

Michiana
BUSINESS FOCUS Fall 2008



Laney Honey
a **sweet**
family business

Bontrager family
keeps **Jayco**
ready for upturn

KAUFFMAN SONS
in third generation

JOHN DEERE

A look at our family businesses

What a diverse collection of family-operated businesses we have here in Michiana.

As pointed out in the business law column on Page 20, 80 to 90 percent of all businesses in the United States are operated by families. These businesses employ 62 percent of the workers in our country.



That makes family-owned businesses the most important sector of our economy. Without these people willing to risk their capital to follow their dream, our economy would be much weaker.

Knowing these family-owned businesses are vital to our economic health in Michiana, we decided to dedicate this issue to looking at them and profiling three of them. Kauffman Sons and Laney Honey are small operations that we think are typical of our local

family businesses. They are both successful and expanding, perhaps not with leaps and bounds growth, but steady growth that brings stability to their operations.

We also profile Jayco, which is one of the larger family-owned operations in Michiana. The Jayco brand can be found in campgrounds all across North America. Those recreational trailers were made here by local workers employed by the Bontrager family.

I think these three family-owned businesses are representative of the thousands of such operations in Michiana. I think you will enjoy reading their stories.

And looking ahead, our next issue will deal with how local companies are using the latest in technology to help their operations. Please let me know if your firm is increasing its use of technology.

— Roger Schneider, editor

Fall 2008
Volume 1 • Issue 3

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Michiana Business Focus is published four times per year by Maple City Media. The magazine is delivered throughout Michiana to business executives and business owners.

Send delivery requests to Michiana Business Focus, P.O. Box 569, Goshen, IN 46527, or telephone (574) 533-2151, ext. 346.

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Jayco
Wilbur and Delbert Bontrager are leading recreational vehicle manufacturer Jayco. Their story begins on **Page 14**



On the cover — Grace, Randy and their son David are operating the Kauffman Sons John Deere dealerships in Goshen and Mishawaka. Their story begins on **Page 6**

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Business law

Attorneys John Smarrella and James Tuesley lay out the ways business owners may prepare for handing over their companies to the next generation. **Page 20**



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Flavorful honey

Linda Laney and her family have created a unique business. They provide flavored honey to local grocery stores as well as the Chicago market and beyond. **Page 10**



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We can all use a coach

I have the distinct pleasure of working with powerful, influential men who have achieved by society standards substantial wealth. OK, so what does this have to do with anything? I hope to learn through osmosis.

Quite frankly, we all need a coach.



Guss exponentially.

Some of us may be blessed with wonderful parents, while others may have a teacher or boss who has taken time with us. However, we all need a coach / mentor. A good mentor will change your success

For example, Elkhart County, Indiana has the wonderful reputation as being entrepreneurial. Communities across this great nation are spending countless dollars to achieve the status our county, region already has.

Elkhart County ranks second in the number of patents in the state of Indiana. Those of us who pursued the standard path of obtaining MBAs for the formula for success learned through theory how important innovation is. The real entrepreneur already knew this and was busy adapting his product to meet and beat his competition. You know the type, those who talk versus those who do!

Well, what is mentoring? A tutor or coach. Why wouldn't anyone follow the lead of a super achiever and achieve exceptional results?

Clearly education builds a foundation and a bit of discipline, but there is nothing like someone who has achieved quality results to take time with you. Elkhart County, Indiana is already branded as entrepreneurial. This is what others around the globe are aspiring to achieve. We already have it!

Are you sharing time with someone in your company you believe in who has the drive, dedication and attitude to achieve more in life? Who in your life has impacted your success? How did they reach you? Were you receptive to their new ideas and why?

As our global economy changes and as plant closures and layoffs continue it is essential we align and adapt to new business models. We will see more entrepreneurial activity. Those individuals who are willing to take risks to try business concepts on their own. We

all need help. Are you willing to lend a hand? Are you willing to mentor someone so they can achieve success?

The Michiana region is blessed with a can do spirit. Strong values and a commitment to accomplish. Unfortunately, it often takes a crisis for people to pull together and be motivated

to accomplish a result. It is always easy to rest on our laurels, but if we want to reach a higher benchmark we have to work for it. We all know nothing worthwhile comes easy. However, if you can help your fellow man by extending some much needed guidance and mentors them, why not — it helps us all!

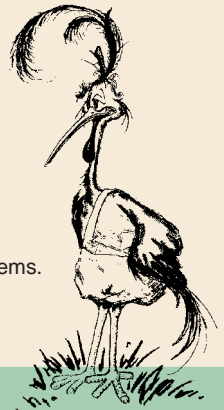


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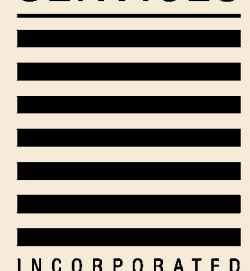
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CommunityWide Credit union expanding

South Bend-based CommunityWide Federal Credit Union and Goshen-based Ancon Construction recently broke ground for a new branch in Elkhart. Located on the east side of Cassopolis Street just north of the Matterhorn. The facility will be more than 3,500 square feet.

"This is our first location outside St. Joseph County. We have a number of members in the Elkhart area and have felt the demand for quite a while to have a location closer to better serve them," said Andy Burggraf, CommunityWide chief operating officer. "We're excited about this opportunity for growth."

Ancon has built all of the credit union's offices, beginning with its headquarters in South Bend in 1998. The Cassopolis Street location, the company's seventh, will have three drive-through lanes and eight teller stations.

"This facility will be nearly identical to the previous location we built for CommunityWide on Ind. 933 in South Bend, with a few improvements," said Steve Brindle, Ancon project manager.

One change is the placement of the ATM on the far island of the drive-through. Brindle said the ATM is more easily accessible to customers as they enter from Cassopolis Street.

Founded in 1967, CommunityWide operates three offices in South Bend, two in Mishawaka and one in Granger.

DEHCO will market refrigeration system

DEHCO Inc. of Elkhart and German-based REMIS have teamed up to bring the patented REMIS refrigeration systems to the North American supermarket industry.

The energy-reducing technology developed by REMIS can result in a cost savings of up to 60 percent on energy bills for food retailers, according to DEHCO officials.

"Reducing energy costs is now more important than ever," said Matt Pletcher, executive vice president of business development for DEHCO.

"Typically, 65 percent of a supermarket's total energy expenditure is used for refrigeration. Our alliance with REMIS brings a range of products to the U.S. that can potentially save 60 percent of this and dramatically reduce the carbon footprint of the store."

REMIS, headquartered in Cologne, Germany, invented the night curtain 40

years ago for refrigeration systems. The latest REMIS glass product solutions offer protection of the product while stabilizing internal temperatures of refrigeration units, resulting in energy savings and guaranteeing of product sell-by dates for consumers, according to DEHCO officials.

REMIS doors for refrigeration cases can be fitted on site or at the original equipment manufacturer, according to DEHCO.

REMIS glass products are in more than 10,000 stores worldwide.

"Part of our mission is to act responsibly toward the environment, and we have become the European forerunner in energy-reduction technologies specifically designed for supermarket use," said Ian Fletcher, sales director at REMIS. "We partnered with DEHCO to launch our products in the U.S. because of their expertise and extensive distribution channels. The partnership not only benefits food retailers, but the environment and the consumer benefit as well — less energy is used while the quality of the products are improved through temperature consistency. We look forward to building our relationship with DEHCO and the U.S. market."



The Damon Avanti

Damon has new motor home

Damon Motor Coach, Elkhart, has introduced its fuel-efficient Avanti motor home. The Avanti is fueled by diesel.

According to Bill Fenech, president of Damon Motor Coach, "Preliminary independent testing has indicated that the Avanti will deliver nearly 15 miles per gallon. This is revolutionary for a Class A motorhome."

The chassis and coach designs are firsts as well, according to Damon.

"The body, including unique front and rear cap and underbelly skins, was designed in conjunction with aerodynamic experts outside of the RV industry," Fenech said. Avanti is 31 feet 6 inches in length, 94 inches wide and 10 feet 11 inches

in height. The Avanti is nearly 12 inches lower than a conventional Class A.

The motorhome's body rides on a purpose-built, 16,000 lb. gross vehicle weight rating Workhorse chassis (named W16D) with a 200 horsepower Maxx Force diesel and Allison 6-speed transmission.

The Avanti is being displayed at recreational vehicle trade shows this fall.

Damon is a subsidiary of Thor Industries Inc., Jackson Center, Ohio.

Emergency room is freestanding

While Saint Joseph Regional Medical Center in Mishawaka transferred its inpatient services to SJRMC's South Bend Campus back in June, patients in and around the Princess City are still encouraged to visit the Mishawaka hospital should an emergency arise. In fact, SJRMC now offers the area's first freestanding Emergency Room at its Mishawaka facility, located at 215 W. Fourth St.

The freestanding ER in Mishawaka provides all the traditional services of an ER, including:

- 24/7 emergency care
- Board-certified physicians
- 9 private procedure rooms
- Specialty trained nurses
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- Laboratory services provided onsite by the South Bend Medical Foundation

"We can do everything an ER does," said SJRMC's Dr. Mark Kricheff. "We have the same doctors here, the same nursing staff, CT scan, lab. Services in the ER here did not change, only the designation."

SJRM's Mishawaka ER is now referred to as a freestanding ER, meaning it can treat almost any kind of patient and prescribe medications, but cannot admit anyone or accept ambulance patients.

Those patients with severe conditions, as well as those who need to be admitted to the hospital, will be transferred via ambulance to SJRMC/South Bend from the freestanding ER in Mishawaka.

Freestanding ER's have existed in the United States for more than 40 years without much fanfare.

"This underscores what we already knew, that there was a need," said Nancy R. Hellyer, SJRMC's president and chief executive officer. "While transferring our inpatient services to South Bend in June was essential to our move to our new hospital in Mishawaka next year, the freestanding ER reflects our commitment to meeting the needs of those we serve in downtown Mishawaka, as well as all of the communities we serve."

Kauffmans keep business

Article - Denise Fedorow

Photographs - Justin Cripe

There have been a lot of changes in the 72 years that Kauffman Sons has been in business — from horse-drawn equipment sold on a farm to zero-turn radius mowers and the addition of a second store.

Four generations of Kauffman family members have worked in the family business since Clyde Kauffman started the farm and lawn equipment business in 1936.

Randy Kauffman, third-generation owner, explained his grandfather Clyde had a farm in Foraker. Because there weren't any equipment dealers around for miles, he ran the business right from the farm.

"He put Foraker on the map," Randy's wife Grace joked about the crossroads community.

Randy said his father, Harvey, worked for International as a sales territory representative but "Mom got tired of moving" so Harvey joined his dad's business. Then brother Noah joined the business and it was at that point the business became Kauffman Sons. Randy said the three men each had their niche — Clyde with repairs and service, Harvey with sales and Uncle Noah with parts. Other than the three of them, Randy believes there was one other employee, a relative who worked as a mechanic.

"There was a lot of horse-drawn equipment back then, walk-behind plows. They still had steel lugs, no tires," Randy said. "Two-row corn planters were big back then and Grandpa would go out to the farm to help set equipment up for the farmers."

When Harvey and Noah started working in the business, they opened a store along Lincoln Avenue in Goshen around 1942 for the parts and sales departments. Clyde continued to do service out at the farm.



ep their family growing



Service technician Mitch Grevenstuk works on a machine at Kauffman Sons in Goshen.

The Goshen store

In 1947, the current store at 1501 Elkhart Road was constructed. At that point everything having to do with the business moved to the store.

Around 1958, the Kauffman family opened up a store in Nappanee, buying out an existing John Deere dealer. Harvey ran the Nappanee store for about 10 years until his brother passed away. Harvey then closed the Nappanee store and went back to the Goshen store.

As for Randy, he started working at the store right out of high school. "It's the only job I've ever had," he said.

David Kauffman, son of Randy and Grace, said, "The way Grandma tells it, he basically lived here. He walked over all the time!"

It was just a short walk from West Clinton Street to Elkhart Road, which was a gravel road at the time, not the bustling four-lane highway it is today.

Randy's mother Helen turned 97 in September.

Randy and Grace met each other through their fathers and were married in 1966. Grace taught school in Elkhart until she had her children and said her involvement in the business "just evolved."

"By the time the kids were in school I was here half the time and now I'm very full-time," she said. Grace is the office manager.

Grace said when her children, daughter Mary Anderson and son David, were little she was able to take them into work.

"That's the nice thing about having a family business. They learned to work with us," she said.

As for David, now the fourth-generation Kauffman in the business, he said it wasn't an automatic decision for him to join the business as it was for his dad. David said he spent summers driving a tractor on the farm or working at the store stocking parts,

but he wasn't at the store as much as his father was when he was young. David went to college and graduated with a business degree. He still wasn't sure if he wanted to be back in Goshen, so he took a marketing job at an interdenominational church camp in Michigan.

"It was a great experience but there came a point when I felt like I should come back. I saw the business was growing," he said. "But they never put pressure on me to do it, like the name would die out if I didn't. It just seemed like it would be fun to come back."

Changes over the years

Kauffman Sons has seen a lot of growth over the years. When Randy came into the business full-time in 1961, there were seven employees. Now there are 32 full- and part-time employees at the Goshen location. The business' sales base has grown from some local farmers to hundreds and hundreds of customers.

And the value of Kauffman products has also grown.

"One mower costs more now than a big tractor with a cab in the 1960s," Randy said.

Kauffman Sons is also capitalizing on the collection craze. They sell John Deere collectibles, hats and clothing and children's toys.

"Back then they might've had three little toy trucks. Now you could have a whole store," Randy said.

And John Deere also caters to the female consumer with pink logo items.

"The old farmers would roll over in their graves," Randy laughed.

There's also been a change in the company's market. While the company's product line used to be heavily agricultural, now the focus is to cater more to commercial businesses and homeowners.

"We still do a lot of agricultural service and part sales, but we don't sell big agricultural equipment anymore," Randy said.

Kauffman Sons still sells up to medium-size tractors, but the transition to commercial and residential equipment began in 2004-2005. Some of that change is due to the fact there's less farmland and fewer farmers in Elkhart County.

The trend in farming is for farms to consolidate, so there are fewer farmers working bigger farms. John Deere considers Elkhart and St. Joseph counties more a metropolitan area and that view has driven the change in the Kauffmans' business.

The change has been good for Kauffman Sons. Commercial mower sales have tripled and overall service sales have doubled in the last four years.



Derek Cripe takes a look under the hood of a John Deere tractor.

About Kauffman Sons

- The Goshen store is at 1501 Elkhart Road.
Call (574) 533-5093 or 888-533-5093
On the Internet, visit kauffmans@kauffmansjddealer.com
- The Mishawaka store is at 60001 Elm Road, south of the U.S. 20 bypass.
Call (574) 255-3337
On the Internet, visit dkauffman@kauffmansjddealer.com

“We have a good crew working well together and at some points jobs get stressful. We just gotta laugh. It makes work more enjoyable. You want people to enjoy getting up and going to work.”

— Dave Kauffman, Mishawaka store manager

Employee benefits

The Kauffman family values its employees and has a few who have been with them for more than 30 years.

“We hope they feel they’re being treated fairly. We hope they know they’re valued because they really are,” Grace said.

She also said employees’ suggestions and criticisms are welcomed.

“We’ll still value them and not hold it against them as we want them to be honest,” she said.

David said the Kauffmans have always offered flexibility to the employees for family vacations and school events.

“We always told them ‘families first,’” Grace said. “One employee had to leave early for his kid’s sporting events regularly and even though it was a time of year we needed him here, we let him go.”

So far no one has taken advantage of their generosity. David said they also try to provide a fun atmosphere. Randy said, “It’s like a party over there!”

Mishawaka store

David manages the second location of Kauffman Sons at 60001 Elm Road south of Mishawaka, and he explained how that came about.

“Basically there was an opening for a dealership in the South Bend/Mishawaka market and they gave us an opportunity to do that,” he said.

David said that in the spring of 2005 Kauffman Sons moved into a temporary location and in the fall they built the new store.

“It’s grown a lot in three years in many ways — parts, sales and service — all have grown a lot,” he said.

The Mishawaka store started with four employees, with Randy and Grace working both locations. Now there are 10 employees with eight being full-time and two part-time.

“We were the first ones they (John Deere) approached. It was a great opportunity. They’re pretty selective,” David said of the John Deere company.

But David said the selection made perfect sense in a lot of ways because Elkhart and St. Joseph counties are tied together and a lot of people commute back and forth between the two.

“We’re the only John Deere dealership in Elkhart and St. Joe counties,” David

said.

“We have a good crew working well together and at some points jobs get stressful. We just gotta laugh. It makes work more enjoyable. You want people to enjoy getting up and going to work.”

Grace said while most jobs require skilled labor, “When we hire someone sometimes even more than whether they’re qualified, we want to know if they’ll fit in. Do they have the right



Mitch Grevenstuk replaces a part on a lawn mower at the Goshen store.

attitude? We consider chemistry.”

Full-time benefits are offered the employees — health and life insurance and a simple individual retirement account.

Even part-time employees are offered some paid vacation and sick leave, prorated to the number of hours worked.

“Employees are all valued for the gifts and skills they have, not just because they sit at a desk. They all bring special gifts,” Grace said.

Service philosophy and future

Despite the growth, the Kauffmans are dedicated to providing the same quality service Grandpa Clyde did when the business started.

“When we took on the commercial people, we have the same philosophy to deal with the commercial customers as they did the agricultural customers. If we can’t fix it right away, we’ll give them

something to use. That’s our service philosophy,” Grace said. “Outside of integrity and honesty the most important thing is keeping them up and going — that and a place they can trust.”

Randy and Grace feel with David running the Mishawaka store he can pass on their philosophy of service.

“That was our biggest worry, how to keep the same culture and provide the same level of support and quality,” Grace said.

Now David feels he can be away from the store more because his employees know the service philosophy. Service technicians are constantly updating their education and customers have the right to expect that, according to Grace.

The biggest growth area for the company is in riding lawn mowers and outdoor power equipment, according to the Kauffmans. Aside from being a John Deere dealer, Kauffman Sons also carries Exmark zero-turn commercial mowers, Ariens snowblowers and various handheld power tools.

They’ve also experienced growth in a more diverse customer base, from small homeowners to government agencies, school systems, non-profit agencies and businesses.

“Almost any business or homeowner can be a potential customer,” David said.

“We still see the farmers that have been around all my life, but we’re seeing a lot of new customers we never would have met,” Randy said.

“We always try our very best to do what we know in our hearts is the ethical thing,” Grace said.

David agreed. “If you treat people the right way, honestly and fairly, that’s what it comes down to.” David said the family runs the business on biblical principles, including integrity. “Your name is on the line and at the end of the day all you have is your integrity.”

The family members get along really well and seem to be on the same page about most everything, Grace said, and when they’re not, they’re able to talk it out. But when it comes to their overall philosophy there’s no question that they are in agreement.

“It’s always been that way through the generations,” Grace said.

Now the three family members have each settled into their own niches, “Just like early on,” David noted. ■

Laney Honey creates flavorful niche market



The Laney Honey lineup includes several types of containers, honey soap and a beeswax bar.

Article
Roger Schneider

Photographs
Chad Weaver
Roger Schneider

Up a long lane in a rural area outside North Liberty is the Laney Honey operation, which supplies flavored honey to 250 grocery stores in the Midwest, Georgia and California.

The business is run by Linda Laney, her mother Kay and dad Dave. Bill Laney, son of Kay and Dave, pitches in by distributing honey to 15 stores near his home in Southern California.

The idea of selling flavored honey was Dave and Kay's shortly after they started the honey operation 26 years ago. When their supplier of raw wildflower honey ran out of that flavor another beekeeper offered to supply honey that was collected by bees using another source of pollen.

"The first honey we had was the wildflower. Then they ran out and they knew this beekeeper who said, 'Well, try some of mine,' and they got out a sample and said, 'we can try it, but it doesn't taste like wildflowers.' It was

from the thistle flower. So, they said, 'You know what? Why don't we call it what it is — it's thistle flower,'" Linda said of her parents.

Thistle flower honey is still in the Laney Honey flavor lineup. And there are plenty more wonderful tastes to explore.

Current offerings include alfalfa blossom, autumn wildflower, basswood, black locust, blueberry blossom, buckwheat, clover, cranberry blossom, dune country, Michigan star thistle, orange blossom, spring blossom, sunflower, wild blackberry and wildflower.

Each container is illustrated with a picture of the source plant.

What you won't find in the Laney lineup is just plain honey.

Linda says the mass-produced honey many people are used to is a blended honey. Manufacturers take honey from all pollen sources and blend it into the medium golden treat enjoyed for a century or more in the United States.

But flavored honey is kept separate and sold for what it is. Bees work different kinds of pollen sources as they become available throughout the year, according to Linda. That means beekeepers can collect honey during a

bloom of alfalfa, for instance, and then move their bees on to the next crop or wild source.

Do the honeys really taste different? Yes. This writer sampled several flavors and found they range from a sweet and mild clover to a stronger and darker buckwheat. While different, they were all sweet and tasty.

Getting the raw honey from bee hives to the Laney Honey processing building requires large barrels. Those barrels are filled and then shipped by truck to North Liberty. And during the trip or storage, the honey crystallizes.

Once the Laney crew gets the honey they move the raw honey barrels into a warming room, where the heat reliquifies the golden syrup. Oh, don't worry, honey doesn't spoil, according to Linda, so barrels can sit for some time



These are 1.5-ounce sample jars.



Linda Laney stands in a shipping room where honey products can be sorted by the different colored tops.



Linda Laney takes a careful look at the bees coming into hives at her honey business. The family now only keeps a few bees and purchases almost all of its honey from independent beekeepers.

before processing.

Once the honey is liquid again, the small crew of packagers uses machinery to fill a variety of honey containers. Laney Honey comes in 6-, 8-, 12-, 19- and 22-ounce bottles and jars. There are also tiny 1.5-ounce sample jars available.

The company employs 10 people. That includes Linda and her parents, bottlers and truck drivers who deliver to markets in Indiana and Chicago.

Stores outside the area are serviced by shipments.

The Chicago-area driver delivers to about 50 stores.

“He goes three times a week. He just does honey. He goes around and stocks the shelves and he has to go back to each store every three weeks, depending on the store. Then we do that around here. I do a lot of stores around here,” Linda said.

The shelves she and the drivers are stocking are specially made by a local

carpenter. Those wooden shelves can be found in the aisles of Martin’s and Kroger grocery stores in the Michiana area. The same shelves are used in stores around Atlanta, Ga.

Laney Honey is also available in shops in Shipshewana and Middlebury.

Other Laney products are honeycomb, honey soap and a beeswax bar. The bar is rubbed on the skin to help alleviate dryness.

The management of the company has progressed through the family. Dave and Kay started the company after Dave called it quits in the corporate world.

He had been through the GM management program and had moved his family around the United States five times as he took new positions. He was at Dodge Manufacturing in Mishawaka and the company moved out. The family had had enough. “We decide to stay,” Dave said.

“They just started this business from a hobby. And even today my mom says, ‘I don’t know what we were thinking,’” Linda said.

But Dave knew what they were



Buy it locally

Flavored Laney Honey can be purchased at local Martin’s or Kroger stores, in shops in Middlebury and Shipshewana and on the Internet at www.laneyhoney.com

thinking. “We were just tired of the corporate world and moved into the world of beekeeping — the honey business,” Dave said.

“It was a negative cash flow for quite a while. But it was pretty fun,” he said with a laugh.

The three Laney kids worked in the business and helped put themselves through Purdue University. Tom Laney worked at the business for a while. He left 10 years ago. Bill, a chemical engineer in Los Angeles, is the guy who distributes to stores out there. Linda concentrates on marketing the honey business.

She has the company computerized now and its honey is sold on the Internet. She and her dad take care of the Internet orders and Kay keeps the financial books.

Eight steps to a successful employee wellness program

Let's face it, in business and in life, different times call for different measures. As a business owner trying to control your company's health care costs, you can no longer sit back and do nothing to improve your employees' health and wellness. Now is a good time to become more proactive and deploy an effective employee wellness program that could not only be good for your employees, but also for your company's bottom line.



Here are eight steps that I recommend to companies that want to launch a successful and effective employee wellness program:

Step 1. Do a workplace assessment. Get a gauge on where your company is from a health and wellness perspective. Do you promote wellness and healthy choices? Are your employees happy and do they like your company? Do your employees understand your insurance plan? Many companies find their employees are not well educated about their insurance program, which can drive up your company's insurance premium.

Step 2. Determine your wellness program needs. Not every company needs the same type of wellness program for its employees. Some companies do well with contests and financial incentives while others do well with wellness classes and/or coaches. Just be sure to engage your employees "first" because you don't want to roll out a wellness program that doesn't capture their interest and encourage their participation.

Step 3. Align your wellness program with your company's culture and business objectives. The link between healthy employees and productivity has been established, but that still doesn't mean you want your employees missing important meetings or leaving the production line to do a yoga or fitness class. Every company has its own culture and a wellness program must fit the company's culture to achieve

alignment with the company's business objectives.

Step 4. Set specific goals. The majority of wellness case studies and reports show that 25 to 35 percent of employees participate in their company's "on-going" wellness program. A once a year health assessment is not the same as an on-going wellness program. Each wellness program should have a goal for participation and you should have participants state what their goal is for each wellness program. It's an instant accountability mechanism and it will help you when they need encouragement to continue participating.

Step 5. Senior management must get involved. Its one thing when leaders sanction wellness functions and programs, but it means a whole lot more when the employees see the leaders participating in them. In business, employees seek to be on the same page and level as their leaders. Don't miss this opportunity as a leader of your organization to go on a walk at lunch with a group of co-workers or attend a lunch and learn or fitness class after work.

Step 6. Use incentives strategically. Giving away money is not always the answer. Again, the majority of case studies and reports are showing that having a financial incentive is not the cure all to increase participation in wellness programs. Most companies have a coveted item of some sort that employees want. You should discover what that is and start there before dishing out money.

Step 7. Establish a communication plan and timeline. On Jan. 1 almost everyone has a new year's resolution to lose weight, but by the first week in March almost every single one of them doesn't have their goal in sight. Be sure to keep your wellness program promotion going by constantly communicating events, awareness messages and individual goal progress so participants can see their improvements or lack thereof. The way to do this is by establishing a 12-month

wellness program timeline before you even launch your wellness program and provide a bi-weekly or monthly communication platform.

Step 8. Collect, analyze and evaluate. This is where a lot of companies drop the ball. They don't measure their wellness program to determine if they should make changes with programs, events or budgets. Yes, it can get a little tedious, but it's well worth it if you do it. Survey every wellness program and/or activity you have and get specific feedback from the participants. What they liked, didn't like, and how you can improve in the future. Participants will tell if you ask, but you have to have a system in place to collect this important data.

Following these eight steps will definitely increase your chances for having a successful employee wellness program. If your organization doesn't have the time and resources for deploying these steps, you should contact a wellness vendor to assist you.

Be sure to tune in to my next article in the Michiana Business Focus Magazine to see which gyms and fitness centers in the Michiana area get my five stars rating so you can suggest them to your employees.

Healthy employees + healthy company = healthy profits!

Jamar Johnson is the Founder of Corporate Wellness Solutions LLC, an Elkhart based health and wellness company that provides consulting and management resources for businesses. To contact Jamar, e-mail info@corpwellnessolutions.com or visit www.corpwellnessolutions.com.



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Jayco growing, poised for RV upturn

Article - Denise Fedorow

Photographs - From Jayco

The diverse awards in the display cases at Jayco's corporate offices in Middlebury clearly illustrate this is a company that is well-respected within its industry.

Chairman of the Board and Chief Executive Officer Wilbur Bontrager is humble about the awards, including his induction into the RV Hall of Fame,

“They really felt it was a mission — to provide a product for families to spend time together building relationships, as well as providing a livelihood for family, friends and neighbors.”

— Wilbur Bontrager, chief executive officer

controlling interest in the company the entire time and today the company is in the sole interest of the family.

Wilbur explained his father Lloyd first helped start Starcraft RV in the early 1960s, gained knowledge and experience and decided to strike out on his own in late 1967.

“They really felt it was a mission — to provide a product for families to spend time together building relationships, as well as providing a livelihood for family, friends and neighbors,” Wilbur said.

Early on the philosophy of the company officers was to live by the Golden Rule — treat others like you want to be treated — and that philosophy continues today in the way Jayco deals

following his father and Jayco founder Lloyd Bontrager's induction several years ago.

After 40 years and three generations of Bontrager family members operating the company, Jayco is going strong.

Lloyd and his wife Bertha started the company in 1968. Wilbur said the family has had



Wilbur Bontrager, left, is chairman of the board and chief executive officer at Jayco and Delbert Bontrager is president and chief operating officer.

with its employees, suppliers and dealers, Bontrager said.

Humble beginnings

Jayco had humble beginnings, starting production in two chicken houses and a barn on Lloyd and Bertha's farm. They

had one employee for the first couple months as the prototype pop-up tent campers were built. By spring they had 15 employees and by summer they had 60 people at the first Jayco company picnic.

By fall of their first year in business

they had switched to the 1969 models and in 1969 the company built 1,100 units. In January 1970, Jayco relocated to its current location along Ind. 13 in Middlebury.

Last year, Jayco produced approximately 35,000 units with 1,660 employees. Those numbers don't include the other companies the family owns — Starcraft RV in Topeka, Entegra Coach in Wakarusa and L & W Engineering, a supplier of fabricated metal for the RV industry.

Jayco's initial product was a tent camper, and while the company still produces that style of camper, Bontrager said the market has "since become more dominated by travel trailers and fifth wheels."

Jayco's main focus has always been towable products, but Jayco also produces Class A and Class C motor homes. Bontrager said that the differences between the two is a Class A has the driver and passenger seats integrated into the living area and on a Class C, the living area is added on to the chassis.

The family recently acquired some of the assets of the former Travel Supreme in Wakarusa and started Entegra Coach, restarted building Class A motor homes and high-end fifth wheels and rehired some of Travel Supreme's employees.

The family

Bontrager said that beside himself, his brother Delbert and three other siblings, the third generation of the family has ownership in the companies. His mother is still somewhat involved in the company and is on the board of directors. Those actively involved in the day-to-day operations include Wilbur, Delbert as president and chief operating officer, and two of Wilbur's children, his son Jason, who is in charge of product development and is an engineer at Starcraft RV, and his daughter Amber Gorsuch in marketing at Jayco. Wilbur's son-in-law is involved with L&W Engineering.

Bontrager attributes the current success Jayco is having despite a challenging economy to a combination of factors.

"Primarily our current success is related a lot to our products. They are

well-accepted and for four years running have been the most popular brand of travel trailers as far as sales. We have a strong relationship with our dealers, a lot of loyalty, but it's a combination. You can have all the loyalty but if you don't have a good product, it won't sell,"

Bontrager said.

"We also have a very loyal and capable management team and a group of employees who work hard at doing things right the first time," he said.

There are 310 Jayco dealers across North America and Bontrager said, "By and large, Jayco dealers are solid business people, well capitalized and 80 percent of our dealers are exclusive Jayco dealers. That also has a bearing on our current success."

Jayco can offer a broad array of small towable trailers to dealers, which goes along with the current trend to produce small, light-weight products because of energy costs. That's an area of business that's also actually expanding.

Mortgage crisis has impact

According to Bontrager, aside from higher fuel costs, another factor creating a decline in the RV industry is the home mortgage crisis. Home prices are declining, which means equity is declining. A lot of RV buyers purchase their RV's by borrowing against the equity in their homes.

"There's nothing magic" about how Jayco goes about its continued success in a down economy, Bontrager said: company employees just work hard at preserving jobs as much as possible.

"Over the years our trend has been to do everything we can to avoid massive layoffs," he said.

The Bontrager family has done so by trying to cut costs elsewhere, come up with new products to keep employees busy and adjust the amount of hours worked and not to overstaff.

"Not that we're immune from those things. We've had a few layoffs here and there along the way," he said.

Bontrager said as far as the industry as a whole goes, a decade ago 45 percent of all RVs sold in North America were produced in this region. Today 60 percent or more are made in Michiana.



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Jayco workers put the finishing touches on Eagle travel trailers in the Middlebury plant.

“So when there’s a hiccup in the industry we’re bound to feel it on a much bigger scale,” he said.

Employee benefits

Benefits offered to Jayco employees include a 401(K), group health, wellness and fitness area for employee use, recognition programs including employee of the month and employee of the year, and five-year anniversary recognitions beginning at the 15th year. And the company picnic is still held.

“We work hard to give them a clean, safe, enjoyable work environment. I think that sets the tone for employees’ general expectations of who they work for,” Bontrager said. “Hopefully they have a sense of pride and enjoy that we’re a privately held company.”

Most of Jayco’s employees are full-time, with a few part-time positions. Jayco managers try to be flexible with medical leaves and vacation time. In recognition of the predominately Amish

work force, the company offers extra days off for “old Christmas” on Jan. 6 and Ascension Day. Both are religious observance days for Amish employees.

Hopes for the future

Bontrager said the current down market is “a healthy time to reassess and evaluate what you’re doing and get staged for the next upswing in the market.”

He predicts, barring a long-astounding downturn, that the RV market will come back yet this year or in 2009.

“We are seeing some growth. We’re still outperforming the market. This is not a time to sit and worry about how bad things are,” Bontrager said.

He admits Jayco will see a slight sales decline overall from the year before. Right now it’s looking like 4 percent less vs. the industrywide 15 percent decline. But he’s not overly concerned.

“The American public still loves to RV, to camp and to enjoy the outdoors.

As I’ve traveled around this summer, people are using their RVs,” Bontrager said.

Bontrager said a lot of used Jayco products are also being sold by the company’s dealers.

He hopes Jayco continues to have growth and expand its product line with the start up of Entegra, have overall growth, continued excellence and good dealer relations.

“And of course good, steady employment for our employees,” he said.

Jayco’s leadership also wants to continue its ongoing effort to produce a great product with focus on great livability for all age groups. The Bontrager family wants to continue to work hard and be poised for the upswing because they believe Americans love and need their quality recreation time.

“The market is definitely not going away,” Bontrager said.

Giving will help others and may help your company

Why do for-profit companies opt to participate in philanthropy with non-profit organizations? The fact is that corporate giving can have a positive impact on the bottom line for both organizations.



McCrorey

According to data from the 1999 Cone/Roper Cause Trends Report:

- 76 percent of consumers indicate they would switch brands or retailers to one associated with a good cause, when price and quality are equal.

- 87 percent of employees at companies with philanthropic programs feel a stronger sense of loyalty to their employer.

The most successful corporations are those that create winning situations through positive relationships with clients, employees and shareholders. In order to achieve long-term success, companies must also be good corporate citizens. This works to improve relationships both externally and internally.

The ideal culture is one where people feel as though they are part of something bigger than themselves. Giving back to causes that positively affect the community in which workers live is viewed favorably, setting an example of leadership through philanthropy. Companies make charitable commitments in several ways: payroll deducting employee donations, company-sponsored fund-raising, providing employee volunteers for events, as well as simply writing checks through a foundation that directly benefits a charity.

There are many leadership development opportunities for company employees who become involved in corporate giving campaigns. People are more likely to step outside of their comfort zone when it's for a good cause. Corporate-sponsored charitable programs expose leaders to new ideas, engaging them in the issues of the community they serve. These programs help to improve internal communication, and bring social issues to the forefront so that work can be done to improve those situations.

There are many external benefits to corporate giving as well. The commitment to helping a cause can give a company a competitive edge, as shown in the above mentioned study. People like to know that a company is not simply interested in making a profit without showing goodwill to those who help them make that profit. Companies benefit by increased brand recognition, which can result in sales increases. Corporations that give back gain a higher standing in the community, commanding a level of respect otherwise difficult to achieve. Leaders cultivate relationships with other corporate or community leaders through their work together.

All of this information makes a great case to support corporate giving. There is also one very compelling reason to establish this sort of program inside your company that hasn't been stated: It

simply feels good to help others. Sometimes we get caught up in our day-to-day routines, and we're so immersed in what we're doing that we forget about serving others.

How does a company get a successful co-giving campaign started? There are many resources out there to help you get started. Here is a list of helpful Web sites:

- www.foundationcenter.org
- www.fundsnet.com
- www.charity.org
- www.guidestar.org
- www.charitynavigator.org

Corporate giving campaigns present a wonderful opportunity to leverage our gifts to needy causes. Choose a cause for which you are passionate. Your benevolence will make a difference.

Charrise McCrorey is a writer, speaker and certified business coach. She owns Emergence Business Coaching. Her Web site and blog can be referenced at www.emergencebiz.com.

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There's no 'best' all-in-one printer

Article - Kalaine Fields

What do you look for when you are shopping for an all-in-one printer? Of course, you'll want the printer, scanner, fax and copier capabilities, but are wireless networking, multi-cartridge, speed, cost or space important, too?

I recently muddled through glossy brochures, talked to sales agents and visited opinion pages online to find the best all-in-one printer for the home office. I have concluded that the choice may be as simple as Dick Guthrie, salesman at Staples in Goshen, says it is.

"It's just like computers, when you come right down to it," he said. When people come in to buy a new computer, they like what they had so they stay with the same brand." Guthrie prefers HP while his associate, Tina Drake, likes Epson.

Consumer Reports, a not-for-profit consumer reporting agency, cites the Cannon Pixma MP520 as the "Best Buy" in the all-in-one category — with a low,

average cost of \$140, it offers a range of features that all rate "very good," and its overall score is 64. Comments on CNet, an independent technology ratings company that allows user comments, range from "great all-in-one for the money" to "Scanner requires ink — ink cartridges have predetermined

The Cannon MP520 all-in-one printer is considered a good value. Its suggested retail price is \$149.



office supply companies, HP is the best selling all-in-one.

Nobody who I spoke to could, or would, recommend "the best" all-in-one printer. "It really all comes down to what you will be using it for," Guthrie said.

Birdsell confirmed that. "I can't really recommend a particular one. We may find one that meets all of your needs and you might not, for instance, like the way that it looks," she said.

death."

According to Consumer Reports, Cannon has the three highest rated all-in-one office machines, but according to a recent HP press release and two sales reps from large, national

The crucial first step, then, is knowing exactly what your individual needs are. Is cost an issue? Then you'll consider the upfront cost, of course, but cost per page with color and black and white text and graphics information is also available. Do you need automatic two-sided printing? How important is speed, really, to you? Those statistics are available from the seller, as well.

An emerging trend in all-in-one devices is wireless connectivity, and you may want to consider the ease and convenience of that, too.

Armed with that information, and with the help of a competent sales representative, choosing the right all-in-one printer for your home office might turn into a simple, pleasant experience.

What can all-in-ones do?

The advantage of owning an all-in-one printer is that the machine combines four functions and thus saves desk space in small offices.

The machines print, copy, fax and scan documents and photos. None of these features will be as good as the best machines dedicated to a single function, but the office owner can get a lot of function at reasonable cost.

The machines come in both inkjet and laser printing models. Laser units have better print quality while inkjets are less expensive to use when printing color.

Always look for the cost-per-page information so your budget won't be surprised.

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Build a winning small business team

Article - Metro Services

When it comes to building a team, certain businesses boast a greater margin for error than others. In general, the bigger the business, the greater that margin becomes.

For small business owners, finding the right employee is more than just finding the most qualified person. Because of the more intimate nature of today's small business environment, the right man or woman for the job must also be the right fit for the working environment. While there's no guarantee that your next hire will be a perfect fit, there are steps to take that can help each of you get the most out of the opportunity that lies ahead.

- Know what you're offering. The nature of business is always changing, and the position you're offering has likely changed since the last time it was filled. Re-examine the position before posting a help wanted ad. If the department can be re-organized to make things more efficient, then do so. Be sure to do this before posting the ad so you and your prospective hire will know exactly what the position is and what's expected of the new hire. Having a firm grasp of the job ahead of time lessens the likelihood of an employee leaving shortly after being hired.

- Consider offering referral bonuses to current employees. As mentioned, a small business environment is typically very intimate. Due to smaller staff, employees often wear multiple hats, fostering closer relationships between departments. By offering referral bonuses to current employees, you're increasing the likelihood of finding employees who will thrive in the more intimate small business environment. If prospective employees know some of their potential coworkers before being hired, they're likely to adapt to the new environment more quickly, making the transition much smoother in the process. In addition, current employees will appreciate knowing their input on personnel is valued, and they'll certainly appreciate the bonus that comes with a successful referral.

- Simulate the work. As mentioned, small businesses simply don't have the margin for error that a bigger company has. For a small business, hiring a candidate who turns out to be unqualified can be a major setback. To avoid this, simulate the job as best as you can and make this a part of the interview process. For management positions, present several decision-making scenarios to your

applicants and ask them to choose one and explain their choice. For positions that are writing-based, include a writing task in the interview process. Because nearly every job offered today results in many applicants, these simulations can be a great way to see who's genuinely qualified and who is more or less trying to pull the wool over an employer's eyes.

- Put less emphasis on references.

Because of the increasingly litigious nature of society today, many companies are wary of providing accurate references of their current or past employees. This has greatly lessened the value of references. Some companies place strict guidelines on what they can and cannot say about a current or past employee, and some will only verify that the employee worked for them, offering nothing in the way of their performance history.

If you can get an accurate and valuable reference, by all means do so. If the reference offers little, don't hold that against the candidate. Instead, examine the candidate's resume and see if you can find your own references for the candidate, be it a coworker of his or her's you might know or a common client you



Today's small business environment means employees must work well together to be productive.

might have shared. Such references can skirt the legal issues while also providing an accurate description of the candidate.



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Planning makes perfect

Transitioning your business to next the generation

Family-owned businesses make up 80-90 percent of all business enterprises in North America and employ approximately 62 percent of the U.S. work force. Yet, only around 30 percent of family-owned businesses survive into the



Tuesley



Smarrella

second generation and only 12 percent survive into the third generation, according to the Family Business Review.

Although many factors determine whether a family-owned business will survive, one key reason these businesses struggle to transition from one generation to the next is the failure to develop and implement an effective succession plan.

Owners of family businesses are typically focused on the “in-the-moment,” day-to-day decisions to maintain and hopefully grow their businesses. As a result, decisions with respect to the future of the business are often put off until tomorrow. In fact, according to the 2007 American Family Business Survey by Mass Mutual, only a small segment of the 40 percent of family business owners who plan to retire over the next 10 years have selected a successor for their businesses.

But tomorrow may be too late. Death, disability, serious illness or another crisis can catch a business by surprise. A well-thought-out succession plan is essential to assist in the continuation of the business in the midst of such a crisis.

To get you started, consider some of the key factors and issues noted below. Although not comprehensive, they will help you begin to develop an effective succession plan.

Don't procrastinate

Developing a succession plan can be difficult. Like most people, business owners don't like to think about their mortality. It also can be difficult to imagine a business, which the owner built and spent substantial resources and energy to develop, continuing without its founder.

However, succession planning is a process that takes time. Owners should

begin planning while they are still healthy and active in their enterprises. If an owner waits too long, he or she won't have the necessary time to do many of the tasks associated with effective succession planning, including identifying and training successors and communicating the unique culture of the business to the next generation.

Typically, the more time allotted for developing and implementing the plan, the better the outcome will be. Owners should begin to work as soon as possible with attorneys, financial planners, insurance analysts, accountants and others who know and understand the issues involved in succession planning.

Gather information

In order to develop an effective succession plan, a family-business owner needs to start by gathering information, including information with respect to the owner's family needs and desires, the value of the business and which key professionals and management should be involved in the planning process. Among other issues, an owner should consider the following questions:

- Are there any special needs of his or her children that need to be addressed?
- If the owner wants to pass the business to the next generation, which children and/or spouses should participate in the business and do they have the proper skills and training to succeed?
- How can you be fair to children not involved in the business?
- What non-family, key employees are necessary for the future success of the business and how do we keep them happy?
- What are the owner's needs and desired role in the business in the future?
- What is my business worth?

Define goals

After gathering information, the owner should consider and define goals relating to, among other things: the passage of control during life, passage of control after death, and who will receive control; the need to retain key personnel and management and provide for job security for children or others; and the family's economic and personal goals and how the business meshes with those goals. Allowing family members, key employees

and trusted advisors to have input in this process can be critical.

Analyze strategies

An owner needs to review and understand the impact of federal and state estate, gift, income and other related taxes on the succession plan. What is the current value of the business and what is the estimated value of the owner's business at his or her death? Will death taxes need to be paid? Does the owner have the necessary cash to pay taxes on a lifetime or death-related transfer? There are a number of possible options and strategies to help minimize these taxes.

An owner also must consider a number of non-tax consequences relating to the plan, including the effect of the succession plan on the owner, the owner's spouse and the owner's family members; the personalities of all persons involved, their personal circumstances, their relationships with other family members and the particular areas for potential conflict; the impact on the business due to the absence of the owner; the skills and training of potential successors and whether they are ready to step in now if the need arises; whether the plan will provide sufficient income for the owner, his or her spouse and dependents; and key business contacts' perception of the plan.

Develop the plan

The owner should work with advisers to help develop, implement and communicate the plan and keep focused on his or her key goals. The plan should be flexible enough to allow for future adjustments and include contingencies in the event of any unexpected events (i.e., planned successor pre-deceasing the owner, etc.).

Developing a succession plan can be difficult. However, proper planning can be the key factor in determining whether your business survives and your legacy continues for years to come.

John C. Smarrella and James W. Tuesley are both partners in the Business Department in Barnes & Thornburg LLP's South Bend office. Smarrella and Tuesley concentrate their practice in corporate and business law, assisting businesses with their transactional needs. More information is available at www.BTLaw.com.

This article should not be construed as legal advice or legal opinion.

NEW HIRES & PROMOTIONS

Hessler promoted at 1st Source

Jason Hessler has been promoted to assistant vice president at 1st Source Bank's personal asset management group in Elkhart.



Hessler

Hessler joined 1st Source Bank in 2007 as a personal asset management group trust adviser in Elkhart. Prior to joining 1st Source, Jason worked as a trust adviser at JP Morgan Chase.

Hessler received a law degree from the Indiana University School of Law, Indianapolis, and a bachelor of science in financial planning and counseling from Purdue University. He is a certified financial planner.

Hessler served in the Air Force, earning a Total Force Excellence Award and an Indiana Commendation Medal.

Marketing Association names board members, officers

The Michiana chapter of the American Marketing Association has new officers and board members.

They are:

Thomas Villing (president) – president of Villing & Co., a marketing communications firm. He is also past president of the Michiana AMA (1997-1998)

Alexandria Trusov (president-elect, vice-president of membership). – marketing projects manager at Elkhart Brass Mfg. Co. Inc. and former qualitative market researcher

Norma Sheldon (treasurer, vice-president of programs) – account executive with WCWW and a local business professional with more than 20 years of business to business marketing experience

John Gaski, Ph.D. (secretary) – associate professor of marketing at Notre Dame University with a special focus on distribution channels and the societal impact of marketing activity

Thomas E. Boyt, DVM, Ph.D. (board member) – dean of the business school at

Valparaiso University, as well as professor of marketing. Prior academic postings include dean of the University of Central Oklahoma and chairman of the marketing department at the University of Nevada, Las Vegas

Monle Lee, DBA, MBA (board member) – faculty at Indiana University, South Bend with the School of Business and Economics. As a professor of marketing, Dr. Lee's professional interests include international marketing research, advertising, and ethnic advertising.

"The continued board participation of Monle Lee and Norma Sheldon benefits our chapter with continuity of leadership, which our new officers appreciate. The new board and entire chapter are grateful to the efforts of our outgoing board members who remain active chapter participants – Deidre Davis, Paula Lambo and Sara Ermeti," Villing noted. "We look forward to working together to create a diverse and active membership."

The American Marketing Association is an international marketing information and networking source.

Attorneys join Michigan bar

The law firm Warrick & Boyn LLP, Elkhart, has announced that Andrew M. Hicks and Anne L. Eisele, associate attorneys with the firm, have been admitted to the State Bar of Michigan. Both are members of the Indiana State Bar Association and the State Bar of Michigan.



Eisele

Hicks advises and represents businesses and individuals primarily on corporate and commercial matters, including tax, litigation, real estate, and labor and employment issues. He joined the firm in 2007.



Hicks

He serves on several committees for the Indiana State Bar Association, as well as area community and civic groups. Hicks earned his J.D. degree from the University of Notre Dame Law School in 2002. He also holds a

bachelor of science degree from St. Joseph's College in Rensselaer.

Eisele provides litigation defense for corporate and commercial clients, as well as counsel on employment matters. Eisele

received her J.D. degree from Valparaiso University School of Law in 2006. She also holds a master's of business administration degree from Valparaiso University and a bachelor of arts degree from the University of Notre Dame.

Lingle, Heck join Baker & Daniels

Brenda Lingle and Jeff R. Heck have joined Baker & Daniels LLP in South Bend.

Lingle is a compliance consultant in the firm's health and life sciences practice group. She has more than 25 years of experience in various capacities of the medical field, including manager of internal audit, compliance manager, auditor of physician and ambulatory operations, performance improvement coordinator, physician practice manager and reimbursement coordinator.

Before joining Baker & Daniels, Lingle was manager of internal audit for St. Joseph Regional Medical Center Inc. She spent 14 years at Trinity Health, formerly Holy Cross Health Systems.

Lingle is a certified professional coder and certified in healthcare compliance. She earned a bachelor's degree in health administration from Warren National University.

Jeff R. Heck has rejoined Baker & Daniels LLP as counsel in the firm's litigation practice. He spent the last two years at Tuesley Hall Konopa LLP after practicing the first eight years of his law career at Baker & Daniels.

Heck first joined Baker & Daniels after graduating magna cum laude from the University of Notre Dame Law School in 1998. Before going to law school, he served as a patrol officer and sergeant for the Marshall County Sheriff's Department from 1988 to 1995. Heck earned a bachelor of business administration degree from the University of Notre Dame in 1991.

Heck is an experienced litigator in general commercial, product liability and transportation matters. He also represents clients in regulatory issues, wage and hour audits and other employment-related issues. Additionally, Heck has worked in education law, including cases involving student and teacher rights, school corporation policies and the application of the Americans with Disabilities Act to secondary and post-secondary educational institutions.

NEW HIRES & PROMOTIONS

Mierau named executive director at Waterford

Brian Mierau has been hired as executive director of Waterford Crossing in Goshen.

Mierau is a registered nurse, as well as a health care administrator.

Mierau has been employed by Waterford Crossing as a nurse and has completed some special administrative projects over the last three months. Waterford Crossing provides assisted living and dementia care facilities for senior citizens.

At the management team meeting where John Kolb and Sharon Risser announced his promotion, Mierau said, "Being at Waterford Crossing is a merging of my personal mission as a servant leader and the mission that already exists here — to excel in providing a natural and supportive environment for the residents. I offer my skill-set as an administrator to see that we continue to build a team, improve communication, hire and retain the right people, clarify roles, remain customer-focused, practice continuous quality improvement and have fun doing it together."

Mierau was born and lived in Saskatchewan, Canada. When his family moved to Indiana, he attended Bethany High School and then studied nursing at Goshen College. He has worked at Goshen Hospital, Greencroft and Lakeland Health Care Facility.

Pinnacle announces new hire, promotion

Pinnacle in South Bend, a Microsoft Dynamics technology provider, has announced a promotion and staff addition.

Julie Miller has been appointed as director of sales and marketing. Miller has been with Pinnacle for two years as director of marketing. She will be responsible for the daily activities of the sales and marketing staff.

Bob Herendeen has been appointed chief information officer. Herendeen joined Pinnacle in 1997 as the director of IT. He will be responsible for

identifying future product and service offerings. Herendeen's primary focus will be on increasing the standardization of products, opportunities and implementation processes to ensure a positive and consistent service experience by all Pinnacle clients.

Pinnacle provides strategic business solutions using Microsoft Dynamics technology.

Smith earns human resources designation

Shelly L. Smith of Gibson Insurance Group, has earned the Senior Professional in Human Resources (SPHR) designation awarded by the Human Resource Certification Institute.

To receive the designation, Smith had to possess the theoretical knowledge in human resource management necessary to pass an examination along with demonstrating a strong background of professional human resource experience.

Smith is the director of recruitment and development and is responsible for candidate recruitment and selection, as well as general human resource activities.

Gibson Insurance Group is a regional insurance broker and risk management services firm with offices in South Bend, Plymouth and Indianapolis.

Brewton named master agency

Celina Insurance Group has named Brewton Insurance Agency as one of its master agencies.

The master agency designation is awarded to those partners who display exceptional commitment to Celina Insurance Group and achieve superior operational results.

Brewton Insurance Agency has been providing insurance coverage to the Elkhart/Goshen area for 34 years. The full service agency is a member of the National Association of Agents for Consumer Education and also the Independent Insurance Agents and Brokers of America.

Celina Insurance Group is a family of mutual property and casualty insurance

companies.

Victoria Wolf joins law firm

May Oberfell Lorber law firm in Mishawaka has hired Victoria Wolf as an associate.

Wolf's primary practice areas will be medical malpractice defense and business/corporate counseling.

Wolf received her B. and MBA degrees from Indiana University South Bend, and earned her J.D. from Valparaiso School of Law in 2007.

During law school, Wolf participated in Valparaiso's civil mediation clinic and completed externships with the U.S. Attorney's Office, Hammond Division; the Elkhart County Prosecutor's Office; and the city of South Bend Legal Department.

Wolf is a native of Granger, and lives in South Bend with her husband.

Goshen native elected partner at Crowe Group

Justin Stone, a native of Goshen, has been elected as a new partner at Crowe Group LLP, the parent company of Crowe Chizek and Co. LLC. The company is an accounting and consulting firm.

Stone is based in Crowe's Fort Lauderdale, Fla., office. He is a 1993 graduate of Goshen High School.

Airport manager named to energy task force

John Schalliol, executive director of the South Bend Regional Airport, has been named to the American Association of Airport Executives Energy/Air Service Task Force.

AAAE created the task force to explore approaches that airports can take to address the rapidly changing air service business environment that is occurring because of higher fuel prices.

Unemployment

U.S.

August	6.1 %
July	5.7 %
August 2007	4.7 %

Indiana

August	6.4 %
July 2008	6.3 %
August 2007	4.5 %

Elkhart-Goshen

August	8.9 %
July	9.4 %
August 2007	4.4 %

Michigan City

August	6.1 %
July	5.6 %
August 2007	4.8 %

South Bend

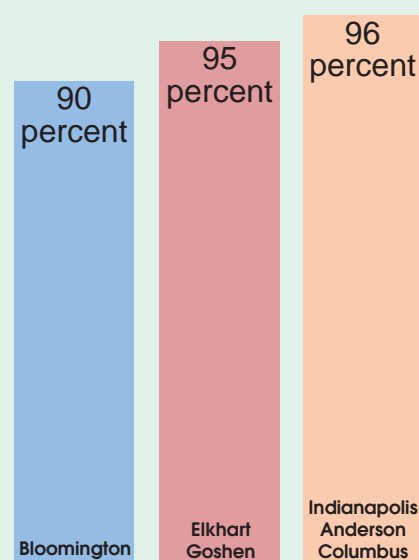
August	7.2 %
July	7.6 %
August 2007	4.9 %

LaGrange County

August	8.5 %
July 10	10.3 %
August 2007	4.6 %

Pay for Indiana metropolitan areas for 2007

U.S. benchmark/all jobs



Survey: Manufacturers optimistic

The National Association of Manufacturers Small Manufacturers Operating Survey for 2008 shows that most respondents are optimistic about results in 2008, with 56 percent expecting sales this year to rise at least 5 percent, and 16.2 percent expecting increases of more than 10 percent. Less than 27 percent expected sales to decline at least 5 percent from 2007, with 12.4 percent expecting a decline of more than 10 percent.

According to NAM, the survey results confirm that the tax cuts for business designed to encourage capital investment are having the desired effect. More than 80 percent of respondents expect capital investment to increase or at least stay the same, with only 17.2

percent expecting a decrease. The largest group, or 28.5 percent, expected capital investment to rise by more than 10 percent. The average capital investment for 2008 among respondents was \$1,585, 641.

More than half of respondents say the reduction of the tax rate for S-corporations is "important" to their businesses. All of which suggests continued expansion in the manufacturing sector and creation of new jobs.

The survey also confirms that the opportunities created by free trade agreements are sparking expansion by small and medium manufacturers. A growing number of those manufacturers report increased export sales.

The average sales attributed to exports was 12.38 percent, up from 10.73 percent the year before. A full 58.5 percent of respondents expect exports to rise at least 5 percent this year, and more than half of those expect rises of 11 percent or more. Only 20.8 percent report they expect no export sales this year.

Also, 89 percent of the responding small companies say they expect to increase employment in 2008, and 91 percent expect it to increase in 2009, but that is contingent on their ability to find job applicants who are qualified to work in modern manufacturing. That is a growing concern for U.S. manufacturers as an aging work force nears retirement, according to NAM.

Urban consumer price index

	Feb. 2008	Mar. 2008	Apr. 2008	May 2008	June 2008	July 2008	Aug 2008	12 mos. total
Food & beverage	.4	.2	.9	.3	.7	.9	.6	5.9 %
Housing	.2	.4	.3	.5	.5	.6	-.1	3.8 %
Apparel	-.3	-1.3	.5	-.3	.1	1.2	.5	1.7 %
Trans.	-.7	.7	-.7	2.0	3.8	1.7	-1.5	12.1 %
Medical care	.1	.1	.2	.2	.2	.1	.2	3.3%
Recreation	.1	.3	-.1	.1	.1	.4	.5	2.4%
Communication & education	.1	.3	.4	.4	.5	.5	.2	3.6 %
All items	.0	.2	.1	.2	.3	.3	.2	2.5 %
Special indexes								
Energy	-.5	1.9	.0	4.4	6.6	4.0	-3.1	27.2%
Food	.4	.2	.9	.3	.8	.9	.6	6.1 %

Source: The Bureau of Labor Statistics

Employment cost index June 2007 - June 2008

U.S. - Total compensation	+3 percent
U.S. - Wages and salaries	+3.1 percent
Midwest - Total compensation	+2.7 percent
Midwest - Wages and salaries	+ 3 percent

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