

# THE BUSINESS ADVISOR

A guide to integrity and competence in business management and relationships



## In this Issue

<b>The Price of Breaking Even</b> .....	1
<i>By Rachel Mast</i>	
<b>Planning Cost and Pricing</b> .....	4
<i>By Larry Troyer</i>	
<b>Fall 2022 Business Workshops</b> .....	7
<b>AF Libraries Flash Drive</b> .....	7
<b>Business Advisor Profiles</b> .....	8
<b>Need a Trusted Business Advisor?</b> .....	10

## The Price of Breaking Even

By Rachel Mast

*Do cost and pricing matter in a kingdom-focused business? Can a business survive without the lifeblood of profits?*

Raymond pushed his bike up the sidewalk and leaned it against the house. His shoulders sagged and every step felt like a burden. His brain was in a fog, and the walls felt like they were caving in.

Business life had once held so much promise. Opportunities for a profitable business had come his way, and he had jumped in with energy and optimism. But something was slowly draining the lifeblood out of the business and out of himself.

The gray spring day matched his mood as he headed into the house for lunch.

### An Uphill Struggle

Raymond had dreamed of someday owning a business. In 2013, he had started tinkering with welding in the back corner of his machine shed, making wrought iron ornamental items on the side. However, owning a full-fledged manufacturing company never entered his mind. He had grown up in construction work and had never even been around welding before. He was still working full-time for a construction crew.

Then someone asked him to make a welded wire dog fence for their kennel. Soon

Continued on page 2 »

more requests for kennels came in, and Raymond thought, “I really think this is a niche I’d like to get into.” Calling up a local dog broker, he found the confirmation he was looking for. “Oh yeah, you’ll have plenty of work,” the broker told him.

Raymond did have plenty of work. In 2015, he hired his first employee and Mullet MetalWorks LLC was off the ground. But Raymond would soon learn that there was more to business than just creating and selling products. While he had the vision and work ethic to start a business and make products, he had little concept of what it means to be an entrepreneur. He was bewildered by the questions, *How do I make a business work? What do these numbers really mean?*

He pushed himself hard, attending dog shows, doing the marketing, and trying to build efficiencies in production. But at the end of the day it felt like he was pushing a train; his business finances just wouldn’t take off. Profits never reached around.

And then came the phone call that promised to change everything. Raymond was in his shop one day when the phone rang. The caller introduced himself as Stan. Stan was from a company in Philadelphia that manufactured aluminum pony carts; their carts went worldwide—they were the best. But, after 30 years, Stan was ready to hand over the manufacturing end of things while he stayed in sales. Would Raymond be interested in manufacturing the carts?

The opportunity seemed too good to pass up. Could this be the product that would bring Mullet MetalWorks into the black? Raymond crunched some numbers and offered Stan the price he thought he needed per cart. But then Stan negotiated for a much lower price. Raymond scribbled some more numbers and finally resigned himself to living with Stan’s proposal. After all, Stan probably had the better business sense. Raymond signed the papers and hoped for the best.

Two years later, little had changed in the business; if anything, things had gotten worse. He was losing money and pulling almost no salary. In fact, he and his family were still living on his father’s property because they couldn’t afford their own place. Something had to change. Raymond longed to get some outside counsel from a seasoned and experienced businessman to get to the bottom of why his business was dying.

Sitting down at the table for lunch that spring day, Raymond rifled through the mail, stopping abruptly when he came to a packet from Anabaptist Financial. It was a response to a business advising application he had apparently filled out at the AF business seminar a few weeks before.

Puzzled, he looked at his wife Mary. “I don’t know why this is here, but I feel like I need it. Now’s the time.”

To this day he doesn’t recall filling out that application, but bringing a business advisor on board was about to take him on a life-changing journey.

## **A Turning Point**

AF advisor Leon Martin pulled up to Raymond’s shop in Seymour, Iowa. As he opened the door and stepped inside, Raymond strode toward him, a tall slender man with a powerful handshake. Leon followed Raymond into his small office and pushed a metal folding chair up to the rolltop desk. Raymond’s peeling gray office chair squeaked as he sat back. They had been talking on the phone for several weeks now.

It hadn’t taken long for Leon to discover that Mullet Metalwork’s Profit & Loss sheet was in sickening shape. But reiterating how bad it looked would only increase the pain, and the answer wasn’t to focus on the P & L. Instead, they had to find out why it was in such sad shape and how to change the distressing number at the bottom line. Fixing whatever was draining the company’s profits had to take priority. Because, without profits,

there would be no business to work on. Just like our physical bodies die when they don’t have lifeblood flowing through them, so a business becomes weak and dies when there is not the lifeblood of profits to feed it.

A few minutes into their conversation, Leon asked, “Do you really make money on those pony carts?”

Raymond felt his feathers ruffle as he shifted around in his chair. Of course, they were making money on the carts. It was one of the mainstays of Mullet Metalworks.

“Let’s get down in there and really look,” Leon recommended.

For the rest of the morning, they sat down and figured up everything—utilities, labor, time, overhead, expenses, depreciation—everything it took to produce those carts, down to the propane to run the shop. At the end of the day, Leon compiled the numbers and emailed the report to the neighbor who usually printed out Raymond’s business documents. Raymond hopped on his bike and sped down the lane to pick up the report.

Back at the shop, he spread the papers out on his rolltop desk. Disbelief hit him as he read through the numbers. “I can’t believe this!” he exclaimed to Leon. “I just can’t believe it!”

The net profit, after all the costs were figured in, was at the very bottom. He was making far less money on those pony carts than he had ever dreamed—in fact, he was barely breaking even.

A mixture of relief and regret washed over him. Relief to finally know what was holding back the business but regret to know he had made some very expensive mistakes. He simply had not figured in all his costs when he had agreed to Stan’s sales price. He had not required the amount needed to run his shop and pay himself nor to pay his employees well. He had, instead, started with the price the retailer wanted and tried to make it on “what was left”—a mistake

many business owners make. If Mullet Metalworks was to survive, this would have to change.

But that meant asking Stan for more money, which was the last thing Raymond wanted to do. They had established a good relationship over the last two years, and this could ruin it.

“Stan won’t listen,” Raymond told Leon.

Leon insisted gently, “But I can’t have you keep losing money like this.”

“Would you call him?” Raymond asked.

Happy to get the conversation started, Leon dialed Stan’s number. Introducing himself as Raymond’s financial advisor, he kindly presented the dilemma.

“But there’s no way Raymond isn’t making lots of money on this!” Stan responded in genuine surprise.

Leon calmly and firmly explained that it wasn’t just about the time it took to make the carts but all the other costs that had never been figured into the sales price. He shared how Raymond was barely making it, how his employees weren’t getting paid enough, and how the shop was at the point of breaking. If Raymond kept losing money, his business would not survive, and Stan would have no one to make pony carts. Increasing the price would be in the interest of them both. All he was asking for was an additional \$84 more per cart.

Over the next few days, Raymond and Stan negotiated. In the end, Stan agreed to a \$75 price increase per cart. It would be enough to finally raise that bottom number on the P&L sheet into positive territory, for the business to sustain itself, and for Raymond to better support his family and pay his employees.

### Hope for the Future

Not including all costs is a common mistake in many of our businesses today. In fact, incorrect understanding of cost and pricing is one of the biggest causes of business failure. While our people often have a strong work ethic, the skills



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to make product, and the vision to start businesses, we generally aren’t as strong in business numbers. And, as Raymond learned, you can make the best product in the world, but if you don’t understand the numbers, you can go hungry.


Bringing someone on board who does understand the numbers was the turning point for Mullet MetalWorks. Although they are still filling some orders with the old pricing, they have hope for the future as the business receives orders with the new pricing.

That the business was even able to keep going through this transition was largely due to the loyal employees of Mullet MetalWorks who went weeks without a paycheck as they worked through the old pricing. It was their loyalty, as they saw changes happening in the business and in their boss, that helped to save the company they worked for.

Today, there’s a new spring in Raymond’s step as he heads to the shop. With the cost and pricing reset, multiple areas of the business are benefitting as increased profitability surges new

lifeblood and promise into it. He can now start to focus on employee management, family matters, and personal development as a thoughtful business leader.

Raymond and Leon continue talking every two weeks. They predict the relationship they’ve forged to go on for years as they continue to work through business issues. While Raymond regrets decisions he made in the past, both in finances and employee care, he is glad to share his experiences if it can help someone else.

Do profits matter in a kingdom-focused business? As in Raymond’s business, God is glorified as we provide wholesome workplaces for our children and grandchildren. He is glorified as we offer useful products and services while being a light to the dying world around us. This is not for selfish gain, but for funding the work of God’s kingdom and for the benefit of the future generations. Strong businesses with the lifeblood of adequate profits flowing through them can be a blessing within our Anabaptist world. 

# Planning Cost and Pricing

Adapted by a presentation given by Larry Troyer at an AF business seminar

“What’s the price?” is an important question we all ask. We go through a thought process that calculates what something is worth to us compared to how much we need to pay for it. The price of an object communicates something about its value, not just for buyers but also for sellers. In our businesses, we need to consider our prices wisely in order to fairly value the product or service we are providing.

One buyer in Proverbs talked down the value of a product in order to lower its price; then, after the sale, he bragged about the good deal he received.<sup>1</sup> Two sellers in the book of Acts lied about the price of land they had sold in order to get credit for giving all of it to the church while holding back a part for personal use.<sup>2</sup> Both of these Scriptures speak of using deception in the communication of value through price.

While Christians are not called to pay the highest price or to sell for the lowest price, it is essential that we communicate honestly about the value of our goods and services.<sup>3</sup> The price you charge for your goods and services is probably the single most important aspect of your business. Setting a price is not as simple as picking a number. The best price for your product is always somewhere between your cost and the maximum that the market will bear. Ideally, the price would be just under what the market would bear, but that number is not always easy to determine.

The price you charge is a factor you can control. It is often the little things that you are or aren’t charging for that make a significant difference at the bottom line.

## Pricing Considerations

You need to consider two aspects of pricing: the psychological side and the mathematical side. While the mathematical side of pricing might be easier or more objective, you can’t ignore the psychological aspects of pricing.

Let’s look at factors to consider as you work through the process of pricing your goods and services.

*What are your objectives?* Part of the pricing equation is understanding your pricing objectives. Are you developing a long-term business-to-business relationship, such as subcontractor to contractor? Is it a short-term, seasonal project? Are

you participating in something that might be in demand only temporarily? Are you offering discounts or trade-ins? Car salespeople won’t tell you the price of something you want to buy until they’ve determined whether you want to trade something in. That practice is normal and expected in car sales, but not likely in other businesses.

*What quality do you offer?* Your pricing should accurately reflect the quality of your offering. Customers don’t expect to get the best of something for the lowest price. Even if you could produce the best kitchen cabinets for the lowest price, charging an economy price doesn’t send the right message. However, if you mass-produce cookie-cutter kitchen cabinets, you will need to offer a low price because the cabinets are not a custom, one-time special.

*What is the demand?* Demand is simply the quantity of goods that consumers are willing to buy at a given price amount. If demand is high for your product and you can hardly produce enough, don’t be hesitant about raising the price. The reverse might also be true. If you are not getting sales, it’s possible that you have priced your product too high.

Since demand is a factor of cost, another pricing consideration is demand elasticity. What will changing the price do for you in light of the demand or other factors? For instance, buyers often have a good feel for the going price of a particular product. If you slightly reduce the price, it will be seen as a great deal because it is lower than what people are paying for the same or similar product. Elasticity is the idea of what a small price change would do for the quantity that you want to move. A small change in pricing will likely affect the demand for your product.

*What is your break-even point?* You need to understand your cost, but you also must know where your profit break-even point is. In other words, at what price will you not only cover input costs but also your expected margin of profit? How many can you make at what price in order to break even?

*What margins do your consumers need?* If you sell the same product in different markets, you need to consider channel pricing.

Let’s say you have a product with a \$100 value. The retailer wants a 35% margin, and the wholesaler wants a 20% margin. You need to be able to bring the product to market for \$52 so that by the time each party gets their margin in this multi-step process, you maintain the perceived value of \$100. Channel pricing is making sure you understand the margins that your channel



*It is often the little things that you are or aren’t charging for that make a significant difference at the bottom line.*

<sup>1</sup> Proverbs 20:14 “It is naught, it is naught, saith the buyer: but when he is gone his way, then he boasteth.”

<sup>2</sup> Acts 5:1-10

<sup>3</sup> Romans 12:17b “Provide things honest in the sight of all men.”

partners (end consumers) need so that you can offer your product at a price they are willing to pay.

You also need to ensure that the manufacturer's suggested retail or list price is not exceeded. The end user is the person who pays the manufacturer's suggested retail price (the perceived value of the product). Consider whether the price of your product is legitimate, depending on whether you're selling to a distributor/retailer or directly to the end consumer.

*What are the economic conditions?* In times of recessionary pressures, people generally buy necessities and limit other expenses. They spend less on nonessentials and impulse buys. Is your product a necessity? When you price your product, consider the difference between something essential versus nonessential in light of the economy.

## Pricing Strategies

Pricing strategies should be part of your business plan. For example, when launching a new product, you might decide to start with a high price with great margins and then drop your price as competition steps in or the newness wears off. Or you could decide to sell at slightly over cost and flood the market with your product so that no one else is interested in competing with you. Your business plan should not say, "My competition sells this for \$100; therefore, I will sell it for \$95." It needs to be more strategic than that.

Also think about whether you are selling a product as part of a package, such as an option or add-on. Some companies make cheap inkjet printers that seem like a good deal. But, guess what? After you have the printer, you need ink. The cost per page is extremely high. They didn't tell you that they are practically giving you the printer so they can make money on the ink.

In today's world, there are no secrets. People can easily shop around. They can glean information about your company and your competition. They can read reviews. All of this plays into pricing.

In smaller family-based businesses, this is generally not a big issue, but you need to be aware of the implications of using terms like *going-out-of-business sales*, *fire sales*, and *lower than competition*. Know the guidelines from the Federal Trade Commission, the Better Business Bureau, and state laws. In some cases, it is illegal to use that kind of terminology.

You don't want to be accused of anything related to price-fixing. If you sell your product through someone else, you must be

extremely careful about saying that they can't sell it for less than a certain amount. This could get you into legal trouble.

## Cost Considerations

Understanding your costs and your remaining margin after the sale enables you to determine your price.

To understand your costs, you must have metrics and track them in spreadsheets or charts where you can organize data in different sections by units and over periods of time—years, quarters, months, or weeks. You can build your own tool or purchase one. (For examples, see information at the end of the article.)

One common metric component is measurable units like the number of man hours, the number of widgets, how many feet of counter space, or how many pounds of meat. Having measurable units allows you to calculate your break even: how many units do I need to produce to break even?

Determine which costs are variable and which are fixed. Variable costs go up or down with your sales volume, simply varying with your sales. The more you sell, the more expenses you will incur for things like raw materials and direct labor. If you have a business opportunity, make sure you have the necessary space and resources and then hire the employees you need.

You should be concerned about fixed expenses, because they represent an ongoing expense no matter what happens to sales. These expenses are often referred to as overhead, and if they are too high, your business will suffer. Fixed expenses are basically the same every month—rent or real estate tax, indirect labor, office labor, sales travel, interest expenses, bank charges, and professional services. Fixed expenses don't change in relation to sales volume.

Some expenses, such as electricity, can be fixed or variable. While most of your electricity may be for running production machinery, a portion may be consumed regardless of whether you are producing any goods. You can split some expenses between fixed and variable. The bottom line is that every expense on your P&L needs to fit somewhere in your calculations. You can't leave anything out.

Most importantly, keep fixed expenses as low as possible on a per-unit basis to allow more room for profit. Don't assume you can drop your price and make up for it in sales volume. While

Continued on page 6 »



there is some validity to this argument, it is a risky way to do business. You need to figure out the balance between keeping your fixed expenses at a minimum and knowing at what price you can sell your goods or services.

These represent an expense to the business but are not paid with cash. For example, as assets wear out, we record their wear, tear, and obsolescence as depreciation on a P&L. The depreciation you record should be the actual depreciation of the assets' value, not what the government says your depreciation is for tax reporting purposes. If your tax preparer tells you what your depreciation is, that represents only how much you can write off to calculate your taxes.

Uncle Sam is generous, and you can get some large write-offs. You can have a good year and not pay taxes if you took a big write-off for a big investment in capital equipment. Sometimes it might look like you took a loss, but that's not the real picture; it's only how you paid in taxes. If you're dealing with an accountant or a tax preparer, especially for larger businesses, tell them you want your depreciation calculated on a straight line according to the normal life of the assets for book purposes, not for tax purposes.

### Easy-to-Miss Expenses

Following are costs that may not be on your P&L, depending on your business structure, but you dare not miss them.

*Principal payments* to financial institutions or private individuals need to be factored into your price calculations. If you borrowed money from Uncle Abner, he should still be paid even if he hasn't been pushing you to pay him back. Calculate that into your business plan and into your price calculations.

Equipment that will eventually wear out needs to be replaced, so factor that in an *asset replacement fund*. Somebody needs to pay for that replacement, and it should be your customer. Depreciation helps, but it may not be sufficient to cover costs since the price of new equipment will likely be more expensive than the old equipment being replaced.

A *purchase of an asset* also requires cash. You may need to go to the bank or you might have the cash in hand. Regardless, it's a draw on cash and you need to record it.

Another important non-cash expense is *warranty work*. Your P&L includes warranty work somewhere, but often it's not a line item because it was somebody's labor/time to go out and repair something. Warranty work also includes materials and vehicle wear and tear. The bottom line is that warranty work or repairs are expensive, and you need to identify them and account for them. Similarly, expenses dealing with defects, damages, and

losses need to be accounted for.

Another one is *owner's draws*. If you are the owner of a corporation, you're probably getting a paycheck. However, if you are a sole proprietor, you may not be getting one. The draw of the owner in a small business is generally not reflected on the P&L. I highly encourage you to add it to the P&L because your time has value. If your model is such that you aren't planning on making money for yourself, yet you want some kind of intentional profit for something, calculate it here.


Sometimes there's cash coming in that's abnormal, such as cash received from selling an asset. You can put it down as a negative number and that will be reflected accurately on your cash flow. Similarly, if you make a major investment like buying a \$15,000 piece of equipment, but you borrow \$12,000, you would consider both amounts, with a net \$3,000 difference.

In summary, calculating these less obvious expenses helps you more accurately calculate the price of your product because you know your actual costs. It's amazing what that can do for your overall costing by bringing overhead down on a per-unit basis.

### Track and Compare

You will want to keep this information and compare it later to your actual results. Keeping track of your information so you can analyze trends and compare years, quarters, or columns next to each other is vital. Your spreadsheet or chart will enable you to see more information than what is presented on the P&L.

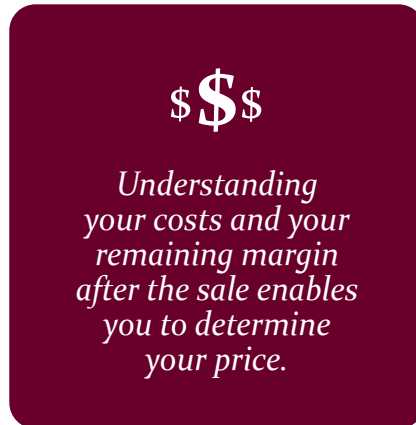
Keep in mind that understanding cost from this perspective is the starting point for your selling price. What the market will bear is at the top. Know the math behind your costs and then consider the psychology. At what point between the maximum and your cost do you want to set your price? Your business success depends on striking a wise balance between the two.

"A just weight (sale price) and balance are the LORD's: all the weights of the bag are his work."<sup>4</sup> Set your sale price so the customer experiences a just weight and so that, long after the sale, the Lord's work of justice lingers from their experience of buying your product. 

*If you would like to see examples of charts and metrics you can use to track cost and pricing, email [LarryTroyer62@gmail.com](mailto:LarryTroyer62@gmail.com).*

<sup>4</sup> Proverbs 16:11

**LARRY TROYER** is from Sugarcreek, Ohio, and is the chief financial officer of ProVia. He also serves as a business advisor, workshop instructor, and board member for Anabaptist Financial.



# Fall 2022 Workshops

## A focused approach to learning

Our two-day workshops go beyond our one-day seminars by focusing on a single area of business content with two seasoned instructors. Instead of lectures and a large audience, workshops utilize the classroom approach, limiting the size to 30 students or less. Below are the workshops offered in the fall of 2022.

### Human Resources Workshops

September 7-8, **Thorp, WI**  
October 18-19, **Middlefield, OH**  
November 8-9, **Millersburg, OH**

### Business Planning Workshops

September 7-8, **Middlebury, IN**  
November 1-2, **East Earl, PA**

### Business Succession Workshops

October 11-12, **Middlebury, IN**  
November 15-16, **Chambersburg, PA**

### Sales Workshops

October 18-19, **East Earl, PA**  
November 15-16, **Hutchinson, KS**

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What students are saying:

**“This workshop has exceeded my expectations. Thank you!”**

–HR workshop

**“Excellent instructors!”**

–Business Planning workshop

**“As a young salesman, I firmly appreciate the servant selling approach. I had questions like, What does selling look like as a godly man? Can I serve God in my sales role? Thank you for solidifying my zeal of selling and serving the Lord.”**

–Sales workshop

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# Business Advisor Profiles

*Our advisors are seasoned Anabaptist brethren committed to integrating Christian principles into all facets of business practice. Each advisor has unique business experience and expertise that will be matched to the client's area of need.*

## **David Bower.** REDWOOD, VA.

*Seven Oaks Landscape and Hardscape*

Born and raised on a dairy farm, David has more than 30 years of experience as a third-generation dairy farmer. In his youth, he started Seven Oaks Landscape and later co-founded Homestead Creamery. His passion for walking with others comes out of others walking with him during his own business failures. David's strengths include business planning, employee motivation, conflict resolution, accounting and financial management, strategic planning, and leadership.

## **Ken Burkholder.** GORDONVILLE, PA.

*Good's Store*

After serving as president of Good's Store for 27 years, Ken recently transitioned from the president position. He is a shareholder and chairman of the board in this fourth-generation business. Ken has experience in retail—customer service, purchasing, management, and finances. His desire is to help business owners establish goals and visions in a way that their business can bless their families, the community, church, and the kingdom of God.

## **Elam Esh.** NEW PROVIDENCE, PA.

*Country Value Woodworks LLC*

Elam founded Country Value Woodworks LLC, which has grown to 45 employees over the years. He enjoys working and growing together with his brother as a partner. Elam's experience includes leadership, vision, business models, Lean manufacturing, understanding customers, and KPIs. He enjoys thinking outside the box.

## **Gary Garber.** EATON, OH.

*Garber Electric*

Gary founded Garber Electric in high school and then merged it with an oil company his father owned. Eventually they split the business, and Gary continued with Garber Electrical Contractors, Inc., which today has more than 200 employees. He recently transitioned ownership to his son. Gary's business experiences enabled him to develop in financial forecasting, estimating and pricing methodology,

multi-division, buying/selling businesses, and banking and cash management.

## **Richard K. Herr.** LITTLESTOWN, PA.

*Semi-Retired Farming*

Richard grew up on a dairy farm and was interested in agriculture from his youth. He 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 55 years of farming experience, he helps farmers with financial planning, partner issues, operational analysis and improvements, and transferring to the next generation.

## **Lamar Hess.** DILLSBURG, PA.

*Hess & Company*

Lamar formed Hess & Company in 2006, which today includes a construction company, crop and chicken farm, and a home remodeling company. Raised on a dairy farm, Lamar has years of experience in farming. He also worked as a general contractor for many years; the contracting world has taught him valuable life lessons in business plans and management. Lamar likes to troubleshoot business problems and has a strong interest in sales, team management, and motivation. He is also interested in succession plans for businesses and farms.

## **Clair High.** MYERSTOWN, PA.

*C.M. High, Inc.*

As president of C.M. High, Inc. for 38 years, Clair has experienced the growth, challenges, changes, and transition that comes with business. He acquired the company when it had eight employees; it now has over 100. Clair offers business advising in organizational structure and management, customer and vendor relationships, company start-ups and development, long-term planning, and financial development.

## **David G. Martin.** RICHLAND, PA.

*Dutch-Way Value Mart, Inc. and Dutch Country Hardware, Inc.*

David is part owner of a large hardware store and equipment rental service where he oversees the financing. In the past, he served as president of Dutch-Way Farm Market, which grew to three locations and over 700 employees. He sold the business



in steps over several years. David's goal is to help people understand what it takes to operate a successful business. That includes proper financing to enable positive cash flow, as well as understanding monthly/quarterly statements.

**Leon Martin.** TENINO, WA.

*AutoTech Services*

Raised in southern Illinois, Leon decided to continue the family tradition of general automotive repair and services his father started in Lancaster County, Pennsylvania, in 1951. Today he coaches automotive shops and helps AF clients with daily challenges while maintaining a proper kingdom vision. His interest lies in helping owners look outside the box for the many potentials that usually lie untapped. He also has an understanding of financial management, strategic planning, and leadership.

**Leonard Meador.** ELLENSBURG, WA.

*Business Management Consultant*

Leonard has served as a business management consultant for more than 35 years. Leonard desires to follow the Holy Spirit's leading as he assists godly businesses with the management of quality products, contented people, and proper stewardship of profitability. He is passionate about godly workplaces for the next generation and is excited to share his experiences and knowledge with Anabaptist business owners.

**Atlee Raber.** BERLIN, OH.

*Berlin Gardens*

Atlee started Raber's Greenhouse in 1975 and Berlin Gardens Gazebos in 1988. He has sold both businesses and continues to assist with home shows and making sales calls part-time. Atlee desires to help others avoid business mistakes he learned the hard way, especially in running a business without technology. He believes people should exercise their calling to honor God in business. Sales and marketing are two of his best business skills.

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

*Business Advisor*

David became interested in business consulting while purchasing distressed businesses and turning them into profitable enterprises. He also started four businesses from scratch and eventually sold them. David's business experience lies in manufacturing, marketing, transition, investment, and risk management. He likes to see business owners motivated by their mission and using profitable business plans.

**Dale Savage.** ARCANUM, OH.

*Plain Lean Consulting*

Dale spent 23 years in the automotive manufacturing industry in supervisory roles, employee involvement, budgeting, and Lean manufacturing. His expertise includes training companies and employees in continuous improvement to help them improve processes and eliminate waste. Dale is also passionate about helping people become the best they can be in their professional and personal lives.

**Richard Shank.** HAGERSTOWN, MD.

*Retired*

Richard owned, operated, and sold several businesses over the years. This included home remodeling, graphic design and printing, and retail services. He desires 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.

**LaRay Stover.** RUSSELLVILLE, MO.

*Anabaptist Savings & Loans*

LaRay served as the accounting manager at a manufacturing company for ten years. Before that, he worked in a furniture store and before that, in his family's bakery/bulk food store business. Today he is VP of Finance for Anabaptist Savings and Loans International. LaRay is experienced in setting up and using QuickBooks and Sage, managing inventory, banking and accounting/tax relationships, interviewing and hiring employees, and business transition.

**Dave Swearingen.** NEW CARLISLE, OH.

*The Site Group Landscape and Hardscape*

In 1995 Dave founded The Site Group—a landscape and hardscape company—and served as its president for 20 years. His current role focuses on design and sales. Dave has a special interest in sales, marketing, team building, employee relations and incentives, and helping newer businesses through the challenges of growth. He also enjoys brainstorming sessions, planning, and understanding of financial reports and ratios. Dave serves as the Advising Administrator for the AF advising team.

**Larry Troyer.** SUGARCREEK, OH.

*ProVia*

Larry is Vice President of the administration and finance department at ProVia, a manufacturer of exterior building products, including entry doors, windows, vinyl siding, and manufactured stone. Most of his work involves analytics,

investments, and providing leadership to staff who work in accounts receivable, accounts payable, cash management, invoicing, and taxes. He has worked in the accounting/finance arena most of his adult life. His experience also includes ownership transfers, separations of business entities, consolidations, and business valuation.

**Kevin Weaver.** SUGARCREEK, OH.

*Filtrexx International LLC*

In 2001, Kevin and his brother founded a business now named Filtrexx International LLC and grew it to more than 80 employees. Filtrexx is a leading provider of erosion control products and environmental services. They were acquired by Leucadia International in 2014, and Kevin served as a regional vice president until 2018. Kevin currently serves as the company's business development manager. His business coaching toolbox includes business development and sales, processes and efficiency, strategic planning, leadership and teamwork, and business optimization.

**Wayne Wengerd.** DALTON, OH.

*Pioneer Equipment, Inc.*

Wayne started Pioneer Equipment, Inc. in 1978. Ten of his twelve children work in the business, which now has more than 30 employees. His goal is to assist families in successfully passing on businesses to the next generation. Wayne also likes to see business owners get a good grasp of their

business financial reports, so they can make sound business decisions and leave an Anabaptist witness.

**Greg Wolf.** SAWYER, KS.

*Family Food Store*

Greg was born and raised on a farm in northwest Kansas. In the early 1980s, financial distress prepared him to redirect his life from farming to assisting families in similar situations. He served fourteen years as an agricultural consultant within a CPA firm. In 2012, Greg and his wife Ruby started Family Food Store, which combines a deli, bakery, and specialty store. In addition, Greg works as an AF business advisor and workshop instructor. Since 2020 he has also served in the role of developing workshop curriculum, business articles, and other educational materials.

**Clyde Zimmerman.** ALTOONA, PA.

*United Datacom Networks, Inc.*

Clyde started an electrical contracting business in 1989 and later a telecommunications business. Both businesses were sold in 2012. The telecom business went to United Datacom Networks Inc. where Clyde still works part-time in enterprise sales. Clyde also works in SALT Microfinance programs doing Biblical and business teaching in developing countries. He sees the tremendous opportunity that the business community has in showing Christ by using business as a mission.

## Need a Trusted Business Advisor?

Do you wish for input from a seasoned businessman for challenges you are facing in your business? Do you feel alone in your leadership decision making, planning, and vision? Our business advising services provide a confidential, safe place to address challenging issues and receive fresh vision and perspective.

**For more information, call Advising Administrator Dave Swearingen at 570-309-0268.**

