

THE BUSINESS ADVISOR

A guide to integrity and competence in business management and relationships

Welcome to the first edition of *The Business Advisor*

Welcome to the first edition of *The Business Advisor*, a free educational newsletter produced annually for clients of Anabaptist Financial Business Advising services. Written for leaders of small Anabaptist businesses who are learners and committed to reaching out for advice, *The Business Advisor* offers business knowledge and insights to help you become a more competent business leader with integrity.

As Anabaptists, we believe our faith should inform every business impulse and decision. We promote brotherhood connection and counsel and discourage individualism and going it alone. You may not think of it this way, but the Business Advising program is a business application of brotherly counsel and wisdom.

The Business Advisor is dedicated to shaping business ideas from the mold of Anabaptist faith and practice and producing a rich stream of common sense business counsel. This business newsletter will attempt to plow up old—yet fresh—ideas and know-how from the pen of seasoned business leaders.

Business Advising began in 2007, and has served over 400 clients since then. In recent years, an average of fifty new clients have utilized our advising services each year. Over the past nine years of growth, we've improved our consulting services.

In the beginning, our team of advisors consisted of Richard Shank, David Sauder, Galen Martin and David G. Martin. Today, eleven advisors round out the Business Advising team. Originally all advisors lived in Pennsylvania and

Maryland. Today, advisors are available in Pennsylvania, Maryland, Ohio, Indiana, and Kansas, which saves considerable travel cost for clients. See the list of Business Advisors on page 10.

Business Advising is not a stand-alone service. Business Seminars and Business Resources (see page 8) are AF's other two business educational services networked with Business Advising. These three business educational services are designed to keep you learning and growing in business knowledge and wisdom.

Over the years, various changes have occurred. At first our Business Advising services were marketed and targeted for problem solving and assistance for struggling businesses. While we still have a focus and heart for financially struggling businesses, the highest demand for our advising services comes from successful businesses stepping up to the next level of excellence or seeking expert counsel for challenging opportunities. The poem "The Fence or the Ambulance" (see page 6) vividly portrays the unique advantage of focusing on

Business Advising is introducing a new program called Business Optimizer.

prevention over problems. While both forms of advising are needed, the message is clear. Many problems can be avoided by investing in preventive planning and wise guidance.

To this very point, Business Advising is intro-

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How We Sold Our Store

As told by Jesse Myers and written by Geryll Zehr

Pallet Grocery was founded in 1991 by my parents, Wilmer and Martha Myer, in Mifflintown, PA. I bought the store from them in 2003, and in 2004, I married Carol Peachey from Belleville. We owned the grocery store until August 2015. It was a blessing to be an asset to those around us, and to serve our community through business. Many of our customers became our friends. Though the store was a public place, we had the opportunity to create the kind of environment we wanted, such as a safe and clean environment for our children. Both our customers and employees mentioned how they were blessed by our store.

Soon after we were married, we went to visit Carol's friend Rhonda in Haiti. I had been in other countries, but never to Haiti, though Carol had been there several times before we were married. On this very first trip, I found myself falling in love with the country and sensed that our family would someday spend time in Haiti. Over the next ten years, we made multiple trips to Haiti, and our sense of calling grew.

It wasn't long till we realized that God wanted us to be financially free before we could make such a commitment as moving to Haiti. In 2013, as we began to seek financial advice, we discovered the teachings of Dave Ramsey.¹ While we do not agree with everything he teaches, we learned some important financial wisdom from him. Avoiding credit cards or consumer debt are two important factors in finding financial freedom. Contentment does not come from "things." It is important to say "no" to your "wants" and intentionally tell your money where to go instead of wondering where it went! When you are debt-free, perhaps then you can purchase your "want" if you still "need" it. Applying these principles leads a person to financial stability and integrity.

These principles and teachings encouraged us to change our lifestyle, make financial sacrifices, and work hard at budgeting, saving, and paying off our debts. Our children were involved throughout, and understood the reasons we started a budget and avoided nonessential purchases. After working through this process, our only debt was a mortgage on our store.

On July 17, 2014, eight years after we bought our house, we wrote our last mortgage payment. A few days later, Carol and I spent our anniversary week in Lancaster County, PA. A Haiti benefit auction was held that same weekend near Bird-in-Hand. On Saturday morning, we were talking with another couple in the breakfast area and they explained they were in charge of the stand at the auction for Haiti Relief and Mission (HRM), from northeast Ohio. They mentioned they needed a

family in Haiti, and wondered if we had ever considered such a possibility. Little did they know how much thought we had already given to Haiti!

So there we were, three days after reaching our debt-free milestone, and we received an invitation to consider moving to Haiti. After interviewing with HRM, Carol and I both knew what our answer would be. We prayed about it continually, and six weeks later we called HRM and told them we were interested.

Our first meeting was the beginning of a wonderful experience . . .

The next challenge was deciding what to do with the store. I was aware of Anabaptist Financial and their Business Advising services from attending one of their seminars. I knew that if I engaged a secular advisor and explained what we intended to do, he would likely say, "What! You're stupid. Crazy!" That's why I wanted a business advisor with business expertise who would also understand our heart for missions.

Originally we considered having a manager run our business. I talked with some other storeowners and none of them encouraged hiring a manager to manage the store. They said, "You will be too far away. You won't be able to communicate properly, and it takes good communication to keep things going." So we made the decision to sell.

I called the AF office, and they connected us with David Sauder, whose advising services proved to be a turning point. Our first meeting was the beginning of a wonderful experience, and when David left our house that day, I told Carol, "There goes a present-day Abraham." He seemed to radiate wisdom, godliness, experience, and authority.

I had never sold a car to anyone, let alone a business. I had no clue what I was doing. David Sauder was there to help us with all the different aspects of the sale. He helped us evaluate the worth of our business and establish a sale price. Within the first month of announcing that our store was for sale we had offers from two buyers. David brought structure and a fine-tuned process to the selling and negotiating table. Valuing the business and establishing a fair price was no small feat. He helped me identify and compare market value and establish a price that was clear to buyers. David was very familiar with every aspect of sale process, from thinking through the letter of intent to laying out practice transition processes.

¹ Mention of Dave Ramsey in this article does not constitute endorsement. We recommend using Anabaptist-based materials.

Innovation: A Key for Long-Term Success

by Elam Esh

I've spent a good part of my life studying economic success and failure. Above all I've learned that everything takes a backseat to innovation. "That is a strong statement, but I have come to believe it. A story is told about a teacher and her sixth-grade class. She spent a week teaching her students aerodynamics, and at the end she had a paper airplane contest. She gave each student a piece of paper and fifteen minutes to fold it, at the end of which they were all to launch their creation and see whose went the furthest. All the students got to work, folding their papers—all except Jeff. You see, Jeff was a different young man. He marched to the beat of a different drummer. He just sat there holding his paper and thinking. When the fifteen minutes were up, Jeff still hadn't made any folds in his paper. The teacher wanted to give him some more time, so she told him he could go last. All the students threw their planes; some went far, some didn't. Finally, there stood Jeff, still holding his flat sheet of paper. What happened next is a great example of innovation. Jeff walked up to the starting line, crumpled his paper into a tight ball, and threw it as hard as he could—and it went much further than any of the airplanes. Jeff had found a better way to reach the goal. That is innovation. In fact, here is my definition: innovation is continuously seeking a better way to reach the goal.

Innovation is often very simple. For example, Jeff's design was much simpler than the others. Innovation also means we don't blindly copy what everybody else is doing. Did you ever watch a fly bouncing off the window pane, trying to get outside, when there's an open door a few feet away? Often the fly ends up dying next to the window. We need to be careful that we're not like the fly, trying to get through our window of success. Maybe the window was open the last time we went through, but now we can't get through, so we try harder. We try faster. We try new angles, thinking that we'll eventually get through. Instead, we need to step back and look for the open door of opportunity. Innovation means willingness to change, willingness to think differently, openness to do things differently, and getting out of our routine if necessary.

In fact, routine is one of the obstacles to innovation. Routine is easy, and it can be efficient. Routine is also comfortable—especially as we get older. But routine can blind us to better ways of reaching the goal. Innovation takes work, and requires effort to think about whether there is a better way to reach the goal. We can learn from children, who tend to be very innovative. If they don't succeed one way, they try another, and another, until they figure out a way that works. Another obsta-

cle to innovation is the cost. I will not say much in this article about cost, but it can be expensive to innovate. On the other hand, it costs more in the long run if you do not innovate. You pay in the future if you don't innovate now.

What is the biggest obstacle to innovation? My answer may surprise you: success. Success is one of the reasons we don't innovate. Why fix a model that works? But if we wait until success is fading, it may be too late. Who remembers Polaroid or Kodak? They were leaders in the photography industry until digital cameras came on the scene and pushed them toward bankruptcy. How about Smith-Corona? They were very successful at building typewriters. They built good typewriters. Word processors came out and put them out of business. Not because they had a bad product, but because they failed to innovate. The lesson we can learn? Innovate to remain successful.

If we innovate in the areas that we CAN change, we can preserve the values we care most about.

Another obstacle to innovation is the fear that core values and beliefs may be compromised. As Anabaptists, we have certain timeless values we want to preserve at all costs, such as integrity, commitment to family, care for our elders, peace and reconciliation, Christian witness, and many, many more. We want such values and beliefs to remain unchanged. But other areas are open to innovation—such as the way we apply stain or finish to a table top, the way we build a chair, or the way we market our products. If we innovate in the areas that we CAN change, we can preserve the values we care most about.

Here's an example from my furniture company. We have two plants in Lancaster. At one we build the parts, and at the other we assemble and finish. The shop puts the parts on skids and sends them to the warehouse. When the warehouse runs low, they reorder a batch from the shop. Our challenge was to know when to reorder. Under the old system, our manager would watch the inventory and reorder it when he thought we were getting low. It was a wasteful system, prone to error, and very ineffective, so we sought a better way to reorder. A lot of businesses use computer systems to control inventory. But in our culture, we are not going to use computers and robots to handle everything. After seeing another company use the Kanban (or pull) system, we began using it as well. It works like this. Based on sales, we set a reorder point for each

Continued on page 4 »

item. We make a Kanban for that item. It's just a piece of paper with several things written on it: the item number, the batch size, and the reorder point, or the stack position. We put the Kanban in the stack of parts at the reorder point. When the stack gets down to the reorder point, it exposes the Kanban. We send it over to the shop. It's their signal to start on a new batch of parts. Now there's no need to watch inventory, no need to write down what we should order, no need to call the shop and say, "Hey, I need this." They use the Kanban for a work order. When they are done, they put the Kanban back in the stack where it says it's supposed to go. If the sales change, we simply adjust the reorder point. This process is simple, effective—and innovative.

Let's look more closely at how to innovate. Remember our definition? Innovation is continuously seeking a better way to reach the goal. If we're going to innovate, we must have a crystal-clear understanding of our goal. All the other students in Jeff's class thought the goal was to make the best paper airplane. Jeff realized that wasn't exactly right. The goal was to get the piece of paper the furthest from the launching point. Once Jeff realized what the goal really was, he was free to think about a better way to do it.

I used to think our company's goal was to sell furniture, but I read a quote that really changed my thinking. Theodore Levitt, a professor at the Harvard Business School, says, "People don't want to buy a quarter-inch drill bit. What they really want is a quarter-inch hole." I pondered this, and thought about the millions of drill bits that have been sold. And no one needed the bit? What they really wanted was the hole. What's the best way to provide the hole? What's the best way to provide my customers with what they really want? Well, what do my customers really want? I'll use a coffee table for an example. Homeowners don't really want to buy a coffee table. What they really want is a place to put their books or a cup of coffee. What they want is their living room looking a certain way.

Innovation is continuously seeking a better way to reach the goal.

What they want is a place to play games with the family. But I am a wholesaler selling to retail. My customers aren't homeowners; they're dealers. Dealers want a coffee table even less. They want furniture that sells quickly off the showroom floor. They want a good return on their investment. They want flawless ordering, short lead times, prompt delivery, efficient pickup, colors, variety, and options. So now what's

my goal? It's not just to sell a coffee table. My goal is to satisfy all those things my dealers want. My company can't just be good at building coffee tables. We have to be good at all these things—colors, variety, options, flawless ordering, efficient pickup. Innovation for us is continuously seeking a better way to deliver that whole set of satisfying results to our dealers.

Consider another aspect of innovation. Remember our definition? Innovation is continuously seeking a better way to reach the goal. Notice the word continuously. Innovation is a process which can never be completed. The best way to reach your goal five years ago is not the best way today. The goal five years ago was to build as many tables as we could. Five years ago we were selling a high volume of furniture. Because of the volume, we installed a flat-line finish system. That was innovative for us. Finishing was no longer our bottleneck, and nobody else was doing it. We thought it was really innovative. It worked out well, until along came imports, and offered even higher volumes at lower prices. Five or ten years ago we got away with making lots in one color and one size and one style. Now, all that has changed. We sell to customers who want colors, varieties, and options. Our flat-line system is out of service and gathering dust, and instead we are spray-finishing items to order in far more colors and options than we ever did. The point is, five years from now, we'll be doing something entirely different. It's not going to be the problem we are faced with today. Innovation is something we should do all the time.

However, constant innovation is challenging to your people. That's why successful innovation requires team buy-in. You have to sell your vision to your team and employees. Remember I said earlier that most people prefer routine? In light of that, how do you get people to gladly make change? You can just issue orders. Go do this. Go do that. Most probably would comply. But it's much better if they gladly make changes, and for that, you have to get their buy-in.

Here are some ways to achieve buy-in from your key team leaders. Treat them like a team, and say, "We're in this together." Encourage them to innovate. They are probably your best resources in achieving innovation. Encourage them regularly, and express appreciation. Make sure they know your mission, your values, and the direction you want to take your company.

Inform them about your company's situation. Get their input and their perspective about major decisions.

When we were evaluating whether or not we should make some changes last year, we brought in a furniture expert, Art Raymond, to help us think it through. He said something that was completely unexpected: "It's more important to innovate in the soft stuff than the hard stuff." Hard stuff is things like manufacturing process or product design. Soft stuff is areas like marketing, relationships with your dealers, understanding

the needs of your customers, and so on. Art asked me some questions at the beginning of our session that I couldn't answer. "What do your dealers like about you? Why do they buy from you? What would they change if they could? What new products would they like to see?" It was embarrassing. I should have been able to answer those questions. We are all business leaders; we should know the answers to those questions. So we decided to do a soft stuff project that's pretty innovative for us. I'm visiting all of my dealers. I'm not trying to sell anything; I'm just asking questions and listening. My goal is to get answers to those questions from Art. You won't believe how much I'm learning. One of the questions I ask them is, "What is your biggest challenge in retail furniture sales?" Imagine for a moment if we could provide a solution for our customer's biggest challenge; we'd be their hero.

There are other areas in soft stuff to innovate in, such as expressing appreciation to your customers. Think about sending

thank-you notes. We send thank-you notes to our customers periodically and get our employees to sign them. It doesn't take much time, and our customers really appreciate it. Another area is appreciating your employees. Give them notes saying what they bring to the business. Tell them how their actions contribute to your success. It is amazing how much appreciation means to people!

We don't have a choice about whether innovation is coming, but we do have a choice how we relate to it. Listen to this quote from business writer Gary Hamel: "Out there in some garage is an entrepreneur forging a bullet with your company's name on it." You have one choice—shoot first. You have to out-innovate the innovators. Innovation is coming to our market. We can choose to champion innovation, or be its victim. Let's be a champion of innovation. Innovation positions our companies for long-term success and preserves the values we treasure most.

Elam Esh is the owner of Country Value Woodworks LLC, located in New Providence, Pennsylvania. Elam and his wife, Emma, have six children and are members of the Lancaster County Old Order Amish Church. Elam has been pursuing innovation ever since he started making furniture in his Dad's converted barn as a teenager. He currently employs approximately forty people building furniture for stores throughout the U. S.

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ducing a new program called Business Optimizer. The Business Optimizer program is a long-term advising relationship designed to yield a greater bottom line in three areas—people, products, and profits. This goal far exceeds merely solving current business problems with a one-time advising visit. In the Business Optimizer program, the Business Advisor joins the business and walks alongside the management team for an extended period of time. It requires a one-year commitment and offers a 5% discount in consideration of our greater cost and commitment. For a detailed description of the Optimizer program, see page 7.

We've included a story of how Business Advising helped an owner sell his business. (See page 2 for the story "How We Sold Our Store.") Each issue of The Business Advisor will include a true story of how Business Advising helped a business achieve success for the glory of God.

Lastly, every annual newsletter will include a business educational article. See page 3. We trust you will enjoy The Business Advisor, and find it helpful for your business and Spiritual life.

Continued from page 2 *Sold Our Store*»

David never made me feel that my questions were stupid. Working with him took the stress out of selling the business because he formed an objective buffer between us and the buyer. When the buyer had a question, David communicated

between us. As it turned out, another Anabaptist Financial Business Advisor, David G. Martin, was assisting the buyer, and this also helped facilitate the flow of information and the negotiation process.

The day of closing arrived. It wasn't necessary for David to be at the settlement, but I asked him to attend because of his deep involvement and assistance during the whole process. Selling a business can be like cutting out a piece of one's soul and giving it away. Unusual stresses, unforeseen complexities, and a roller-coaster ride of emotions all converge. David engaged all of these things with us - encouraging, advising, giving honest feedback, pushing, pulling, and offering a listening ear.

This story has a final piece I want to share. Due to our personal growth sparked by Dave Ramsey's teaching, we often gave CDs² to our friends as a way to share some of the financial wisdom we had learned. During the sale process, the buyer told me, "Do you realize that you handed me a pack of Dave Ramsey CDs at the end of 2013? If we had not listened to them, and changed our financial habits, we would not have been in the position to buy your store."

I could hardly believe my ears. As we had been praying for a buyer for our store in 2015, God was already preparing one! We were blessed, both by the sovereign way God engineered the circumstances of the sale, and by the assistance we received from Anabaptist Financial Business Advising services. They served and helped us through a challenging and complex process.

THE FENCE OR THE AMBULANCE

'Twas a dangerous cliff, as they freely confessed,
Though to walk near its crest was so pleasant;
But over its terrible edge there had slipped
A duke and many a peasant;
So the people said something would have to be done,
But their projects did not at all tally:
Some said, "Put a fence around the edge of the cliff,"
Some, "An ambulance down in the valley."

But the cry for the ambulance carried the day,
For it spread to the neighboring city;
A fence may be useful or not, it is true,
But each heart became brimful of pity
For those who had slipped o'er that dangerous cliff,
And the dwellers in highway and alley
Gave pounds or gave pence, not to put up a fence,
But an ambulance down in the valley.

"For the cliff is all right if you're careful," they said;
"And if folks even slip or are dropping,
It isn't the slipping that hurts them so much
As the shock down below — when they're stopping.
So day after day when these mishaps occurred,
Quick forth would the rescuers sally
To pick up the victims who fell off the cliff,
With their ambulance down in the valley.

Then an old man remarked: "It's a marvel to me
That people give far more attention
To repairing results than to stopping the cause,
When they'd much better aim at prevention.
Let us stop at its source all this mischief," cried he,
"Come, neighbors and friends, let us rally,
If the cliff we will fence, we might almost dispense
With the ambulance down in the valley."

"Oh, he's a fanatic," the others rejoined;
"Dispense with the ambulance? Never!
He'd dispense with all charities, too if he could:
No, No! We'll support them forever.
Aren't we picking up folks just as fast as they fall?
Shall this man dictate to us? Shall he?
Why should people of sense stop to put up a fence
While their ambulance works in the valley?"

But a sensible few, who are practical, too,
Will not bear with such nonsense much longer;
They believe that prevention is better than cure,
And their party will soon be stronger
Encourage them, then, with your purse, voice and pen,
And (while other philanthropists dally)
They will scorn all pretense, and put up a stout fence
On the cliff that hangs over the valley.

Better guide well the young than reclaim them when
old.
For the voice of true wisdom is calling.
To rescue the fallen is good, that is true.
But 'tis best to prevent them from falling.
Better close up the source of temptation and crime.
Than deliver from dungeon and galley.
Better put a strong fence round the top of the cliff,
Than an ambulance down in the valley.

Joseph Malines

PRICE INCREASE

Beginning September 1, 2016, Business Advising rates will change from \$70.00 to \$75.00 per hour.

BUSINESS OPTIMIZER PROGRAM

What is the Business Optimizer program?

The Business Optimizer program enables a business of any size to grow and improve, reaping a bountiful harvest of Kingdom-focused business success by tapping into the expertise of a seasoned Anabaptist businessman who walks alongside providing fresh perspective, management experience, and business acumen. The vision of the Optimizer program is for your business to become stronger with rewarding relationships, better products, and greater profitability.

How does the Optimizer program provide value to your business?

1. Problem solving and working through challenges in monthly business counsel sessions.
2. Facilitating annual strategic planning processes for increased clarity on vision and goals.
3. Quarterly financial review and analysis to improve management based on the numbers.
4. Building better business structure, including clear buy-sell agreements, business valuation, transition plans, and family agreements.
5. Teaching leadership principles, identifying strengths of key people, and producing alignment within your team.
6. Implementing better procedures and more effective systems for more employee engagement.

What are the key features of the Optimizer program?

1. Participants commit to a one-year business advising relationship.
2. Advisors meet quarterly on-site to better understand issues and produce practical results.
3. Advisors communicate regularly with one-hour monthly calls on months that do not include on-site visits.
4. You receive a five percent discount from the standard advising rate.

What is typically included during the first on-site visit?

1. A meeting with management and getting acquainted.
2. A tour of the business facility and an overview of the employees, products, and services offered.
3. An orientation of the goals, expectations, and structure of the advising relationship.
4. A discussion of the primary reasons you are considering the Optimizer program and an explanation of how advising could meet your needs and challenges.

What are the potential results of the Optimizer program?

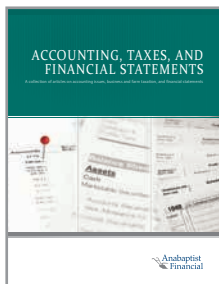
1. Your business will harness knowledge and expertise that seasoned advisors have gained from their broad advising experiences in multiple industries.
2. Your leadership practices and strategic plans will be challenged and further developed to align with Biblical wisdom and Anabaptist values.
3. Your employees will rise to greater performance due to better leadership, clearer strategy, and consistent follow-through.
4. Your financial returns will reflect your work and investment in the Optimizer program.

What is the cost of the Optimizer program?

1. Standard hourly rate: \$75.00 (minus 5% discount)
2. Travel cost: \$.45 per mile
3. Travel time: \$37.00 per hour

For more information about the business Optimizer program, please contact the business advising facilitator: David Sauder at 800-653-9817 Ext. 206

Business Resource Booklets



Accounting, Taxes, and Financial Statements

Describes how to understand profit/loss statements, balance sheets, cash flow statements, and business and farm taxation.

Includes

Financial and Management Ratios

by Nevin Beiler

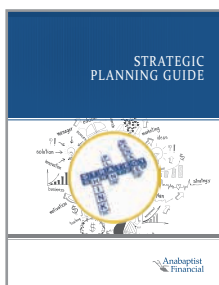
-Understanding your Balance Sheet

by Larry Troyer



Business Analysis Guide

Provides 50 factors of business and guides you through an evaluation process to determine strengths and weaknesses.



Strategic Planning Guide

A step-by-step guide for developing and implementing your own strategic plan for your business. Developed by experienced business planners.



Business Articles

A collection of articles on a broad, cross section of general business themes.

Includes

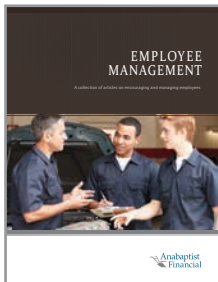
Maintaining Business Profitability

by Richard Shank

Characteristics of an Effective Leader

by Bill Mullet

Business Resource Booklets



Employee Management

A collection of articles on encouraging and managing employees.

Includes

Mentoring People Around You

by Doug Ramer

Relationships in Business

by Paul A. Miller



Starting Your Own Business

Explores innovation, start-up ideas, and vision development for operating a Godly family-based enterprise.

Includes

The Entrepreneurial Vision

by Merle Herr

The Road Less Traveled

by Elam Esh



Financial Ratio Calculator [CD]

An Excel-based tool for calculating financial and management ratios. Recommended for use with the *Accounting, Taxes, and Financial Statements* booklet.

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Atlee Raber

Berlin, OH

Business Experience

- Owner/Partner businesses
 - » Raber's Greenhouse
 - » Berlin Gardens
 - » Berlin Gardens Gazebos

Member of the Old Order Mennonite Church

Business Advising and Consulting

- Marketing and Sales

David G. Martin

Richland, PA

Business Experience

- Business owner/management
 - » Dutch-Way Farm Market, Inc.
 - » Hardware Stores: Dutch-Way Value Mart, Inc. and Dutch Country Hardware, Inc.
 - » Martin Family Realty Partnership

Member of Hope Mennonite Fellowship

David K. Sauder

Mount Joy, PA

Business Experience

- Business Management Studies
- Business ownership/management
 - » Founded four businesses and eventually sold to others.
 - ♦ Manufacturing, service, marketing, and investment businesses.
- Purchasing distressed businesses and turning them into profitable enterprises

Member of the Old Order River Brethren

Business Advising and Consulting

- Assisted with challenges of interpersonal concerns involved in family businesses.
- Buying and selling of businesses
- Business transition planning and implementation
- Business growth and risk analysis
- Employee training—purchasing, sales, accounting, and management.
- Trading Advisor registered with the Commodity Futures Trading Commission (16 years)
- Arbitrator with the National Futures Association in the New York and Philadelphia regions.

Galen M. Martin

Myerstown, PA

Business Experience

- 4-year college correspondence course in Accounting.
- Business ownership/management
 - » Owner of Martin Accounting Service (46 years)
 - ♦ Provide accounting and tax services and provide guidance to minimize taxes.
 - ♦ Prepare financial statements, then assist the owners to understand them
 - ♦ Payroll services
 - ♦ Assist owners to efficiently run their business
 - ♦ Business Valuation
 - ♦ Hands-on training with QuickBooks

- Taught various business seminars related to Accounting, Budgeting, Business Valuations, Cost Accounting, Taxation, etc.
- Licensed Public Accountant in Pennsylvania
- Member of the Pennsylvania Society of Public Accountants.

Member of Elm Street Mennonite church of the Pilgrim Mennonite Conference

Larry Troyer

Sugarcreek, OH

Business Experience

- Business ownership/management
 - » Owner of Upland Industries, LLC.
 - » ProVia Door, Inc. - Vice President of Administration and Finance
 - ♦ Involved in accounting, analytics, investments, and leadership in financial operations.
 - » Rental Property Management
 - » Miller Mining, Inc.
 - ♦ Overseeing the business financial aspects
 - ♦ Certified Mine Safety and Health Administration (MSHA) instructor, focusing education on safety and compliance issues
 - » Accounting/finance for several businesses.

Business Advising and Consulting

- Decision-making processes for growing businesses.
- Evaluated businesses to determine how synergies can be gained by combining processes.
- Ownership and succession planning
- Accounting and finance analysis

Member of Light of Truth Mennonite Church

Leonard E. Meador

Rossville, Indiana

Business Experience

- Schooling in Accounting and Business Management
 - » Indiana Business College: Secondary education in Business Management and Accounting
- Business ownership/management
 - » Family Farming Operation (row crop, dairy, swine, poultry, vegetables, beef) – 20 years
 - » Feed Milling Company – 15 years
 - » Data Processing and Production Record-Keeping Company – 30 years
 - » Quality Systems Auditing Company – 22 years
 - » Business Management Consulting Company – 35 years

Member of Cutler Ridge Congregation of the German Baptist Brethren New Conference Fellowship

Business Advising and Consulting

- Business Transitions
- Human Resource Management
- Processes/Production System Evaluations
- Financial/Profitability Reviews
- Teaching Business Management Classes
- International Business Consulting
- Record-keeping and Data Management
- Certified Environmental Manager/Specialist (CEM, CES)
- Certified Crop Advisor (CCA)
- Accredited Agricultural Consultant (AAC)
- USDA Technical Service Provider (TSP)
- ISO 9000, 14000, 22000 Auditor
- OHSAS 18000 Auditor
- OSHA Health and Safety Advisor

Richard K. Herr

Littlestown, PA

Business Experience

- Keystone State star farmer award (high school) and awarded the American Farmer Degree after serving as State Secretary of the Pennsylvania FFA association.
- Managed the Agronomy and Dairy research Farm of University of Maryland

Member of the Bair/Hostetter Congregation - Midatlantic Mennonite Fellowship

- Business ownership/management
 - » Owner of Ric-Hil Acres (500 acres) for 55+ years.
 - » Owner/Partner of Hillcrest Dairy (250 cows) for 35+ years.
 - ♦ Continue to be involved in an advisory role both in long range planning and some of the day to day decisions.

Richard E. Shank

Hagerstown, Maryland

Business Experience

- Business ownership/management
 - » Home Remodeling
 - » Floor Covering Sales and Installation
 - » Interior Design
 - » Graphic Design and Printing
 - » Housing for Seniors

Member of Paradise Congregation of the Washington-Franklin Mennonite Conference

Business Advising and Consulting

- Selling and buying businesses
- Assisting with business transitions
- Teaching financial management
- Board of Director service (several businesses)
- Debt and budget counseling
- Bookkeeping and Accounting
- Government relations

Wayne H. Wengerd

Dalton, OH

Business Experience

- Business ownership / management
 - » Owner and former president of Pioneer Equipment, Inc. A manufacturer of horse-drawn farm equipment; 45 employees, including 11 family members
- Amish Safety Committee (1994-2010)
- Served on the Mt. Eaton Care Center Board of Directors (2000-2010)
- Greenfield Farms Co-op Board of Directors
- Plain Interests Magazine Advisory Committee
- Amish Steering Committee State Director

Business Advising and Consulting

- Family business organizational structure and management practices
- Family business financial management
- Family business transition to next generation
- Dispute resolution in family businesses

Member of Old Order Amish Church

Clair M. High

Myerstown, PA

Business Experience

- Business ownership/management
 - » President of C M High Inc - electrical contractor – for 38 years
 - » Company started with 8 employees now at 100+ today
 - » Facilitated the growth and expansion of the company's services
 - » Developed financial statements to accommodate the company's growth and expansion
 - » Facilitated business transition to sons
 - » Ownership in C M High Inc
 - » Ownership in Fidelity Contracting LLC – heavy utility installation company
 - » Ownership in Cornerstone Woodworks LLC – residential construction contractor
 - » Ownership in Rosewood Marketing LLC – advertising design and website development company
 - » Ownership in Fairlane Real Estate LLC – real estate holding company
 - » Ownership in Ramona Real Estate LLC – real estate holding company
 - » Ownership in South Ramona Real Estate – real estate holding company

Business Advising and Consulting

- Review and improve organizational structure and management practices
- Improve company image through customer and vendor relationships
- Assist in company startups and business organizational developments
- Assist in company strategic planning and financial development

Member of Fairview Mennonite Church on Elco Drive,
Myerstown Pennsylvania.

Greg Wolf

Sawyer, KS

Business Experience

- College degree in Agricultural Economics
- Business ownership/management
 - » Family Food Store (food retail) since 2012
- Worked in banking with agricultural lending

Member of Old German Baptist Brethren, Sand Creek District

Business Advising and Consulting

- Agricultural consultant within Kennedy and Coe, LLC, a CPA firm. (14 years)
- Accounting and financial analysis
- Comparative benchmarking and budgeting
- Strategic planning and business planning processes
- Developing mission, vision, and value statements
- Facilitating family business councils
- Fostering business communication
- Establishing goals and objectives
- Addressing roles and responsibilities
- Facilitating management retreats