



THE BUSINESS ADVISOR

A guide to integrity and competence in business management and relationships

Grass in Our Wheels By Rachel Mast

How business planning lessened stress, increased profitability, and prepared Kuntry Kettle to transition a kingdom-focused business to the next generation

When James Yoder took over his father’s sideline business of making apple butter in 1986, he envisioned creating a full-time, sustainable business. He worked hard over the years, adding products and services, increasingly focusing on co-packing foods. James liked the idea of working from home and hoped his sons would have that opportunity too. But as his sons grew older, he faced the hard reality that, unless something changed, that might not happen. Kuntry Kettle was paying its way, but it was not profitable enough to transition or even to sell.

By 2016, the business was at a crossroad. For it to continue, it would need to go to the next level, and James didn’t know how to take it there. That changed when James and his 21-year-old son Samuel attended an Anabaptist Financial business seminar and picked up a business advising application.

James would later say that filling out the application “was one of the best decisions I ever made business wise,” and Samuel would describe it as “planting a seed that many other things are growing out of.”

Starting the Journey

The Yoders were matched with business advisor Leonard Meador, and a mentoring relationship started that continues to this day. What Leonard found on that first visit

to Kuntry Kettle was a frustrated business owner. He found a business consuming a lot of time with little return. He found a business running with few written processes, job descriptions, or strategies, and no written business plan. He also found a business owner “very willing to learn.”

With changes, Kuntry Kettle could become a viable business for long-term contribution to the community and the kingdom.

Developing Better Accounting Practices

One of the first things Leonard noticed was that Kuntry Kettle operated with limited financial information. While many businesses have succeeded with limited use of digital technology, he advised the Yoders to contact a local accounting firm that uses QuickBooks. This would give them monthly profit and loss sheets and sales reports so they would know exactly what was happening in the business financially.

Armed with this information, they could then start the voyage into understanding their pricing.

Up until then, generating quotes had been an unclear process. Although James knew his material costs, he was struggling to accurately calculate his overhead without an accurate picture of production costs and labor. Because

In this Issue

Grass in Our Wheels 1
By Rachel Mast

The Widgeter’s Shift 5
By Doug Ramer

Business Optimizer Program 7

Introducing New Business Advising Administrator 8

New! Marketing Workshop 9

Upcoming Business Workshops 9

Business Resources 10

Business Advisor Profiles 11



Continued from page 1 »

of that, profit margins were simply the difference between approximated costs and what he felt could be charged for the product.

“My formula was what I thought the market would bear and what I thought the industry was charging,” James said. “I was always wondering, am I charging enough, or am I gonna scare the customer away? When I thought about pricing, there was this tight knot in my stomach.”

It was a stressful way to operate that took the joy out of doing business. Samuel confirmed, “It’s pretty hard on a person to be working really, really hard and not know if you’re doing the right thing or not.”

Kuntry Kettle found they were indeed undercharging, and in one case even paying people to buy their product. “We have this joke now, whenever Leonard comes in, about paying customers \$10

calculated their breakeven point, and determined what they needed to charge to be profitable.

With better accounting practices in place, providing quotes became a quick, stress-free process. James now looks at the cost of ingredients alongside expense reports and prices the products accordingly. “We now know that this is the price we have to have. It’s not a negotiable price, because we know our costs and what is needed to cover our costs,” James explained.

The result of better accounting has been less stress, a clearer financial picture, and greater profitability.

Developing A Business Plan

With proper accounting in place, the Yoders could focus on a long-term plan for the business. So far the vision for the business was a general idea in James’ head with no written plans, strategies,

were doing, why we were doing it, and if it was really what we wanted to do,” James said.

That’s where Leonard again came into the picture—to guide the Yoders through forming a business plan based on James’s 33 years of experience in the food manufacturing business.

They prioritized four principles in their plan:

1. Ultimately, be a witness in God’s kingdom at work on earth (Matthew 5:16)
2. Maintain and develop an efficient, profitable business that pays its employees well
3. Create a meaningful work environment in which people can grow and develop
4. Produce top quality food products in accordance with food safety standards

Based off these four points, they developed a 10-page business plan that included a company history, mission, objectives, market analysis, market strategies, and a financial plan. It also listed each employee and their duties.

Having a business plan has brought order and structure to the company which wasn’t there before. “It builds off the principle that God is a God of order,” Samuel reflected. “As we got things

Having a kingdom-focused vision allowed them to have a God-honoring culture where their business could be used as part of their testimony in the community.

a box to buy our pickles,” James and Samuel chuckle.

Together Leonard and the Yoders figured out their operating costs,

budgets, or structure.

For things to change long-term, Kuntry Kettle needed a plan that made sense on paper. “We had to think through what we

in place, we started understanding ourselves better, and when we understood ourselves better, we started understanding our employees better and the very heart of the business—what are we all about anyway?”

James wanted the business to have a kingdom focus. That meant glorifying God through quality work, valuing workers through better pay, and helping in kingdom work. As they decided their structure and how they would use their assets, it created a company culture.

A kingdom-focused vision allowed them to have a God-honoring culture where their business is part of their testimony in the community. And their plan would help to pass that vision on to the next generation of owners.

Developing Job Descriptions and Processes

With job descriptions in place, Kuntry Kettle now had an organizational chart for the first time. “Before, each person’s job was not clearly defined. We just knew we have to get this product out the door, and we all helped each other,” James related.

Developing job descriptions led to creating standardized protocols. Any new project needed to follow a specific process through production, cleaning, documentation, and so on. It was this structure that allowed the company to later take on food safety and quality control, which required an efficient, organized workflow. It also allowed them to meet their goal for high customer satisfaction.

Incentives, bonuses, and profit-sharing motivated employees to take ownership of the processes. Bonuses were based on output without mistakes and problems, and in turn, the company saw a significant increase in production and quality control. “It’s leveled the playing field,” Samuel shared. “We’re more of a team working together.”

A plan in place also improved the workplace environment, removing stress

from the leaders in a way that was felt by every employee in the company. “Stress almost always starts with management,” James stated.

Refining the Vision

James knew some things were working in the business and some things weren’t, but he didn’t always know why. “I had a feeling that one project was good profitability wise and another wasn’t, and sometimes I was right and sometimes I wasn’t. What I thought was profitable was not always.”

Working through the business plan helped the Yoders narrow down what they should focus on as a business and what they should gradually eliminate.

Co-packing was clearly the strength of the business. In co-packing, clients provide a recipe and Kuntry Kettle uses high quality ingredients to manufacture the product and package it in glass jars. They then ship the product to their brandowner clients across the country.

Rebuilding after a fire in 2014 had

allowed Kuntry Kettle to add significantly to their production capacity. With this ample production space, along with strong customer demand, the company identified that co-packing is where it excelled and wanted to grow.

They also realized there were things they needed to let go of. James had seen a market for pickles, pickled baby beets, and peach slices in syrup, but producing them had to be done by hand. It became clear that the efficiency of producing these products is poor compared to the products that can be machine filled. Kuntry Kettle also does some private label projects and services its own Kuntry Kettle brand, but lack of warehouse space to store these products restricts growth.

At this point, the Yoders are exploring options to outsource or sell these portions of the business to a third party, so they can focus on co-packing machine-filled products. A business plan for a new LLC was developed to build upon their refined vision, a big part of

Continued on page 4 »



Production area where Kuntry Kettle manufactures quality food in jars for other store brands.

Continued from page 3 »

which included food safety.

Developing A Food Safety Plan

By 2015, Kuntry Kettle had faced new food safety laws. More and more wholesalers and retailers were requiring third-party audits. If Kuntry Kettle wanted to keep their customers, they would have to bring their business into compliance with these guidelines. That meant a plan and a work force to handle it.

Once again Leonard was the perfect fit for mentoring the company through this process. With his past experience as a food auditor, he provided direction for implementing a food safety plan.

Even so, complying to food safety laws was a big commitment. James estimated a cost of around \$18,000 a year to do the necessary documentation, required cleaning, and management of the process. But now that the business had the needed structure, James and Samuel felt comfortable moving ahead.

Having the input from Leonard also gave the Yoders confirmation that they were doing the right thing concerning food safety. "When Leonard got involved, we determined that, yes, we are doing the right thing overall; we just needed to make some modifications," Samuel said.

As a first step, both James and Samuel

took a food safety training course. Kuntry Kettle also hired a consulting firm to help bring the company into compliance.

As an unexpected benefit of the process, Samuel has now started doing some food safety consulting as a side business. "Leonard didn't come with the intention to make a food safety consultant out of me, but it's a little sideline project that has developed out of this," he smiled.

Preparing for Transition

Increased profitability meant enough cash flow to sustain the buy-out and transition of Kuntry Kettle to the next generation or selling it to interested parties. This is one reason Leonard is passionate about business advising and the role it plays in helping businesses maintain and grow.

"If we don't do these things, there won't be many Kuntry Kettles left," Leonard stated. "Where will our grandchildren work?"

Succession hasn't happened yet at Kuntry Kettle, but steps are being taken in that direction. One step was having Samuel take over all the accounting, with James simply mentoring him.

"I'm a stickler about that," Leonard specified. "When you start talking about a succession plan, you must transition everyday management first,

the vision second, and the assets third." Until a manager has a good sense of the everyday flow, he is challenged to understand how the original vision was developed.

The picture of management transition at Kuntry Kettle has been a good one. "Samuel did phenomenally in coming into the business and applying successful business practices. And James did a very wise thing by stepping aside and allowing Samuel to learn under his watch without micromanaging him," Leonard said.

Working on the business did not necessarily mean to just keep growing it larger and larger. However, growth can provide opportunities to help others start businesses, share profits with employees while giving more generously to the needy, and provide even more jobs in the community.

"The Bible says to increase," Leonard noted. "You are not going to provide for a kingdom business ten years from now if you're not profitable."

Continuing the Journey

Turning the business around did not happen overnight. Leonard visited Kuntry Kettle numerous times those first two years. "We never would have gotten to where we are if we had only met once

Continued on page 7 »



A selection of sauces, relish, and jams that Kuntry Kettle co-packs for clients.



The Widgeter's Shift

By Doug Ramer, AF Business Advisor

What is a “widgeter” anyway? Is it even a word? A widgeter is what I call someone who builds things or provides services. Most of us start our careers as widgeters. We either work for ourselves or for someone else, providing widgets (products and/or services). Our internal compass says, “Go fast, work hard, and do your best.” Our heritage also says, “Do it honestly and with integrity.”

In the beginning, we find ourselves on the edge of our seats, leaning into our projects. We improve and refine processes, and before we know it, we have a Proverbs 22:29 situation: “Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men.” I think this means that when we work tirelessly to perfect our product, there’s no limit to whom we may serve. That brings us to the widgeter’s shift.

The Shift

It begins one morning when the coffee seems to need an extra shot of espresso, and we’re neck high in projects we don’t know anything about. Accounts receivable, what! You mean our customers haven’t paid? Marketing, I didn’t think about that angle. HR, wow, people are messy. And, *hard swallow*, we’re paying that much for group medical coverage and payroll costs!

We didn’t even notice when the shift began, but we’re no longer doing what we love to do—building or providing widgets. Somewhere along the line our roles shifted from doing to managing. It’s a role we would never have signed up for when

we originally started doing the work. So why are we doing it?

To get everything done and still have enough spirit left for the family when we get home, we had no choice but to hire people to help us. Thus we become a leader of people rather than a manager of things. This is what I mean by the widgeter’s shift.

We are now forced to think differently. We must change our thinking from “It’s easier to just do it myself” to “My role is now hiring, training, and mentoring people.” Yes, we soon find out that people and relationships are messy, but when we face each day knowing that working with people is exactly what God has placed in our path, the role can be fulfilling rather than fatiguing. It becomes purposeful and inspiring as we see lives being changed through our mentoring and discipling.



When I use what I have, God always seems to send more my way.

Understanding the widgeter’s shift means that if I take care of my people, they will take care of our customers.

The Choice

Part of our stewardship includes knowing how to handle the growth of business that comes from using godly principles

Continued on page 6 »

in our work. We could allow our stellar reputation to slowly degrade because we become too busy to serve our clients promptly. We could turn customers away so we can maintain



*Your business is your mission field.
If I run my business as a mission field,
I should want to mirror Christ to as
many people as possible.*

our good reputation with our current customer base. Or we can hire more help and build our customer base with a reputation that honors Christ. Simply growing bigger isn't always the answer, although growth may give opportunity for helping someone start their own business and take part of the work you have. In that way you can bless the community.

As we ponder which choice is best for us, we must consider what happens when we stop using the things God has so graciously gifted to us. I've found that when I snooze, I lose. When I say no to anything He places in my path, opportunity flees. However, when I use what I have, God always seems to send more my way. This happens even when I'm not looking for more. I guess that's why they say in all this, when we are faithful stewards of what He gives, the Lord continues to give more responsibilities.¹

On the other hand, if we decide not to use what He has set before us, God may decide more business is not for us. If we recognize this business is the Lord's, we would do well to do our best with what God has placed in our hands by praying for wisdom how He would want us to use it.²

The Purpose

If you're looking for even more clarity, consider this: Your business is your mission field. If I run my business as a mission field, I should want to mirror Christ to as many people as possible. The Lord can decide so much better than we how many people to place into our care!

God never really focused on widgets—money and things.

He created all things for one purpose, to point the attention back to Himself. Both things and people were created to give Him glory, and most of all, He wants relationships. He loves relationships. So part of being like Christ means to love what He loves. He wants us to be the masters of good relationships and love our neighbors as ourselves. And that includes our employees.

Don't misunderstand me. I love the numbers. I am passionate about being at the top or close to it. Succeeding should be part of our business DNA. I still have the widgeter drive, but somewhere along my career pathway, the widgeter shift happened. Watching others succeed as a result of tireless mentoring and caring has become one of my greatest rewards. I believe we are strategically placed in business to mirror Christ to everyone, including our employees. As we do this, God gives us a passion for people and helping them grow.


The Call

As a business leader, I encourage you to take a mission trip. It may take you into territory you've never gone before, but be strong like Joshua and go anyway. Pick your quickest route and fastest mode of transportation and head into the office Monday morning to your mission field.

God has called you to this business and there's a lot of work to do. So what if you haven't been commissioned by the mission board in a special service? Maybe every business leader should be anointed in a special service and commissioned by the "Christian Business Community Board" to answer the call to their mission field.

Jesus walked, talked, mingled, and taught as He spent His time here on earth. If we model the actions of Christ in our business, we can shift from widget-making to showing others how—from *doing* to *leading*. We'll become servant leaders who walk, talk, mingle, mentor, and disciple.

As Christian leaders, we must embrace our business as our mission field. God will determine how well we are doing and what to do with our business. He's better at that than we are!

Make the widgeter's shift, and you will find God's greatest purpose for life. 

Doug Ramer lives in Myerstown, PA, and has worked as a Human Resources manager for the past 13 years at Martin Appliance and Martin Water Conditioning, a company with more than 300 employees. Doug is also a business advisor for Anabaptist Financial.

¹ Luke 16:10 "He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much."

² James 1:5 "If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him."

Continued from page 4 »

or twice," James stated. "There was a lot of communication by phone and email those first two years—a LOT."

With this much communication and interaction, James and Samuel felt tremendously blessed to be able to work with an Anabaptist business advisor. "I can see it could be difficult to work so closely with someone from a secular perspective and try to separate and sift through the advice," Samuel said. "It has been a tremendous blessing to have that advice from an Anabaptist perspective."

One of those blessings was how sensitive Leonard was to the guidelines of the Yoders' church. Leonard asked about their limitations with technology and then "advised us within that scope," James described.

Besides bringing structure to the business, Leonard encouraged the Yoders

to think ahead to legal issues. They have since developed legal documents and sales contracts for production services. Samuel, who has taken the lead role as business manager, especially appreciates Leonard's knowledge in things like arbitration and "the security that has brought for the company."

Although communication is not as frequent today, James and Samuel still appreciate Leonard's experience and wisdom when facing new challenges, as well as for accountability. "If we come back to the station with grass in our wheels, Leonard is there to ask us why we were playing in the grass instead of staying on the tracks," James chuckles.

Appreciation for each other is mutual. "Kuntry Kettle has become more than a business relationship," Leonard confides. "It is one of friendship."

Kuntry Kettle has goals for the future.

But for now, they continue to work on utilizing the things they've put in place through business advising. Eventually they will take on commitments for new projects. But for now, Samuel says, "We want to implement quality control and get our engine idling smoothly, and then we'll be ready to play with the throttle." 🖊️

Anabaptist Financial offers a disciplined approach to business management through its Business Optimizer program. To encourage best results, we provide business coaching with a long-term relationship designed to yield a greater bottom line in three areas—people, products, and profits.

BUSINESS OPTIMIZER PROGRAM

Rise to the next level of business management through our Business Optimizer. Tap into the expertise of an Anabaptist businessman who provides fresh perspective, management experience, and business expertise.

- Participants commit to a one-year business advising relationship
- Meet quarterly on-site, and one-hour monthly calls in between
- 10% discount from standard advising rate

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



Introducing New Business Advising Administrator

Anabaptist Financial is pleased to welcome Dave Swearingen as its new Business Advising Administrator. Dave comes with 25 years of experience as a business owner. After graduating from Ball State University as a Licensed Landscape Architect, he started his own landscaping company in 1995. Dave sold portions of the business to five key men and served as the company's president for 20 years. The company, with an annual revenue of \$3.5 million, employs 22 people.

As our Advising Administrator, Dave will take inquiry calls from clients, support our advisor team, and help with back office work. "I look forward to working within each group's local church standards to encourage and bless our clients," he shares.

Dave lives in New Carlisle, Ohio, with his wife Michelle and their three children ages 16 to 21. He serves as an elder in the Old German Baptist Brethren New Conference church. Outside of work, Dave enjoys hobby beekeeping and family time.

Openness and honesty are values Dave holds dearly. This comes out of a defining time in his life when at 23, he learned that his brother was diagnosed with a disease due to an immoral lifestyle. He shares, "I remember the shame that our family felt and how we were afraid of being ostracized by our church community. There was the temptation to downplay it or hide the truth." As the church community stepped up in support, Dave became determined to be honest and open. His brother died two years later, but the lesson remained.

"So many of us have skeletons in our past that we have been tempted to believe will drive people away from us. But most of us have them, so we are really not that different." Dave believes this follows into business. We often fear others' judgement if we share problems or ask for help.

"As the culture around us degrades and more men are tempted to give in to the tides of popularity, the ability to humbly stand for truth while admitting our own weakness will be traits that set us apart for the kingdom."


Dave's goal is to build on AF's vision to encourage a healthy

balance and stewardship in business life. Although kingdom values are not measurable like revenue and customer service, they are just as important.

Passing on the Baton

David Sauder has filled the role of Advising Facilitator since 2013. We are grateful for his years of expert service in this position. Although he is transitioning out of the facilitator role, he will continue with Anabaptist Financial as a business advisor, focusing solely on that.

He shares, "I enjoyed helping clients discern the types and levels of advisory services they needed, but I look forward to working directly with clients through advising. It's something to celebrate that we have the right person in the right place to serve as the new administrator. Dave Swearingen has picked up the role quickly and is a natural fit. We anticipate that this transition will take business advising to the next level both for our clients and our advisors."

Our business advisors have assisted many clients in the transition of their business to someone else. Our own transition from David to Dave provides a practical opportunity to execute a smooth changing of roles within Anabaptist Financial. 



DAVE SWEARINGEN



DAVID SAUDER

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 Dave Swearingen (Advising Administrator) at 800-653-9817.

TWO-DAY Marketing Workshop

November 11-12, 2020 | Berlin, OH



This business workshop will teach and train participants in fundamental principles of marketing from a Biblical perspective. The content is equally applicable to new business start-ups and established companies. Topics include:

- Market Research
- Marketing Strategy & Planning
- Generating New Customers
- Brand Building

You will learn processes and receive tools to create and execute an effective marketing plan. If you want to learn how to create continuous improvement in marketing, how to calculate marketing return on investment, and how to position your brand for maximum impact this is the workshop for you. Classroom exercises will give you the opportunity to learn by doing.

Continuous Q&A and personalized coaching is embedded into the structure of this workshop. Diligent participants will go home with a clear action plan with some of the hard work already completed. Class size is limited to ensure a high-quality experience for everyone.

Marketing Workshop Instructors

Roy Herr, Myerstown, PA

Co-founder of Rosewood Marketing

Co-instructor – *To be decided*

TO REGISTER

Call 570-468-1268

Email workshops@afweb.org

\$550 per attendee for two days.

Includes:

- Lunch
- Preworkshop reading materials
- Student workbook

More Business Workshops this Fall

Workshops provide in-depth business education with a kingdom focus. Quality business curriculum, taught by seasoned Anabaptist businessmen, utilizes both instruction and hands-on activities.

Human Resources, Arthur, IL – September 8-9, 2020

Business Planning, Berlin, OH – September 22-23, 2020

Business Succession, Berlin, OH – September 24-25, 2020

Human Resources, Camden, IN – October 13-14, 2020

Business Planning, New Holland, PA – October 20-21, 2020

Business Succession, New Holland, PA – October 22-23, 2020

Human Resources, Berlin, OH – November 17-18, 2020

FOR QUESTIONS CONCERNING ANY OF OUR WORKSHOPS

call Sierra Kauffman at 570-468-1268, or email sierrakauffman@afweb.org.



"I was looking for a place to gain the confidence to start with business planning. I found it. Thank you!"

–workshop attendee

Business Resources



\$99

tax & shipping
not included

BUSINESS MANAGEMENT TOOLBOX

Available by CD or booklet.

Includes files for you to customize and print from your own computer, or to make copies.

Includes:

- Organizational assessment sheet
- Employee application template
- Sample job descriptions
- Performance evaluation document
- A guide to creating your own employee handbook
- ...and much more!

This resource is also available on the Libraries flash drive. Call or email to order the CD, booklet, or a flash drive.

To Order: Phone 570-800-1291 | Email teresasommers@afweb.org

LIBRARIES FLASH DRIVE

\$189

tax & shipping
not included

Articles & Tools Library: Includes all AF's business articles, booklets, and tools on a flash drive for \$189. This is 35% off the cost to purchase the items individually. Includes the following in PDF form:

- *Starting Your Own Business* booklet
- *Strategic Planning Guide*
- *Business Analysis Guide*
- *Accounting and Finances* booklet
- *Sales and Marketing* booklet
- *Employee Management* booklet
- *Employee Management & Relations Toolbox*
- 1 Financial Ratio calculator (Excel)
- 1 Marketing calculator (Excel)
- 30 individual business articles



15 new business articles in 2019!

Individual articles are now available for download at www.afweb.org.



\$397

tax & shipping
not included

Audio Library: All AF's business seminar recordings from 2012 to 2019 are available on flash drive. Purchase an Audio Library for \$397, an 80% discount off the cost of purchasing recordings separately.

Order through the AF website or call us at **570-800-2191**.



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 Goldenview Dairy, David has 30 years of experience as a third-generation dairy farmer. In his youth, he started Seven Oaks Landscape and later co-founded Homestead Creamery. David's strengths include employee motivation, conflict resolution, accounting and financial management, strategic planning, and leadership. He also works with struggling businesses.

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. Recently he 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.

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 and oversees the financing. In the past, he served as president of Dutch-Way Farm Market, which grew to three locations and over 400 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.

Leonard Meador. ROSSVILLE, IN.

Business Management Consultant

Leonard's business history ranges from owning a feed milling operation to working for a data processing and recordkeeping company. He has served as a business management consultant for more than 35 years. Leonard has also taught business management classes, received certification as a health and safety advisor, and worked in human resources.

Atlee Raber. BERLIN, OH.

Berlin Gardens

Atlee started Raber's Greenhouse in 1975 and Berlin Gardens Gazebos in 1988. Both businesses are now sold, but Atlee continues to make sales calls and assist with home shows. 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. Marketing and sales are his strongest business skills.

Doug Ramer. MYERSTOWN, PA.

Martin Appliance and Martin Water Conditioning

Doug has worked as a Human Resources manager for the past 13 years at Martin Appliance and Martin Water Conditioning. He began his lifelong career in 1980 as the third employee of the company, which now has more than 300 employees. Doug's experience in Human Resources includes conflict

resolution, company policies, hiring the right people, training, and developing a positive company culture.

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.

Business Resource Developer

Dale spent 21 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. He also works with quality control, delivery and shipping, cost analysis, forecasting and budgeting, and boosting company morale.

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. RUSSELLVILL, MO.

Manufacturing Company

For the last ten years, LaRay served as the accounting manager at a manufacturing company. Before that, he worked in a furniture store and before that, in his family's bakery/bulk food store business. 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.

Larry Troyer. SUGARCREEK, OH.

ProVia

Larry is vice president of the administration and finance department at ProVia, a manufacturer of exterior doors and

windows. 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 and grew it to more than 80 employees. Filtrexx is a leading provider of environmental services and erosion control. They sold the company in 2014, and Kevin now serves as the company's business development manager. His business coaching toolbox includes 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 served fourteen years as an agricultural consultant within a CPA firm. His clientele included banks, feedyards, commercial farming, and ranching operations. Fulfilling a long-time dream, Greg and his wife started Family Food Store in 2012, which combines a deli, bakery, and specialty store. His expertise includes mission and value statements, family business councils, goals and objectives, accounting, and business planning processes.

Clyde Zimmerman. ALTOONA, PA.

United Datacom Networks, Inc.

Clyde started an electrical contracting business in 1989 and later a telecommunications business, which was sold to United Datacom Networks, Inc. Clyde also works in SALT microfinance programs and Biblical business teaching in developing countries. His experience lies in company start-ups, vendor and customer relations, tax liability management, and debt and inventory management.