It’s important that the company prepares for their business plan internally, because then they own it and they understand it, and they’ll likely use it for their good,” said Leonard.

Leonard and the Wengerd family discussed the information they’d gathered, figuring out how it should all be arranged in the business plan and pinpointing who the target audience was and what pieces of information the audience would need. “If we put a lot of things in the plan, every little detail, perhaps no one would read it, and it would become impractical for them. So we looked at, what are the critical control points?” said Leonard.

Leonard also guided the Wengerd family through the process of creating a strategic plan for everything they wanted to do within the next 12 months that would require resources and allocation of energy. Finally, he helped them develop a process to review the business plan when the time came to revise it and create an updated version.

After that meeting in April, Leonard constructed a draft of

the 2017 Pioneer Equipment Business Plan. He met with the Wengerd family again, in August, to review the draft and discuss the roles everyone held in the company, creating an organizational chart and job descriptions that went into the business plan. Because the Wengerd family was so prepared, doing much of the work themselves, these two meetings were all Leonard needed to create the 2017 business plan. The plan was an all-encompassing look of where the business was at and where it should go moving forward.

Step 5: Looking Forward

The business planning process has been immensely helpful for Pioneer Equipment. “The conversations we had in those meetings and having a facilitator draw out of us where we saw opportunity and where we wanted to go in the future helped us talk about things that we otherwise would have not talked about,” said Daniel.

An example of this is the retail store that Pioneer Equipment opened in 2018. “We didn’t even think about a retail store until we were asked, ‘what is the opportunity for the company?’” said Daniel. When the Wengerd family was doing the long term strategic planning, his sister in particular liked the idea of opening a retail store. They put the idea into the 2020 Vision, but the opportunity came earlier than expected, in 2018. But it would never have happened if not for the conversations that came about through developing the business plan. “I think what happens is, if we don’t spend time in those conversations, we’re not really thinking through, so we just react, instead of proactively planning,” said Daniel.

The plan has been so helpful that Daniel envisions updating it every year, creating a whole library of business plans. Right now, Leonard and the Wengerd family are preparing the 2019 business plan, using the review process they created in 2017. Unfortunately, the 2018 business plan never happened. “We had planned to do more with it on our own, and I think we probably should have asked Leonard to help us, because it didn’t happen,” said Daniel. “Our plan is, as we finish the 2019 plan, that we go back do a 2018 plan more from a data standpoint, so that we have that record.”

The biggest change between the 2017 business plan and the 2019 business plan will be the inclusion of detailed budgets. “This year, for the first year in our company history, we have a complete budget for the year by month,” said Daniel. “It’s also by product category. At the end of every month, we can get a snapshot of how we are doing in each

**“Don’t boil
the ocean.
Cook it one teapot
at a time,”**



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category. It tells us very quickly, at the end of the month, if things are happening or not happening.”

Now, Daniel offers a few pieces of advice for businesses who want to create a business plan but aren't sure where to start. First, communication is key. Just like Pioneer Equipment's own business plan journey started with family business meetings, Daniel recommends creating a space where everyone has a chance to be heard.

Second of all, “Don't boil the ocean. Cook it one teapot at a time,” Daniel said. In other words, creating a business plan can seem overwhelming. But according to Daniel, “If we take one teapot at a time, it becomes very practical and possible. We do one step, and then we do another one.”

Finally, Daniel noted that “We need to hire people that are smarter or better educated in the process than we are. For us, having someone like AF come in and do the first business plan for us, made it much more possible.”

From Leonard's perspective, there are two primary reasons Anabaptist businesses need business planning.

First, business owners often start a business because they like to build. They don't particularly like being in the office

or take on an ownership role as the business grows. That, according to Leonard, is when they really need to get outside business planning help. “What a business plan really does is it defines the business and assigns roles and responsibilities to its owners,” said Leonard.

A business also needs a business plan when it is going through a period of change, such as an influx of competition that didn't exist before. Or, like Pioneer Equipment, when the business is changing hands from parents to children. Leonard emphatically stated that the way he sees it, it's critically important that Anabaptist businesses stay in business in order to provide a place for their grandchildren to work. “It's the reason I do what I do,” said Leonard.

As I interviewed Wayne and Daniel on that winter morning, Wayne's young grandchildren were outdoors playing in the snow. Their delighted shouts filled the air as they jumped on the snow-covered trampoline. Someday, they will be the owners of Pioneer Equipment. Thanks to the business planning of their parents and grandfather, they will be able to gain a clear understanding of why Pioneer Equipment does what it does, and how to keep the family business moving forward. 🛠️



This Gridlok wall mount system, utilized in Pioneer's shipping department, is part of the new product line Pioneer developed out of their journey in Lean manufacturing.



Pioneer Equipment is a steel fabrication business, specializing in horse-drawn equipment since 1978.





Changes in Business Advising

By Merle Herr

The Business Advisor is an annual newsletter sent only to those who have utilized Anabaptist Financial's business advising services. Currently, about 750 businesses receive this newsletter. The newsletter keeps you informed about the business advising and other business resources from Anabaptist Financial.

Unusual Growth


Business Advising has experienced significant growth in the last several years. In the past year, 15 seasoned business advisors served about 280 clients with 1,800 hours of business advising and consulting. In 2018, we added two additional business advisors. See the list of advisors on pages 11-12.

A shift in serving our clients

Recently, the group of AF businesses advisors met for two days to review the feedback we received from your feedback surveys. First, I want to thank those of you who took the time to offer feedback and return the business advising survey. Your comments are invaluable and lead us to several significant changes in our approach with clients.

Your feedback alerted us to the problem of offering business counsel without first doing a comprehensive review of your business. In some situations, advisors would simply jump into issues brought by the client without taking enough time to ask questions, listen, understand the big picture, and grasp a thorough knowledge of the structure of the business and operations. In attempting to offer business counsel without sufficient review and analysis of the business, we run a high risk of offering misguided counsel.

We made the decision to change our approach in serving you, so we can provide better business counsel based on a much more complete knowledge of your business. This significantly changes the first three to five hours of partnering with you.

We are committed to first review, analyze, and study your business prior to offering counsel. This includes reviewing financials, business structure, processes, operations, and strategic plans prior to offering counsel. We believe this extra investment of time will help advisors gain a deeper understanding of your business and yield much more effective counsel for you. 

Leading With Humility

By Larry Troyer

In ancient Rome great celebrations were held when a general won a military victory. The general would go to the city of Rome for a triumphal ceremony which would last a whole day. It was filled with speeches, giving of decorations for valor, and distribution of money to his soldiers.

The victorious general—seen as almost god-like—would ride a spectacular tall-sided chariot pulled by four horses. He wore a crown of laurel and carried a laurel branch in his right hand. In his left hand, he carried an ivory scepter with an eagle at the top as a symbol of his triumph.

Amongst all this adoration, the general was accompanied by a slave whose job was to hold above his head a gold crown and continuously whisper in his ear, “Remember you are mortal. You are just a man.”¹

Reflecting on this practice, Robert Payne concludes that “it was the anonymous slave standing behind the triumphator, whispering in his ear about the vanity of honours, who represents the greater triumph. The voice of the slave was the voice of humanity.”²

This warning against pride wasn’t spurred by a desire to be Christlike, but by a desire to be successful and stay in power. The early civilizations were well aware that a ruler could destroy himself through power and pride. While we don’t hold up Roman generals as role models, we can learn something from this story about human nature, which hasn’t changed since then. As followers of Christ, leading with humility is a command, not just a practice to make us successful.³

C.S. Lewis wrote, “Pride is a universal human problem. Everyone suffers from it to some degree.”⁴ Businesspeople may be especially prone to being proud. They are known for taking calculated risks and can quickly fall into pride when they are successful.

Defining Humility

One definition of humility is “a modest or low view of one’s own importance.”⁵ Let’s think about this issue of importance. The focal point of this definition is how a person feels about their importance due to their status or achievements. As Christians, we know that of ourselves, we are nothing and

have nothing to be proud of. However, we are all important to God since He created each of us and made us unique. He has a purpose for each person to fulfill.

Our importance is rooted in the fact that God is calling us. He calls us to fulfill His work and enables us to do it. So, humility is the sense that we are simply fulfilling God’s work with His power. We are merely vessels that God uses to accomplish His work. We need to recognize that we are not the only people God uses; He uses other people to do His work as well.

Biblical Truths About Humility

God resists the proud but gives grace to the humble.⁶ Those who exalt themselves will be humbled, and those who humble themselves will be exalted.⁷ These are serious matters to God. Pride and humility are polar opposites. Pride is resisting God, whereas humility embraces His graciousness.

The Bible describes humility as meekness, lowliness of mind, and absence of self. Humility is a heart issue; it’s not merely something outward. Following are a few Biblical truths about humility:

Humility Begins with Subordination to God. “The disciple is not above his master, nor the servant above his lord” (Matthew 10:24). “Humble yourselves therefore under the mighty hand of God, that he may exalt you in due time” (1 Peter 5:6). Humility begins with submitting yourself to God.

Humility Is Not Based on Rights. Humility basically means that you have no right to receive better treatment than

Jesus got. You don’t return evil for evil. “Christ also suffered for us, leaving us an example, that ye should follow his steps. . . . Who, when he was reviled, reviled not again; when he suffered, he threatened not; but committed himself to him that judgeth righteously” (1 Pet. 2:21, 23). Humility is not based on our perceived rights.

Humility Acknowledges God’s Gifts. A humble person recognizes that his gifts or skills came from God. “For who



*As followers of Christ, leading with humility is a command, not just a practice to make us successful.*³

1 https://www.ancient.eu/Roman_Triumph/

2 The Roman Triumph (London: Robert Hale Limited, 1962), p. 251.

3 Luke 14:11 “For whosoever exalteth himself shall be abased; and he that humbleth himself shall be exalted.”

4 C.S. Lewis, *Mere Christianity*.

5 The New Oxford American Dictionary

6 James 4:6 “But he giveth more grace. Wherefore he saith, God resisteth the proud, but giveth grace unto the humble.” 1 Peter 5:5 “Likewise, ye younger, submit yourselves unto the elder. Yea, all of you be subject one to another, and be clothed with humility: for God resisteth the proud, and giveth grace to the humble.”

7 Luke 14:11 “For whosoever exalteth himself shall be abased; and he that humbleth himself shall be exalted.” Luke 18:14 “I tell you, this man went down to his house justified rather than the other: for every one that exalteth himself shall be abased; and he that humbleth himself shall be exalted.”

maketh thee to differ from another? and what hast thou that thou didst not receive? now if thou didst receive it, why dost thou glory, as if thou hadst not received it?" (1 Cor. 4:7). Even the ability to understand the gospel is a gift. "And receive with meekness the engrafted word, which is able to save your souls" (James 1:21). Humility recognizes God's graciousness in giving us gifts and our need for His grace to use them.⁸

Humility Recognizes Our Fallibility. Humility accepts and learns from criticism. Since we aren't perfect, we know we will make mistakes, but we also understand that God has made provision for us to start over if we admit our errors. While we might not understand the things that happen to us, we can trust in a God who provides for us. "The way of a fool is right in his own eyes: but he that hearkeneth unto counsel is wise" (Prov. 12:15).

Jesus Our Example

Love is the prerequisite of humility, and Jesus is the ultimate example of this. Love motivated Jesus to leave the glories of Heaven and take on human form. The very act of coming to earth demonstrates how much He humbled Himself. He became a mortal man, "yet without sin" (Hebrews 4:15). Jesus also demonstrated humility through service: "The Son of man came not to be ministered unto, but to minister, and to give his life a ransom for many" (Matthew 20:28). On Jesus' last night with His disciples before His death, He took a towel and a basin and washed their dirty feet. Jesus commands us to do likewise.

Paul wrote to the believers at Philippi, "Let this mind be in you, which was also in Christ Jesus: Who, being in the form of God, thought it not robbery to be equal with God: But made himself of no reputation, and took upon him the form of a servant, and was made in the likeness of men: And being found in fashion as a man he humbled himself, and became obedient unto death, even the death of the cross" (Philippians 2:5–8). Jesus didn't use His equality with God for His own advantage. We must have this same mindset, thinking and acting in loving ways as Christ would.

From a human standpoint, humbling yourself in the workplace appears costly. However, that's a shortsighted, worldly perception. Jesus humbled Himself but was then exalted: "Wherefore God also hath highly exalted him, and given him a name which is above every name" (Phillipians 2:9). Jesus' example shows us that those who truly humble themselves will be exalted. This belief should guide your life.

⁸ Philippians 2:13 "For it is God which worketh in you both to will and to do of his good pleasure."

Your part is to humble yourself, and God will take care of the exalting in His time. Don't humble yourself simply to be exalted. Trust God to take care of that.

Based on Philippians 2, here are a few things you need to do to gain the mind of Christ in humility:

- Make a firm decision to understand and adopt Jesus' way of thinking.
- Make His values and attitudes your own.
- Allow His emphasis on meekness to affect your mind and actions.
- Pray regularly and earnestly for Him to change your heart.
- Adopt a proper view of self. Know that you can't make it on your own.

Humble Leadership

Although we need to be careful that we aren't influenced in negative ways, secular studies can enhance our understanding of effective leadership. The following points are taken from various scholarly articles, journals, and books.

Humble Leadership Is More Effective. According to a study⁹ by the Foster School of Business at the University of

Washington, humble people tend to make the most effective leaders. In this study, the employees who rated their managers as humble felt more engaged. These employees were more likely to do good work and make a career of their job. They were more committed to their leaders' vision.

This study "suggests a 'quieter' leadership approach with listening, being transparent about limitations, and appreciating follower strengths and contributions as effective ways to engage

employees."¹⁰ Humility in leadership can make you more effective in engaging and retaining employees.

Humble Leadership Learns from Others. A 2014 Catalyst¹¹ study identified four critical leadership factors for creating environments where employees from various cultural backgrounds feel included. One of the four factors was "acts of humility," which included learning from criticism, admitting mistakes, acknowledging employee contributions, and seeking others' contributions to compensate for one's own

⁹ <http://faculty.washington.edu/mdj3/Humility%20and%20performance.pdf>

¹⁰ Bradley P. Owens, et al., "Expressed Humility in Organizations: Implications for Performance, Teams, and Leadership," *Organization Science*, Vol. 24, No. 5, September–October 2013, pp. 1517–1538.

¹¹ http://www.catalyst.org/system/files/inclusive_leadership_the_view_from_six_countries_0.pdf



*"The Son of man came not to be ministered unto, but to minister, and to give his life a ransom for many."
(Matthew 20:28)*

limitations.¹² An authentic leader learns from his mistakes as well as from his employees. He makes his employees feel great rather than promoting his greatness to them.

Humble Leadership Is Not Popular Today. In an article entitled “The Paradox of Humility in American Business and Society,” Doug Guthrie wrote, “Humility has a deeply embedded place in religious history . . . but it is rarely referenced in American business teachings. And it is certainly not what we teach in American business schools. On the contrary, we teach students to be aggressive, distinguish themselves, [and] stand apart.”¹³

Humble Leadership Means Thinking of Yourself Less. Ken Blanchard said, “People with humility do not think less of themselves; they just think about themselves less.”¹⁴ A leader who exemplifies humility thinks about other people more than himself. Rather than always promoting his own value, he leaves others feeling like they are of value and are making a difference.

Five Stages When an Institution Fails

While you should have a certain sense of accomplishment for running your business well, your business still has the potential to fail. In *How the Mighty Fall*, Jim Collins stated, “Every institution is vulnerable, no matter how great. No matter how much you have achieved, no matter how far you have gone, no matter how much power you have garnered, you are vulnerable to decline. There is no law of nature that the most powerful will inevitably remain at the top. Anyone can fall and most eventually do.”¹⁵ If you think your business isn’t prone to fall, you may already be on the path of decline.

Based on analysis of the decline of actual companies, *How the Mighty Fall* describes five stages that businesses go through during their demise. For example, Ames Department Store started about the same time as Walmart; in fact, it was at one time more well-known than Walmart. But today Ames does not even exist.

Business decline often starts with excessive pride and overconfidence. This sense of arrogance can create a destructive culture within the company long before it’s

noticed by the outside world. Collins’ research highlights the importance of humility for business leaders.

Stage 1: Hubris Born of Success. The first step to demise is hubris, which means excessive pride and self-confidence. Companies who feel insulated by success start to feel they don’t have to worry about being as sharp financially. Momentum is in their favor. The company tends to become arrogant and have a sense of entitlement. These attitudes might not be evident to those on the outside, but they are happening within the culture of the company.

Stage 2: Undisciplined Pursuit of More. Claiming to be a successful businessman in one kind of business doesn’t guarantee success elsewhere. When a business pursues too many new opportunities, it strays from what made it great in the first place. Fast, reckless growth is sometimes a bad sign, though the company still looks in good condition to the outside world.

Stage 3: Denial of Risk and Peril. At this stage internal signs become obvious. Declining businesses may start losing customers. Things aren’t quite as good as they were before.

Sayings like, “Well, this is only temporary” or “It’s not that bad” are signs of a business going downhill. Positive data is often amplified, and negative data is explained away.

Stage 4: Grasping for Salvation. In this stage businesses are looking for a silver bullet or quick answers that will get them back on track. They might try bringing in a radical leader to transform and salvage the business. At this stage, businesses have two choices--they can go back and analyze what they were good at and why they got to this low point, or they can make radical decisions, try untested strategies, and hope for something better. The company’s decline is now visible to all.

Stage 5: Capitulation to Irrelevance or Death. The accumulation of setbacks results in the last stage of conceding defeat,

becoming irrelevant, or dying out. The business name may become irrelevant, and the leaders abandon hope. Too many expensive false starts have taken their toll.

Humble Leadership in Action

All of us have the capability of giving in to this sense of arrogance. Following are practical ways to keep this in check and put humble leadership into action.

Defer Credit. Probably every successful businessman has accomplishments he is proud of. What is your response to your success? Are you boastful, or do you give credit to whom credit is due? Acknowledge God’s blessings and give credit to the people who work with you.



Humble Leadership in Action

Defer Credit.

Exercise Power Gently.

Share Your Mistakes.

Invite Feedback.

Dialogue Respectfully.

Remove Barriers.

Model Followership.

Don't Show Partiality.

Esteem Others Better.

¹² Jeanine Prime and Elizabeth R. Salib, *Inclusive Leadership: The View From Six Countries* (New York: Catalyst, 2014).

¹³ Doug Guthrie, “The Paradox of Humility in American Business and Society,” *Forbes*, November 2013.

¹⁴ Ken Blanchard and Spencer Johnson, *The One Minute Manager*, (New York: William Morrow & Co. 1982)

¹⁵ Jim Collins, *How the Mighty Fall: And Why Some Companies Never Give In*, (New York: HarperCollins, 2009), p. 8.

Exercise Power Gently. How comfortable are you with power as a business leader? As you grow in maturity, you should be better able to handle that power in humble ways. Humility reflects a relaxed position in relationship to power, whereas a lack of humility shows itself in arrogance and immaturity.

Share Your Mistakes. Whether you like it or not, people around you see your strengths and weaknesses. When leaders share their mistakes and admit their imperfections, they signal that it's okay for others to do the same. You can't habitually make mistakes, but admitting your mistakes legitimizes the need for growth and learning and helps you appear more human.

Invite Feedback. Leaders shouldn't just be open to feedback; they should invite it. When you are criticized or told how you can improve, do you react defensively? Humble leaders invite feedback and continually strive to improve. They have coaches or personal accountability partners who give honest feedback.

Dialogue Respectfully. Instead of debating with people to try to win the argument, strive to understand their perspective. Dialogue respectfully even when there are differences of opinion. This kind of respect extends beyond your company. For example, how do you treat your competitors? Do you come across as ruthless and disrespectful? Or do you come across as a respectful business partner?


Remove Barriers. Sometimes leaders limit their people's freedom to generate new processes or new ideas. Hopefully your employees don't look at you as someone who puts them in a box where they can only do things one particular way. Humility invites creativity, collaboration, and new ideas. You do need a standard way of doing things, but don't create barriers that only allow your own ways of doing things.

Model Followership. Be an example of what it means to be a follower. Instead of always needing to be in charge, humble leaders empower others to lead. Allowing others to be in charge of processes or projects is often more effective and a good way to develop your employees.

Don't Show Partiality. James 2 describes why we shouldn't be partial. Being partial exposes your lack of humility. In your business, if you treat those you think more highly of one way and other people another way, it says something about who you think you are and who you want to associate with. You are giving your people the impression that not everyone matters the same.

Esteem Others Better. "Let nothing be done through strife or vainglory; but in lowliness of mind let each esteem others better than themselves. Look not every man on his own things, but every man also on the things of others" (Phillipians 2:3-4). As you refuse to be preoccupied with yourself and your own importance, you will focus on loving and serving others.

Having the right view of God and yourself has a profound effect on who you are, how you conduct life, and how you interact with others. Romans 12:16 commands, "Be of the same mind one toward another. Mind not high things, but condescend to men of low estate. Be not wise in your own conceits."

Our culture is fascinated with self, but you have the opportunity to be countercultural to the narcissism around us. Remember that you are mortal and a fallible human being. All of us are prone to the dangers of pride and power. Demonstrating humility in today's world is not weakness. You are called to lovingly lead, being a humble channel through which God can bless others. 



KEY VALUE of Business Advising

"To be able to glean advice/thoughts from seasoned business people who first weighed everything with God's word—what a refreshing approach compared to today's secular business thinking."—client

"Our advisor provides meaningful ideas from his years of doing business. We can trust his input. His values are a fit with us."—client



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Business Advisor Profiles

Our business advisors are passionate not only about helping conservative Anabaptist business people work through business challenges, but to operate their businesses with a Kingdom focus.

Doug Ramer. *Martin Appliance and Martin Water Conditioning.* MYERSTOWN, PA.

I have worked as the human resources manager at Martin Appliance and Martin Water Conditioning for the past 12 years. I began my lifelong career in 1980 as the third employee of the company that now has more than 300 employees. My experience in human resources includes employee problem resolution, company policies, training, hiring the right people, and developing a positive company culture.

Elam Esh. *Country Value Woodworks LLC.* NEW PROVIDENCE, PA.

I am founder of Country Value Woodworks LLC, which has grown to 45 employees over the years. My brother is a partner with me, and we enjoy working and growing together. My experience includes leadership and vision, business models, Lean manufacturing, systems, strategic thinking, understanding the customer and their needs, setting goals, key performance indicators, and thinking outside the box.

Kevin Weaver. *Filtrex International LLC.* SUGARCREEK, OH.

I founded Filtrex in 2001 and grew it to more than 80 employees before selling it in 2014. I now serve as the company's business development manager. Filtrex is a leading provider of environmental and erosion control and services. My coaching toolbox includes business development and sales, processes and efficiency, strategic planning, leadership and teamwork, and business optimization.

Dale Savage. *Business Resource Developer.* ARCANUM, OH.

I spent 21 years in the automotive manufacturing industry in supervisory roles, employee involvement, budgeting, and Lean manufacturing. My expertise includes training companies and employees in continuous improvement, helping them improve procedures and processes and eliminate waste. I also work with quality control, delivery and shipping, cost analysis, forecasting and budgeting, and boosting company morale.

David Bower. *Seven Oaks Landscape and Hardscape.* REDWOOD, VA.

Born and raised on Goldenview Dairy, I have 30 years of experience as a third-generation dairy farmer. In my youth, I started Seven Oaks Landscape, a full-service landscaping

company. I also co-founded Homestead Creamery, which produces all-natural products to local companies and chain stores like Kroger and Earth Fare. My strengths include motivating employees, conflict resolution, accounting and financial management, building and tracking business systems, strategic planning, leadership, and working with struggling businesses.

Wayne Wengerd. *Pioneer Equipment, Inc.* DALTON, OHIO.

I started Pioneer Equipment, Inc. in 1978. Ten of our twelve children work in the business, which now has more than 30 employees. One of my goals is to help families successfully pass on the business to the next generation. I also desire to help young Anabaptist owners identify and develop a vision for their business, as well as leave a consistent Anabaptist witness. I help business owners get a good grasp of their business financial reports, so they can make sound business decisions.

David G. Martin.

Dutch-Way Value Mart, Inc. and Dutch Country Hardware, Inc., RICHLAND, PA.

As part owner, I oversee the financing at a large hardware store and equipment rental service. In the past I also served as president of Dutch-Way Farm Market, which grew from one location with 50 employees to three locations with over 400 employees; I sold the business in steps over several years. With thirty years of business experience, my goal is to help people understand what it takes to operate a successful business. This includes proper financing to enable positive cash flow, as well as receiving and understanding monthly or quarterly statements.



KEY VALUE of Business Advising

"It's just reassuring to have that good advice that is unbiased."—advising client



Greg Wolf. *Family Food Store.* SAWYER, KANSAS.

I served fourteen years as an agricultural consultant within a CPA firm; my clientele included banks, feedyards, commercial farming, and ranching operations. Fulfilling a long-time dream, my wife and I started Family Food Store in 2012, which combines a deli, bakery, and specialty store. My expertise includes mission and value statements, family business councils, goals and objectives, accounting and business planning processes.

Gary Garber. *Garber Electric.* EATON, OH

I founded Garber Electric in high school and then merged it with an oil company my father owned. Eventually we split the business, and I continued with Garber Electrical Contractors, Inc. Recently I transitioned ownership to my son. My business experiences have enabled me to develop in financial forecasting, estimating and pricing methodology, multi-division, buying and selling businesses, and banking and cash management.

Richard Shank. *Retired.* HAGERSTOWN, MD.

I have owned, operated, and sold several businesses over the years, including interior design, home remodeling, graphic design and printing, and retail services. My desire is to help others bypass pitfalls in the business world, improve profitability, and minimize stress by applying Bible-approved methods. A few areas of expertise include bookkeeping and accounting, mediation, debt and budget counseling, and government relations.

Clair High. *C.M. High Inc.* MYERSTOWN, PA.

As president of C.M. High Inc. for 38 years, I have experienced business growth, challenges, changes, and transition. I acquired the company when it had eight employees; it now has over one hundred. I offer business advising in organizational structure and management, customer and vendor relationships, company startups and development, strategic planning, long term planning, and financial development.

Atlee Raber. *Berlin Gardens.* BERLIN, OHIO.

My wife and I started Raber's Greenhouse in 1975, which grew to a full-service garden center and landscaping business. We then sold the business in 2004. I also started Berlin Gardens Gazebos in 1988, which we sold in 2009, but I continue to make some sales calls and assist with home shows. I desire to help others avoid business mistakes I learned the hard way, especially in running a business without technology. I believe we should exercise our calling to be good stewards, honor God in our businesses, and be fruitful in His kingdom. Marketing and sales are my strongest business skills.

Larry Troyer. *ProVia.* SUGARCREEK, OHIO.

I am vice president of the administration and finance department at ProVia, a manufacturer of exterior doors, windows, siding, and stone. Most of my work involves analytics, investments, and providing leadership to the staff who manage the daily operations of credit, accounts receivable and payable, cash management, invoicing, payroll, and taxes. I have worked in the accounting/finance arena of business most of my adult life. My experience also includes ownership transfers, separations of business entities, consolidations, and business valuation.



KEY VALUE of Business Advising

"A key value was understanding how relationships work in a business." –client



Leonard Meador. *Business Management Consultant.* ROSSVILLE, INDIANA.

My business history ranges from owning a feed milling operation to working for a data processing and recordkeeping company. I have been self-employed as a business management consultant for more than 35 years. My expertise lies in accounting and business management, business transitions, and financial reviews. I have also taught business management classes, received certification as a health and safety advisor, and worked in human resources.

Richard K. Herr. *Semi-Retired Farming.* LITTLESTOWN, PA.

I grew up on a dairy farm and was interested in agriculture from my youth. I received invaluable practical experience in the nutrition aspect while serving in 1-W at the University of Maryland's agronomy and dairy research farm. With over fifty-five years of farming experience, I help farmers with financial planning, partner issues, operational analysis and improvements, and transferring to the next generation.

David Sauder. *Business Advisor.* MOUNT JOY, PA.

I became interested in business consulting through purchasing distressed businesses and turning them into profitable enterprises. I have started four businesses from scratch and eventually sold them. My business experience lies in manufacturing, service, marketing, business transition, investment, and risk management. My desire is to see business owners motivated by their mission, bearing fruit for the kingdom, and using profitable business plans.