

# THE BUSINESS ADVISOR

A guide to integrity and competence in business management and relationships

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## “There Was a Lot of Stress”

**By Lavern Nolt**  
*Kutztown, PA*

*How the owner of UltraGlow Electric improved his business and his life.*

Daniel Beiler was enslaved to his electrical business. There was never enough time to get everything done; bills often didn't get paid until they were overdue, and Daniel was pouring so much energy into UltraGlow Electric, there was little time left for his family. On top of this, the business was producing few profits to show for all his time and work.

When Daniel first started UltraGlow Electric, it had been manageable. But then more and more customers asked for his services. He hired help, but the more employees he

hired the more chaotic things seemed to get. Daniel was accustomed to being in control of everything, and handing management over to his employees was not going well for either of them.

Daniel was considering—should he buy just one more truck and hire one more crew? Would this be the key to increasing profits and meeting customer demand? As growing pains and financial issues accumulated pressure, Daniel knew there were other things that needed to be done first. One of those things

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was getting a business mentor.

Daniel could have gone with any of the many advisors available to business owners today, but some things about Anabaptist Financial stood out to him. Their advisors were not fresh college graduates; they were conservative Anabaptist businessmen who had been through their own challenges. Daniel was not looking for a domineering coach who seemed to know it all; he wanted someone who could mentor him based on real-life experiences.

Anabaptist Financial sent Daniel the names of three different advisors they thought would be a good fit for him. Out of those options, Daniel chose Elam Esh. Elam was based locally and had experience operating his own business. Daniel had noticed how well Elam had done in establishing structure and managing finances while holding true to the Biblical values of our Anabaptist people.

## Discovering the Holes

Elam and Daniel started getting together to discuss and address the business issues. “Daniel is very quick to pick up ideas,” Elam related, “and he is very ambitious and willing to think outside the box.” Daniel’s willingness to make changes and rethink what wasn’t working would give him an advantage in working through the issues in the business.

Since UltraGlow Electric was struggling to pay its bills, Elam made the financial issues the primary initial focus. However, the cash flow situation could not improve until they had a good picture of what the company’s overall finances were really doing. With some careful tracking, they soon found the reasons for the business’s struggles. UltraGlow was spending too much money and not charging enough for their services. It was costing Daniel more to do business than he realized, and those costs were not being properly

recovered in his pricing.

With some research, Elam and Daniel also found out that UltraGlow Electric’s billing rates were below the industry standard. Not only was the billing rate too low, but not every cost was allocated to a customer. To keep his business going, Daniel would have to align prices with actual costs and plan for a reasonable profit above those costs.

Daniel wanted to keep customers happy and was afraid it would upset the customers if he would increase the prices. But to his surprise, most customers didn’t mind the price increase.

Elam also saw that Daniel was not as cautious about debt as he should have been. Not only did Daniel’s debt load represent a very real business risk, but he also came to see that his debt load had created some burdens in himself and in relationships with others. (“The rich ruleth over the poor, and the borrower is servant to the lender.”<sup>1</sup>) Elam



*“If there is one thing I could go back and change it would be this: To sooner see advisors as an investment instead of an expense.”*

stressed that Daniel get his line of credit paid off before he expand the business any further. True, business was great and could grow, but it was too risky to do so before the accounts payable were taken care of. “A line of credit is not to be used for business growth,” Elam stated. Taking on a heavier debt load wouldn’t be the answer to wise

growth. Daniel had to learn to be more financially conservative.

“Financial problems like this are very common among eager, customer-driven business people,” Elam shared. People who thrive on innovation greatly benefit from having someone look on from the outside. “Young people often find themselves chasing new goals, so it is good for them to have someone guiding them to pursue the right goals.”<sup>2</sup>

However, it’s not always easy for younger people to have an older person point out what they’re doing wrong. It takes brave people to ask for advice, but it’s good to do just that. With Elam and Daniel working together, they could successfully work through the issues.

Elam, however, did not step in and take charge of the issues. He let Daniel tackle the challenges while he simply provided direction. Daniel sometimes wished Elam would dive in and make some of the changes, but Elam wanted to teach Daniel how to thrive on his own. He helped him set and achieve goals and then he held Daniel accountable. He helped Daniel measure how the business was doing and made sure Daniel was making adjustments as needed. Elam wanted to be sure that Daniel and his business got a long-lasting education—if UltraGlow Electric was going to be on its own, Daniel would have to learn how to identify and work through problems on his own.

## Improving Structure and Communication

Catching up on the debt was the tough job. But once the financial situation was on the right track, they could start focusing on operational structure. By this time, UltraGlow Electric had grown to the size of several crews with ten people working on jobsites. Daniel had also appointed three men to serve on the business’s

<sup>1</sup> Proverbs 22:7

<sup>2</sup> Proverbs 15:22





leadership team. Even with all this help, UltraGlow Electric was still chaotic to manage.

To make the business manageable, they had to have more structure and discipline. The leaders had to improve communication methods among themselves and to show each other what was happening in each leader's respective part of the business. With the help of Elam's mentoring, they implemented some systems that improved these problems; two of those things were implementing KPIs and more effective meetings.

**KPIs.** Key Performance Indicators are a way to measure how things are going in a business. A KPI often involves a combination of operational information and financial information, which gives key insight into how the business is

performing. For example, billable hours would be one KPI that would give insight to the leadership team regarding their labor efficiency and profitability.

The UltraGlow leadership team wrote down some other metrics too and figured out ways to measure them. They keep track of things like gross profits, efficiency, and quality control.

Tracking how many jobs are open has allowed UltraGlow to efficiently solve problems; they can gather information, prioritize what's important, delegate the workload, and decide who is doing what. With KPIs, they can also see if each person or department is keeping up with their responsibilities.

**Meetings:** The three leaders mentioned earlier started having what they call leadership meetings. "These meetings took away the high stress

level, and replaced it with a high energy level," Daniel explained. They now know what to expect from each other and can better work as a team. The team holds three different kinds of meetings: annual meetings, quarterly meetings, and weekly meetings.

**Annual meetings.** UltraGlow's annual meetings are the most major and in-depth. This is where the leadership team discusses the really deep, strategic issues of the business. They review the goals they set the previous year and then set new one-year, three-year, and ten-year goals. They also make sure each of the leaders is still suited and energized for his job. The leaders then vote on new actions to take during the year (which they will then review at the quarterly meetings).

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# Expressing Christian Beliefs in the Workplace

*Adapted from an AF business seminar presentation by Ronald Border, Minerva, Ohio*

The story is told of a girl working in a chocolate factory in England who became converted. When asked about the difference in her work after her conversion, she replied, "Before, I was just making chocolates for my employer, but now I'm making chocolates for God *and* my employer."

## Working With a Mission

How do you feel about your work? Does it feel mundane and boring, or have you found a purpose behind it? Being a Christian makes you a better worker, a better employee, or a better employer because you have a higher purpose for your work. Work takes on a kingdom purpose when we realize that we are working for God and with God. When we understand that we are serving God through our work, it becomes a blessing, not a source of boredom; a dignity, not a drudgery; and meaningful rather than monotonous.

Consider your work as a way in which your loyalty to Christ can be demonstrated. More important than just getting the job done and satisfying a customer is showing your loyalty to Christ by the way you work, the quality of your work, and the wisdom that you employ in the midst of your work.

Understanding that our work is a way to witness for God is a source of meaning. As Christians, 2 Corinthians 5:17–20 is our mission statement:

Therefore if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new. And all things are of God, who hath reconciled us to himself by Jesus Christ, and hath given to us the ministry of reconciliation; To wit, that God was in Christ, reconciling the world unto himself, not imputing their trespasses unto them; and hath committed unto us the word of reconciliation. Now then we are ambassadors for Christ, as though God did beseech you by us: we pray you in Christ's stead, be ye reconciled to God.

Jesus has sent us to point others to Him: "As my Father hath sent me, even so send I you" (John 20:21). We carry these marching orders into the workplace as ambassadors of God's love. All of our work and obligations are subject to the claims of God's kingdom. How we fulfill these duties shows whether we are genuinely servants of the Most High God.

Touching our employees or customers for Christ is not about having an evangelistic crusade where we line up people in the bleachers, preach to them, and get them saved.



*"Before, I was just making chocolates for my employer, but now I'm making chocolates for God and my employer."*

It's about consistently living the Christian life.

The early Anabaptists provide us a good example of witnessing through their work. They did their work quietly, rejoicing in their souls. That's a beautiful testimony of what your work can be. One of the hallmarks of Anabaptist tradition is to be *die stille im lande* or "the quiet in the land." We don't have to be talking all the time, but we need to be walking all the time.

Pilgram Marpeck is an early Anabaptist whose example has influenced me. Before becoming an Anabaptist, he was a mining engineer from Austria who refused to participate in exposing people who were Anabaptists. Later, as an Anabaptist leader, he wrote much about the Christian faith. Marpeck was an excellent engineer. He devised water systems in Germany that are still being used to bring lumber from the Black Forest to the Rhine River. He worked for city governments who didn't approve of his religion, but because he did his work so well, they kept hiring him.

Doing work that is above reproach leaves a good testimony to others. "And that ye study to be quiet, and to do your own business, and to work with your own hands, as we commanded you; That ye may walk honestly toward them that are without, and that ye may have lack of nothing (1 Thessalonians 4:11–12).

## Preparation for Witnessing Through Work

Preparing to be a faithful witness begins with prayer. When you pray, you admit to God that you need His help. We need God's help every day, even in our businesses. Praying before a business meeting sets the tone of dependence on God. When



we have this kind of humble attitude, God can bless and help us in the difficult situations of life and work.

Approach your work with a dedicated enthusiasm. Some people are hard to motivate and get moving. Others can hardly be held back because they are so excited about getting their work done and doing the best they can. That's the way you should be, not just because of how you do your work, but because you are working for the Lord Jesus.

Do you value the people with whom you work or interact? Everyone you work with, whether competitors or coworkers, is valuable in God's eyes. Jesus died for all people. Develop the vision to help them and point them higher, knowing that every person is made in God's image and has the potential for fellowship with Him.

### Major Goals of the Christian Worker

The first goal of the Christian worker is to work to the best of his or her ability for the Lord's sake. Doing just enough to get by is no credit to the Lord Jesus Christ. Work that is worth doing is worth doing well. These two principles set the standard of quality for our work:

- "Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God." (1 Corinthians 10:31)
- "Therefore all things whatsoever ye would that men should do to you, do ye even so to them." (Matthew 7:12)

Everything that you do, including your work, must bring glory to God. Provide good service and value in what you give or sell to people. Make an excellent product and then improve on it. Always try to do better.

The second goal of a Christian worker should be finding opportunities to build Christian character in one's self and others. For example, when you see someone who is a little lax, don't just sit back and talk about it. Do what you can to encourage him to improve and become a better person. You will be a better employee when you have this kind of an attitude towards others and embrace your responsibility to build Christian character.

### Work Traits That Witness

Being a witness in the workplace doesn't mean that we need to talk all the time about what Jesus has done for us. As people observe us, the testimony of Jesus in our hearts and lives will speak for itself.

**Work conscientiously.** Go above and beyond what is expected of you. "Servants, obey in all things your masters according to the flesh; not with eyeservice, as menpleasers; but in singleness of heart, fearing God; And whatsoever ye do, do it heartily, as to the Lord, and not unto men; Knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ" (Colossians 3:22-24). The fact that we

are serving the Lord calls for our best efforts.

**Work diligently.** Do the best you can. Work hard and diligently: "Seest thou a man diligent in his business? he shall stand before kings" (Proverbs 22:29). In other words, a diligent man won't be ashamed; he's going to have a good standing before people. Romans 12:11 says, "Not slothful in business; fervent in spirit; serving the Lord." Be a worker that stays on the job. Avoid distractions and bunny trails. Be the one who does the project well and pays attention to the details all the way through to completion.

**Work honestly.** Work in such a way that you can be trusted with more and more. If you start being slippery, your employer won't want to give you more responsibility. Romans 12:17b says, "Provide things honest in the sight of all men." Do it right because even if you fool your employer or customer, God can see everything you do. Also, work at a fair price: "Better is a little with righteousness than great revenues without right" (Proverbs 16:8). Don't try to always get the highest possible price. Even if your customers can afford it, be fair. Your integrity will be a noticeable witness. "He that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him" (Proverbs 28:22).

**Pay your bills.** Don't try to line your pockets by not paying others what is due to them: "Woe unto him that buildeth his house by unrighteousness, and his chambers by wrong; that useth his neighbour's service without wages, and giveth him not for his work" (Jeremiah 22:13).

**Don't talk back.** Let your speech be above reproach. Follow your employer's instructions instead of talking back inappropriately: "Exhort servants to be obedient unto their own masters, and to please them well in all things; not answering again; Not purloining, but shewing all good fidelity; that they may adorn the doctrine of God our Saviour in all things" (Titus 2:9-10).

Many other Christian graces could be listed here, because every Christian grace ultimately gives glory to God as we let Him shine through us.

### Ideas for Witnessing at Work

Being a good witness isn't a matter of technique or doing certain things; it's primarily a matter of being God's person and being available.

**Be available.** Sharing Christ with others is often a matter of spontaneity. As things come up, your life and witness come forth at that time. Others need to know that you care about them and that you're concerned about their eternal welfare. Others need to see that you are joyful and fulfilled in your walk with God.

Small acts of kindness and acceptance can melt barriers and foster openness and sharing opportunities. One time

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when I was working as an export manager, we needed to build wooden crates to ship 50 large porcelainized steel rolls to Australia. The man who built the crates was a surly fellow. Due to the short timetable, he couldn't finish the crates on time, but no one wanted to help him because he was hard to get along with. I volunteered to help him build the crates after my work day. I helped him for two weeks, and we finished them on time. This surly man appreciated my help so much that he became very friendly to me.

Some Italian men in the factory showed me a place near a gas-fired furnace where I could put my lunch to keep it warm until lunchtime. I ate my lunch with them, and my friendship with them turned into a Bible study before working hours in the morning. One of the attendees was the man who built the crates. Being available and showing a little love to a person can create an opportunity for witness.

**Pass out calendars.** A practical thing we can do to encourage people to consider God is to pass out calendars with Bible verses.

**Distribute a company newsletter or devotional.** For twelve years we were privileged to have a company newsletter, the Schrock Family News. It was a four-page monthly newsletter that included spiritual encouragement, sermonettes, interviews with employees, birthdays, and other illustrations of character-building values.

Consider distributing a weekly devotional, whether oral or written. Each week I write a religious editorial for our local newspaper, the *Louisville Herald*. On Monday mornings I send a copy to all of my employees too.

**Take a personal interest in people.**

One company I worked for manufactured stainless steel hydraulic fittings. I worked in sales and needed to know something about the manufacturing processes so I could better recommend the product to customers. I went out to the plant after my workday in the office and learned how to run the machines so I would know what it took to make the parts. The workers really appreciated that. The plant manager was a tall, imposing former wrestler from Germany. Since I speak German, we became friends. I made it a point to learn all the employees' names (there were over 300). Also, I sent weekly devotional bulletins to them. God opened doors to speak into their lives, but it wasn't because of me—it was because I was available for God to use.

**Send handwritten birthday notes.** Depending on the size of your company, send out handwritten birthday notes. These can be a tremendous encouragement to employees.

**Take time to give Christian counsel.** Having the time and liberty to help employees with their problems is an enjoyable part of my current job. Though we have businesses to run, we need to be sensitive to others' needs. Sometimes an employee just needs to talk about a problem. You need to use discretion, because perhaps the employee just enjoys talking and is taking advantage of you. Taking time to talk with people, however, shouldn't be a disruption to your business. Trust God to provide for you as you take time to invest in people even though it may not make good business sense. Whether it be at work, at home after work, or wherever, a Christian worker will find an appropriate time to minister to friends in need.


**Create a Christian environment.** As an employer, it's important to create an environment where Christian principles are upheld. This includes compassionate and God-fearing team leaders, respect for Christian order and discipline, requirements for modest clothing, healthy interactions and boundaries between men and women, and the list goes on. A workplace that is compatible with Christian convictions is a safe place for parents to send their young people. Parents don't have to worry about bad influences, and the workplace can be a good influence on their young people.

**Watch for special needs.** Keep on the lookout for needs among your employees. If there is illness or a financial need, consider putting together a sharing program in which the employees and management both donate money to help. When giving the check, you can include a letter reminding them that this giving is done by Christian friends in the name of Jesus.

**Confess your own dependence on the Lord.** Be sure to include "if God wills"<sup>1</sup>

with your plans and projects. Be careful not to take credit for yourself—it is God's gift that you have the ability to do anything.<sup>2</sup> Giving all the credit to God instead of taking it for yourself is a good witness.

## Conclusion

Remember that your success in life is not measured in production output or dollars and cents. These things will eventually perish, but a person's soul is forever. Allow God to use you to point your business contacts toward Him so that your life can have eternal impact. 

*Being a good witness isn't a matter of technique or doing certain things; it's primarily a matter of being God's person and being available.*

<sup>1</sup> James 4:15 "For that ye *ought* to say, If the Lord will, we shall live, and do this, or that."

<sup>2</sup> 1 Corinthians 4:7 "For who 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?"



*UltraGlow had to decide on a market niche to focus attention on. They determined that niche was to be the best architectural electrician around and to specialize in jobs other contractors say aren't possible.*

« Continued from page 3 *There Was a Lot of Stress*

They allow two days for the annual meeting to have enough time to get everything discussed on the agenda. Much of UltraGlow Electric's direction is determined at the annual meetings.

Putting in place a leadership team and meetings has brought a clearer kingdom focus to the business. This included better serving employees and their families, being a consistent Christian witness to customers, and being able to share with those in need.

**Quarterly meetings.** A simple phrase that defines UltraGlow's quarterly meetings is "Pick to the stick." This phrase compares business goals to picking strawberries. A whole field of strawberries can look discouraging if you think about the ton of work needed to pick them all.

Here is one way to break it down into manageable chunks: Get a wooden stick and go to the start of the first row. Take that stick and throw it as far down the row as you can. Then get to work and pick to the stick. Once you're at the stick, you can pause to take a drink, rest, and make sure you're still going the right way. Now you take the stick and throw it down the row again. Repeat until you're all the way through the field.

Quarterly meetings are when the UltraGlow Electric leadership team arrives at the stick, reviews progress, and throws the stick further down

the row. Although not as major as the annual meetings, the quarterly leadership meetings last all day. They review previous issues and address new problems. "You'll be surprised how much work gets done when you break down the big task into smaller, easily manageable tasks," Daniel testified.

**Weekly meetings.** At the weekly leadership meetings, the UltraGlow team discusses current issues, possible solutions, and short-term actions to take. They assign "to-dos" for each person—tasks to be done and a deadline. At the next week's meeting, the person responsible for the task reports whether it's done or not. This process applies some pressure to get things done and builds accountability.

Regular and purposeful meetings have made a huge difference for Daniel Beiler and his company. He would recommend any organization to have meetings like these for better communication systems. With clear purpose, leadership teams can know where they are going and hold each other accountable to be sure to get there. Regular meetings provide a place to stay connected so these things can happen.

## **From High Pressure to High Performance**

Today Daniel is excited about the

changes and improvements he is seeing in his business. The business is no longer controlling Daniel, but Daniel is controlling the business. The heavy debt load has disappeared. He now has time for his family, and he is enjoying his business once again. He has a different outlook on life. Things that he earlier could not have found time or energy for are now possible.

But beyond improved efficiency and performance is the personal growth that is happening as the leadership team commits to each other's welfare and the good of the company. God is being glorified as the company thrives. What Daniel saw in his mentor Elam is now being lived out in his own business.

Daniel has only one regret, and he sums it up like this, "If there is one thing I could go back and change it would be this: To sooner see advisors as an investment instead of an expense." 🙌

*Anabaptist Financial offers companies recurring advisor contact 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.*



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# Spring 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 spring of 2022.

**Human Resources Workshops**  
March 8-9, **Chambersburg, PA**  
April 4-5, **Edina, MO**  
April 7-8, **Versailles, MO**

**Business Planning Workshops**  
January 5-6, **Roanoke, VA**  
Jan. 31-Feb. 1, **Brownsville, OR**  
February 1-2, **East Earl, PA**  
February 3-4, **Pasco, WA**

**Business Succession Workshops**  
April 12-13, **East Earl, PA**

**Marketing Workshops**  
March 1-2, **Camden, IN**  
April 5-6, **Millersburg, OH**

**Sales Workshops**  
January 11-12, **Millersburg, OH**  
March 1-2, **Middlebury, IN**



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### What students are saying:

"The focused approach in a workshop setting makes the investment very worthwhile. **These workshops are much more than just another seminar.**"

–Business Succession workshop

"I enjoyed the interaction with other business folks very much. Also learned from them."

–Human Resources workshop

"I can tell the instructors teach the material from personal experience, along with education, and I appreciate that."

–Business Planning workshop

"The instructors took a special interest in each student."

–Marketing workshop



## 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 570-309-0268.*

# 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 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. David's strengths include employee motivation, conflict resolution, accounting and financial management, strategic planning, and leadership. He also works with struggling businesses.

## **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 to successor. 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. 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.

## **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 Co., PA 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 into financial management, strategic planning, and leadership.

**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 he 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. Marketing and sales are two of 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 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. 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*

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 marketing, sales, 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 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 was born and raised on a farm in northwest Kansas, but financial distress in the early 1980s redirected him from a life in farming to preparing him for a life in assisting families in similar situations. He attended college and then served fourteen years as an agricultural consultant within a CPA firm. Greg and his wife Ruby started Family Food Store in 2012, which combines a deli, bakery, and specialty

store. In addition, Greg works as an AF business advisor and assists with AF's seminars and workshops. Since 2020 he has worked in the role of Content Developer, which includes developing workshop curriculum as well as 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, 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.



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