

THE BUSINESS ADVISOR

A guide to integrity and competence in business management and relationships



Steve Overholt and four of his five sons

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A Farm, a Father, and Five Brothers

By Rachel Mast

Transitioning a farming business to five sons looked like a monumental task to Georgia farmer Steve Overholt. How would he treat everyone fairly? How would they divide up responsibilities? How would everyone get along? How would each person get paid? And how would he make it all official and legal?

All these questions swirled around in Steve's head and heart. The farm had provided a special season of life for their growing family, but was it time to sell out and let all family members find their way in new ventures? Or was there a better way for the family to thrive moving forward? What was God's will in it all?

Setting the Stage for Succession

The idea of expanding the farm to someday include all five of his sons had started really churning in Steve Overholt's head in 2016. Their farm in Montezuma, Georgia, had done well over the years, but with his sons getting married, there would soon be four families and only 185 milk cows. To

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continue supporting everyone, something would need to change.

They could each go start their own farms, but what if they could expand and keep working together? It would not only provide a future for the sons but also the perfect opportunity for Steve to ease out. He had taken over the home farm in 1994, raised ten children with his wife Kaylene, and carried the weight of providing for the family. Now he was ready to help his sons carry that responsibility forward.

But would his sons even be interested in such an idea? "If everyone is in, I would entertain the thought of putting up a new dairy," he said one day, as his sons gathered around. "Instead of everyone having individual farms, we could partner up and look at working together." It was the beginning of many discussions and dreams in the family.

"It will never work!" some people told Steve. "Where else do you see brothers getting along at all?" True, brothers tended to know each other's every fault. "However, you're going to either have disagreements with your brothers, or with others," Steve would tell his sons. "It's a choice."

As his third son got married in 2019, the time had come to get serious about commitment. "Boys, it's time to pull the trigger," Steve said. "You've been thinking on it, and I need to know where y'all are at. If you're willing, I'm willing."

They would put in a rotary-style milking setup that wouldn't require milking around the clock but still had enough capacity to support five families. It would take two years to get off the ground, with parts coming from overseas and a complicated installation. For such a major expansion, he needed to know the sons were all in. "If you want to," Steve was quick to say. "Nobody is obligated to be in this. If it isn't for you, then we won't pursue this idea of mine. I'm simply offering it."

As the father, he would stay in the partnership and take responsibility up front, allowing a year or two to ensure the

expansion was profitable before moving further into the transition. "But I need a commitment that you will be here to get it off the ground and help do the work."

They made their choices. One by one the sons came back and said, "I'm in."

"I felt very blessed and humbled that it had come to this point that all the boys wanted to be on the farm," Steve shares. But now they needed to go ahead and get this project started off. How were they going to do this transition? Was it possible to avoid some of the pitfalls and painful repercussions that can come with family succession?

"I didn't want to be biased," Steve recalls. "I wanted it to be official. And I wanted to prevent these repercussions from happening."

Outside professional perspective from a third party would help them discover the path forward. That came in the form of an Anabaptist Financial business advisor. After Steve sent in his application to the AF office, he was given a selection of three advisors to choose from. "We thought Clair would fit the category, because of his

experience with succession. We haven't been disappointed!"

Gaining an Experienced Perspective

Clair High was going about his day in Myerstown, Pennsylvania, when he received the email that he had been selected as the business advisor for Steve Overholt. Three weeks later he flew to Georgia. "I like to meet with clients the first time around to get familiar with surroundings; what are we dealing with, who we are dealing with. It gives a good synopsis of what we have."

Cotton fields stood tall and still in the sweltering sun as he made his way down the dirt road to the Overholt farm. The whole family had gathered for supper to meet Clair. That time together "gave insight into how the family relates to each other and how the family is minded to move forward with the project in hand," Clair remembers. "I didn't know them, but really appreciate them a lot and the work that was done."

It reminded Clair of his own family. He



The Overholts are milking 580 cows in their new rotary-style milking parlor.

had facilitated transferring the ownership of his electrical contracting company to his son after serving as the company's president for thirty-eight years. Now he was in a consultant role at his son's business. Additionally, he had broadened his horizons and began helping other business families plan for future generations.

Clair's experience in handling the challenges and changes that arise in business growth gave him the confidence to provide what the Overholts were looking for. "I had an idea of what it should look like and pitfalls and strong points and things to work on."

The next day he spent five or six hours driving around the farm and that evening had a meeting with the sons and their wives. "It was important for the wives to be part of the process so they can understand what their husbands are going through."

It was the first of three trips Clair would take to Montezuma, and the beginning of numerous discussions and meetings—sometimes just between him and Steve, and other times with the sons included. Succession involves a lot of wading through and taking in, and it was important to have a place where the sons could ask questions, particularly the younger ones who were not as familiar with the processes.

After their third and final in-person meeting, Clair took about two weeks to put together a step-by-step plan for what needed to happen over the next three to five months. They would need to meet with an attorney on buy-sell agreements, getting an EIN number, and forming a new entity for the dairy operation. They would need to work with their accountant to formulate salaries, payments, and end-of-year bonuses based on how the farm was doing financially. They would separate the cows, equipment, and cash into a four-way partnership (the two youngest sons would have an opportunity to come on board later). And they would put a plan in place for the sons to buy the real estate from Steve once the dairy operation was paid off.

Having it all official and a plan in place was "a huge relief" to Steve. With the go-ahead from Clair, he felt comfortable moving ahead with the next part of the plan—transferring the responsibility and leadership of the farm.

Dividing Responsibilities on the Farm

To make it a true succession, Steve wanted to hand over all the responsibilities of the farm to the sons. But who would do what? "The boys are all very different," Steve relates. "We looked at what were each of their gifts."

The oldest son took an interest in cows from an early age and would lead the milking and herds. The second born said, "I'd like to take on the books" while also continuing as the farm mechanic. The third son would manage the planting, GPS setup, and waste management. The fourth and fifth sons would work with the others but receive specific responsibilities once they were in the partnership.

While each of the brothers had their fields of responsibility, they were all part of one team. When everyone was needed, like at harvesting or planting, they all pitched in. "It works very well!" Steve reports.

Seeing the boys take responsibility for the farm "is a monkey off my back," Steve comments. He encourages other parents with the same opportunity to let their children go on with the business, especially as they age and are not physically able to do what they used to. "Business can wear a man down, but making a change like this makes it not so hard."

Transferring Leadership of the Farm

Steve sits next to his second son, looking over the financial records for the month. "I tell him where the lean months are, and why I do what I've done over the years. What to buy and what not to buy. When is better cash flow and when it's crunchy and where the money comes in." It's all part of a

successful transition—mentoring successors and increasing their understanding of the business before they take complete ownership.

Seeing his sons gain a grasp of the deeper concepts of the farm is "a joy" to Steve. "It's such a blessing to watch them grow in these areas and then be there to explain the reasons why or to say *Have you thought of this or that?* and be more of a consultant." While there is some adjustment and change in transferring leadership, Steve is passionate about helping his sons use their gifts and abilities to succeed, paving the way for the next generations.

Transferring leadership has also meant letting go of control and allowing his sons to make mistakes. "If we don't allow them now to make mistakes, they will make bigger ones later. One of the boys made a \$500 mistake, but I would rather he make a mistake and learn from it than make a mistake later that costs \$500,000."

It has also meant letting his sons do things a little differently than he might have. That brought a painful lesson early on for Steve. As the new dairy neared completion, they needed to add more cows. "You're the dairyman," Steve told his oldest son. "See what cows you can find."

A few weeks later, his son announced, "Pop, we've got a pot load coming."

"What did you pay for them?" Steve asked.

"We made a deal with this!" his son responded, watching his dad's face.

The deal was more than Steve would have paid, with his mentality to buy as cheap as you can. "Oh!" he replied. "That much!"

Defeat crossed his son's face. It was a look that said, *I'll always just be your little boy.* "Pops, I'm done!" he declared. "I won't buy anymore!"

Steve knew immediately he had hurt his son deeply. "I'm sorry, son. I failed you," he said with tears. "I shouldn't have responded in that way. From here on, you are the cattle buyer. I trust you. I don't ever want to do that again."

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Need an Experienced Voice for Your Business?

By Dave Swearingen, Business Advising Manager

When you think of business advising, what comes to mind? An expensively dressed scholarly guru who has all the answers? A crusty senior with a golden gut? Although either picture may be accurate, neither of them depicts AF's selection of 23 advisors.

So what is a business advisor?

The role of the AF advisor is to be a help in difficult business times and decisions. But we are not always called in to help with struggling situations; many times, it is just to talk through a small hurdle. Perhaps an entrepreneur envisions something could be better, easier, or less stressful in his business. Perhaps someone has trouble shutting work off, and an advisor can help them draw appropriate boundaries between church, family, and business life.

Just having a more experienced voice to walk an owner through a one-time decision like evaluating a new market or service, or a transition away from the business can be a blessing. So can help in understanding allied fields like accounting, marketing, or human resources—areas that all business owners must deal with as managers. When they first start out, business owners often think they will be spending most of their time in the shop or out on the job, only to find out these allied areas are causing them stress and taking too much time.

At AF, our advisors come with skillsets nearly as varied as the businesses they serve. Some are specialists like accountants, hiring managers, or marketers, while others are generalists who have experience in many aspects of running a business. If you are looking for a specialist in a program like LEAN, an AF advisor

is probably not your best resource, although some of our advisors have experience in hiring and working with these types of specialists.

A Resource in Addition to Local Accountability

An advisor from outside of the community must never replace the Biblical pattern of local accountability, especially in the church setting. It should also not take the place of a local brother who understands the local market and has good contacts to assist a new businessman.

An advisor should never be viewed as having all the answers, but instead as a resource to help you categorize options, understand your metrics, and give possible solutions for you to consider. The advisor knows what worked and did not work for their own business, but it is up to you to consider the implications before applying his advice to your business.

An advisor should also not be viewed as someone you turn to only when you have made a mistake. They are a resource to walk along with you step by step, not just when things seem to be falling apart.

Almost any business can benefit from an outside resource. Many of us have lots of these resources available right in our church brotherhood, and that is a great place to start. These brothers don't want you to make the same mistakes they made and would gladly offer counsel if asked. I would encourage you to start right there! But if you need an additional resource, know that our AF advisors are available for your questions and concerns. 🙌

FALL 2023 BUSINESS WORKSHOPS

Each day begins at 8:00 a.m. and ends at 4:00 p.m. Lunch included.

Expand your business knowledge in a classroom setting with seasoned Anabaptist instructors. These two-day business workshops focus on a single area of business content. Workshops utilize the classroom setting of 30 students or less with both lecture and hands-on learning. Taught by two experienced Anabaptist businessmen. Below are the workshops offered in the fall of 2023.

HUMAN RESOURCES WORKSHOP

September 12-13, 2023

Yoder's Kitchen, 1195 E Columbia Street, Arthur, IL 61911

November 14-15, 2023

Das Dutchman Essenhaus, 240 W US 20, Middlebury, IN 46540

BUSINESS PLANNING WORKSHOP

October 31-November 1, 2023

Hart County Fairgrounds, 2184 S Dixie Hwy, Munfordville, KY 42765

BUSINESS SUCCESSION WORKSHOP

September 26-27, 2023

AF Community Center, 6834 County Road 672, Millersburg, OH 44654

MARKETING WORKSHOP

October 10-11, 2023

PA Yoder's Restaurant and Buffet, 14 Tower Road, New Holland, PA 17557

October 31-November 1, 2023

Hillcrest Mennonite Community Center, 23098 State Rt. M, Memphis, MO 63555

SALES WORKSHOP

September 12-13, 2023

Crossroads Community Building, 15000 Highway C, Versailles, MO 65084

November 14-15, 2023

Mary Yoder's Amish Kitchen, 14743 North State Street, Middlefield, OH 44062

ACCOUNTING WORKSHOP

November 14-15, 2023

Yoder's Restaurant and Buffet, 14 Tower Road, New Holland, PA 17557



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“He thanked me for backing him up on that, and it’s flowing smoothly now.”

While Steve gives input into purchases and decisions, he wants his sons to know that decisions can be taken to a vote and whatever the majority votes for, they move in that direction. The sons “accept my advice very well and have been respectful,” but ultimately, purchases and decisions are up to the group. Steve is still in the partnership, but a group has been set up for legal purposes with the oldest son as president, the next as vice president, the third son and Steve below that. Once the two youngest join the partnership, they will come on board and take on Steve’s shares as he then phases out completely.

New energy and purpose permeate the farm as the brothers take on leadership. “They were doing well before, but now they are in full drive to make this thing work. I feel such a tremendous relief as I see them put their shoulders to the wheel.”

Talking About Salaries and Finances

Discussions around salaries and finances can be some of the touchiest in business

transition. “People tend to move around it until they get comfortable with it,” Clair states. “But you need to learn to walk through that. It’s an important part of moving forward.”

“My biggest struggle was how to compensate the older sons who have been here all this time without it becoming a problem,” Steve recalls.

Straightforwardness was the best approach to tell his sons how he planned to compensate for the sweat equity of the older brothers, what the others would get paid, and how to deal with finances and purchases on the farm. That way everyone would understand why things were being done the way they were, and they could avoid misunderstandings and animosity. This was especially important for the younger successors who did not have as much exposure and were just learning about the functions and history of the farm.

Having Clair there to help them work through these issues was “a breath of fresh air,” says Steve. “I can’t thank him enough for helping in our transition, giving advice on how to handle it from a financial and

legal standpoint, set up things, and work out differences in the boys. It just meshed with my thinking, but he did it in a better, smoother way when I didn’t know how to get it there in an official way.”

“It was my intent to let the Lord have His way in working through this,” Clair responds. “Although we apply ourselves, the Lord gets the credit. It was a good challenge. I appreciated the family’s openness and willingness.”

The more the family would talk about these things, the more everyone would get used to them. In fact, communication in all areas of the business would be key to making this brotherhood partnership work.

Holding A Weekly “Powwow”

It’s Wednesday morning—powwow time at the Overholt Farm. All the equipment shuts down as Steve and the sons head into the conference room. Weekly business meetings are part of the plan Clair put together as he looked at how all the players in the farm transition would relate and react to each other. “I call it a powwow,” Steve said.

They come in, sit down, and each one leads out in a prayer. And then it’s time for everyone, from the oldest to the youngest, to bring what’s on their minds and in their hearts. “If you have a chip on your shoulder, boys, this is the time to talk it out,” Steve tells his sons. Railing isn’t condoned, but the brothers can say, “You made me feel this way. This is how I took it from you.” The other brother doesn’t say a word until it’s his turn.

“It’s been such a blessing to see the boys put their arms around the other’s shoulder at the end of the meeting, look each other in the eyes, and say, ‘Let’s get to work!’ They’re feeling good as they walk out of there because they’ve shared what was bothering them. Nine times out of ten it was only a misunderstanding.”

Steve reminds his sons that they are witnesses in the community by working together, or they could blow it up and hear others say, “That’s what I figured would



A weekly “powwow” (business meeting) is an essential part of the Overholts’ farm operation.

A large dairy operation supports four of the Overholt families in Montezuma, Georgia.



happen!" And then they would have to go in with others and have disagreements with them, and "the old self still has to be dealt with."

One of the ways they've purposed to make it all work is by talking about things before they become obstacles. "We're normal human beings who have to talk things out," Steve shares. That happens in the farm's conference room every Wednesday morning.

Looking to the Future

The story of succession isn't finished. Although the initial steps are in place, the process is ongoing. Steve still owns the land and buildings. Bank notes are in his name. And the two youngest sons are waiting to join the partnership. The Overholts are also looking at expanding into other areas such as tiling land and custom field work as more successors come into the picture.

Outside professional input continues to be important for each new step. As the fourth son got married, Steve reached out to Clair for how best to bring him into the partnership. Following Clair's advice, he said, "Look, son, I want you to be married a year and fully settled, and then you can

jump in any time." The same process will be done with the sixteen-year-old, if his interest continues to be in the farm.

Although Steve never required his sons to work elsewhere like some do in a family business, he did require them to leave the farm and put in some service in a third-world country. "I wanted them to get out and see another country and how blessed they were here. I didn't want them to be too narrowminded." So far none of the sons wanted to work elsewhere when they came back.

However, none of the sons are obligated to join the partnership or even to stay. If one decides to leave, the others will buy out his portion as part of the buy-sell agreement they now have in place. But coming into the family farm isn't a decision they've taken lightly.

Although transition has gone off without a hitch, "don't put us on a pedestal," Steve says. "This could all blow up. I don't see any indication, but it could be something I don't see down the road. I feel very blessed, but I don't want anyone to think that I know what I'm doing or that I did things perfectly. My boys are working on the farm in spite of me."

Now that the boys are carrying the

weight of the farm, Steve dreams of other things he and Kaylene could get involved in. "I'm getting to the point that if God would have another mission for us, I would enjoy that and let the boys go on with the farm."

Truly God has had an interest in the farm and the five sons who grew up here. He has led them in a way that glorified Him and blessed the many people involved. And He will continue to direct their futures. 🙌

Except the LORD build the house, they labour in vain that build it: except the LORD keep the city, the watchman waketh but in vain. It is vain for you to rise up early, to sit up late, to eat the bread of sorrows: for so he giveth his beloved sleep. Lo, children are an heritage of the LORD: and the fruit of the womb is his reward. As arrows are in the hand of a mighty man; so are children of the youth. Happy is the man that hath his quiver full of them: they shall not be ashamed, but they shall speak with the enemies in the gate. – Psalm 127:1-5

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.



AF BUSINESS ADVISING MANAGER

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 Business Advising Manager for the AF advising team.

Noah Bontrager. GOSHEN, IN
Fusion Designs

Noah founded Fusion Designs which has grown to 65 employees over the years. He enjoys working with his two sons in the business. Noah's experience includes leadership, goals, vision, manufacturing, design, wholesale marketing, and employee relations. His desire is to provide common-sense, faith-driven advising that can be easily understood.

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.

Brent Bowman. BOONES MILL, VA
Bowman Excavating, Inc.

Throughout his boyhood, Brent gained valuable work experience with his mother's family on their farm. Family relationships in business have played a large role in his own work experience and in his desire to help others. He started excavating 32 years ago. The business thrived as he applied detail-oriented concepts to decision making and day-to-day operations. He started transitioning the business to his son in 2018. Together they strive to make their business a place where their employees can better themselves in a wholesome environment with a family feel.

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 vision 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 and selling businesses, and banking and cash management.

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.

Glendon Horst. NEWMANSTOWN, PA

FE Horst Masonry

Glendon went into partnership with his dad in a family mason contracting business in 1989. The business has grown to include three of his brothers and two of his sons along with other employees. He currently manages the business's daily operations. He also farms and gives oversight to his family's small diner and real estate rental businesses. Glendon's desire is to develop leaders in the next generation who understand business and can take over family businesses.

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 and 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.

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.

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.

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 book-keeping 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 and 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.

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 and 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.

OUR VISION

At the heart of our Business Advising is a desire to help businesses operate with a kingdom focus. We are dedicated to shaping business ideas and action from the mold of conservative Anabaptist faith and practice and producing a rich stream of common-sense business counsel. We seek to help businesses demonstrate God's will done on earth—in business—as it is in heaven.