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Jeff & Cynthia Gilane with Sadie

Advantages local businesses have over the competition

Small businesses on Main Street and big box chains have been competing for consumers' attention for decades.

Historians say that big box stores were born in the early 1960s when Wal-Mart, Target and Kmart entered the retail landscape. It's been more than 60 years since these chains arrived and they certainly have garnered their share of

Big box businesses have size, inventory and often price on their side. However, when consumers look beyond those factors, it's easy to see all of the benefits small

businesses offer that behemoths cannot. Here are a handful of advantages local businesses have over the competition.

WORK THE LOCAL NICHE

What makes big box retailers so

familiar to shoppers is one can stop in a store in the middle of Nebraska and likely find the same items as a store in Hawaii, with only a few subtle differences between the locations.

Big box companies work with the same suppliers and ship the same products all over the world.

Customers seeking personalized items and services for their particular regions are better off utilizing local small businesses that can bring in regional vendors more readily.

PASSIONATE OWNERS AND OPERATORS

Walk into a big box store or other business and you may find a handful of dedicated employees, but not quite at the level of small businesses. Small business owners prioritize the customer experience because they know they need to work hard to retain customers.

This translates into knowing the products well and sharing as much knowledge as possible with customers. Big box businesses vulnerable to heavy staff turnover often do not have a vested interest in the brand.

BETTER SHOPPING EXPERIENCE

Big box stores draw customers during peak times when they're home from school or off from work. That often translates to long lines both at checkout and at customer service or return counters.

By contrast, there may be no apparent



rhyme or reason to when shoppers visit small businesses, meaning there likely will not be crowds. It's much more pleasant to browse wares without having to contend with shopping cart traffic and people blocking aisles.

ADVANCED TECHNOLOGY

Big box companies have invested millions of dollars into their point-ofservice systems and other technologies, which means it can be a very slow transition to new options as times change.

Small businesses generally can shift to newer, better technology more readily because they do not have to do so on the same scale as their larger competitors.

GENERAL AGILITY

Changing technology on a dime is not the only ways small businesses excel. They can experiment in other ways, such as a home contractor offering a special price deal for a certain period of time, or a clothing store experimenting with new instore decor.

Big chains cannot pivot that quickly, and any changes must be approved by corporate and implemented across all centers.

Although small businesses may have a tough time beating big box retailers on overall price, there are many other advantages such enterprises have over the competition.

(METRO CREATIVE)



A+ Power Sports & Trailer Sales

A+ Power Sports is run by the Nichols family, from the left: Kole, Kevin, Barb, Tristyn and Logan - with help from their dogs Buddy, Indy and Skye, and a great team of employees. The adventure began in 1994 when owners Kevin and Barb, avid riders, turned their passion into a business. They sell new and used Polaris ATVs, Side by Sides and snowmobiles as well as trailers, apparel, parts and accessories while also servicing equipment. A+ Power Sports is at 622 E. Court St., Elkhorn. For more information, call 262-723-8822 or visit AplusRide.com.

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Lyle's touts multiple grilling, cooking options

BIG GREEN EGG, INDUCTION COOKTOPS AMONG INVENTORY HIGHLIGHTS

yle's TV & Appliance, of Elkhorn, has been in business for decades and offers many household

options for consumers looking

to fill their home and the outdoor patio.

While the Elkhorn-based business has several items in stock, such as refrigerators, televisions, dishwashers, ovens and stoves, and other items, Lyle's also touts a diverse range of outdoor grilling options.

Lyle's President Tom Schinke said the company has gas grills, pellet grills manufactured by Traeger and other key distributors, as well as wood fire pizza ovens. The store also sells a variety of indoor cooking appliances – from induction cooktops to dual stoves.

"We have got a little bit of everything for everybody," he said. "We sell everything from low end to high end. We are price

BIG GREEN EGG CONTINUES TO BE A HOT ITEM

Schinke explained that his business offers grilling options designed to last for years. Within the last decade, Lyle's introduced the highly touted Big Green Egg to its customers.

The Big Green Egg, which launched nearly 50 years ago in Atlanta, is sold exclusively at independent retailers such as

Mike Essman, account manager for Big Green Egg in Wisconsin and Iowa, said the company's relationship with brick and mortar stores is highly important.

"We started as a small business in 1974 in Atlanta and we continue to maintain that relationship with independent dealers

throughout the world," BY Jason Arndt STAFF WRITER Essman said.

CORRESPONDENT

& Sandra Landen Machaj 'We support the independent retailer. That is very important to this

company with the brick and mortar stores, the stores like Lyle's," he added.

The Big Green Egg initially became popular in the southern and western regions of the United States.

Since then, people from around the world have become attracted to the Big Green Egg for its versatility, Essman said.

"It's the versatility of it. It's not just a grill, it's an experience is what it is. It's a smoker, it's a grill, it's an oven," he explained.

The Big Green Egg, which has a ceramic shell and can withstand frigid Wisconsin temperatures, offers precise and accurate temperature control features for consumers looking to prepare any type of food outdoors.

"I can run the temperature from 180 to 1,200 degrees any time of the year," Essman

Additionally, according to Essman, the Big Green Egg comes with a lifetime warranty, primarily for the ceramic shell.

While the Big Green Egg offers versatility, the product is available in several sizes, but Essman noted consumers should consider how many people they plan on serving food when deciding on which size to purchase.

"We have seven different sizes available and it all depends on how many people you are cooking for," he said. "You want to make sure you have the room.'

Although the Big Green Egg is extremely heavy, the mini eggs can serve as an ideal size for people looking to use the product for tailgating, since it comes with handles.

Unlike the typical gas grill, the Big Green



Tom Schinke and his wife, Sue, now run Lyle's TV and Appliance, which was started by Tom's dad in the mid 1950s. They sell and service a variety of appliances, as well as numerous grills, including the Big Green Egg and Traeger.

SANDRA LANDEN MACHAJ Family Owned Business



Lyle's TV and Appliance has been a fixture in Elkhorn since Lyle Schinke started the business in 1956. It remains in the same location and is now under the direction of Lyle's youngest son, Tom, and his wife, Sue.

SANDRA LANDEN MACHAJ Family Owned Busines



There are a variety of grills available at Lyle's, including Traeger, described as the original wood pellet grill.

Egg's features are all about simplicity.

Essman said the Big Green Egg needs minimal, to low maintenance, and it can be easily cleaned.

Schinke said Lyle's sells 75 to 100 Big Green Eggs on annual basis.

"I started with one Big Green Egg about seven years ago, now I have three of them at home," Schinke said. "I also have a Traeger."

INDOOR COOKING OPTIONS

One of the newest indoor cooking options is the induction cooktop, available at Lyle's. An electric smooth glass cooktop, it's unique in that it doesn't heat up, making it safer, especially in homes with young children.

The induction cooktops can be installed on your countertop, or they can be part of a traditionally styled range. The induction cooktops require special pots and pans made of stainless steel with magnetic ability for use on the surface," Tom's wife, Sue Schinke,

"The induction cooking surfaces are often used to replace gas stoves because of the instant on and off feature, with no hot surface remaining once it is turned off.'

People who are used to cooking with gas but switching to an electric stove may have

difficulty dealing with the difference. The gas stove is an instant-off type of cooking. In other words, when accustomed to using a gas stove, food can easily be overcooked when switching to an electric cooktop because the heat doesn't stop cooking immediately upon turning the burner off.

Electric burners, on the other hand, can continue to cook the food in the pot or pan after it's turned off because the burner remains hot. Those who have used an electric stove and switch to a gas unit might have the opposite challenge of turning the burner off expecting the food to continue cooking only to find that the heat stopped much quicker.

With use, people likely learn to adjust to these changes, but an induction cooktop may be an ideal option for those converting from

The induction cooking surfaces are manufactured by several major appliance makers including GE, Bosch, Wolff and Frigidaire, which are featured at Lyle's. Choices begin with a cooktop, a stand-alone range or one that slides into a special built-in space in the kitchen.

While there was a time when there was not much of a choice of style or colors for

• CONTINUED ON PAGE 5

TRUCKING NOT JUST A JOB BUT A CAREER

Like many these days, the trucking industry is suffering from a lack of hands on deck.

Jennifer Eisenbart STAFF Don Hansen, general WRITER manager and head of human resources and safety at

Veteran's Truck Line in Burlington, has had 40 years in the business. He's moved up over those years with Veterans, from when it was just "seven straight trucks and a tin shed.'

Back then, drivers came to the industry naturally.

"Back in '83, there were a lot of family farm kids out there that had CDLs," he said, referring to what was then called a chauffeur's licenses and is now called a commercial driver license.

"It was very easy to get a chauffeur's license back in the day, especially if you were a farmer's kid, because you were driving a grain truck," Hansen said.

Now, along with tougher procedures and lengthier and more expensive education, getting certified as a truck driver is harder than it used to be. It's one of the many battles that employers like Veteran's is

Hansen said while he's had a good career and enjoys his job, he doesn't have an answer - precisely - on what would draw today's youth to the field.

"It's a way to see several different states," Hansen said. "Over-the-road driving is lonely, but a lot of younger kids can do it. You get paid to travel from state to state. Being a regional driver for Veteran's, you see several different states."

He said part of the reason for the shortage is a lot of truck drivers are retiring and there's not a lot of younger kids getting into the field.

KINDS OF DRIVING

Veteran's Truck Line, Hansen explained, is what is referred to as a regional trucking company.

The company works with between five and eight states, depending on the time of year. Generally, their trucks travel throughout Wisconsin to Minnesota, lower Michigan, Iowa, Indiana, Illinois and Ohio. Kentucky was recently added as well.

That's different from over-the-road truckers, who can literally drive from one side of the country to the other, as well as from north to south.

There are also local drivers, who deliver around the area. Cargo can vary from refrigerated consumables to heavy equipment to clothes and electronics.

As Hansen mentioned, schooling and



Veteran's Truck Line, which is in the Burlington Manufacturing and Office Park, is a regional trucking company, meaning their trucks generally travel throughout Wisconsin to Minnesota, Illinois, Indiana, Iowa, lower Michigan as well as Kentucky. Don Hansen, general manager at Veteran's Truck Line, said for those willing to work, top drivers can make around \$100,000 a year.

SUBMITTED PHOTO Family Owned Business

regulations have made it harder to get a CDL license. He said that most students will pay between \$4,000 and \$6,000 for the schooling – which can last between one and three months – depending on the depth of knowledge within the program.

Hansen considered the education offered in Appleton at Fox Valley Technical College worth recommending - his own son attended the program - but said some trucking companies offer their own schools or offer reimbursement for drivers to attend school.

'It's about 50-50," Hansen said about whether driver's pay out of pocket or receive compensation. "A lot of people are doing it on their own.'

Drivers learn everything from how to handle the vehicle and pre- and post-drive safety checks, to backing and driving skills as well as how to handle the various paperwork tasks associated with the job.

A LOOK AT THE JOB

Hansen made it clear that trucking is a

"It's not just a job," Hansen explained. "It's a career these days."

Experienced drivers can start at \$23 an hour at Veteran's and move up to \$24 an hour after six months.

"It's based on experience and knowledge," Hansen explained. He said while Veteran's is short a few drivers, there's presently a good mix of drivers at the company. "If you're willing to work, top drivers can make near \$100,000 a year

working for me," he said.

Many of the drivers at Veteran's are 20-plus year veterans, or they come to the company to finish out their career and choose to retire from there.

Those experienced drivers help train rookies and get them out on the road where

Hansen also stressed a few points that drivers of regular vehicles might not know including the following:

- Many commercial trucks are restricted so they cannot go more than 65 miles an hour, as a way to improve gas mileage and
- Trucks do turn wider, especially on right-hand turns, and it isn't always possible for a truck driver to see a car
- sneaking past them. • Semi trucks need far more distance to stop than regular vehicles.

All of this, combined with the job itself, is something to keep in mind if considering

Veteran's Truck Line is at 800 Black Hawk Dr., Burlington, in the Burlington Manufacturing and Office Park. For more information on a career in trucking, call Veteran's Truck Line at 262-539-3400.

LYLE'S • CONTINUED FROM PAGE 4

new appliances, today there are choices. The most popular finish currently is stainless steel, which comes in several finishes including polished satin, gun metal and fingerprint free.

A few people still choose to order white but those are less popular and the stainless is

"There is one company Blue Star, that offers a variety of many different colors and if they don't have a match in their large inventory of colors, they can custom match the shade you'd like," Sue said.

These high-end finishes are often used for an upscale kitchen. They may combine this made-to-order finish with special handles and knobs to provide a "wow look." For a

very high-end look, consider the newer gold handles and knobs for the stove instead of the more traditional look and color.

One popular choice is a dual stove, which has a gas cooktop and electric oven. The stove may also include drawers to keep food warm while other parts of the meal are

Lyle's has numerous kitchen appliances in its inventory, with many items on display in a showroom.

"A few years ago, we were given a showroom update by our buying group," Sue said. "We chose to have our kitchen display area done where we can now showcase the latest in major kitchen appliances."

KEEPING IT IN THE FAMILY

Lyle's has been open at its current location since 1956, when Lyle Schinke first bought the property, a private home where he raised his six children while running his business from the front of the building.

As the business continued to grow, Lyle tore down more of the house and enlarged the business showroom area.

According to the company's website, Lyle never closed the store, not even for a day, while he expanded the business to its 16,000

square foot showroom. Today the store is owned and run by Lyle's youngest son, Tom Schinke, and his wife, Sue, along with some help from their children and

grandchildren, making it a business that has had four generations involved.

Lyle's is the largest and last independent dealer in Walworth County.

The business personally services most brands of appliances. They will provide service for appliances they sell and for most others even if purchased elsewhere once the warranty has expired.

Lyle's TV and Appliances is at 17 S. Washington St., Elkhorn. Contact them by phone at 262-723-3477 or visit the website at www.lylestv.com. Hours are Monday through Wednesday, and Friday, from 8 a.m. to 5:30 p.m., Thursday, from 8 a.m. to 6 p.m., and Saturday, from 8 a.m. to 4 p.m. The store is closed on Sunday.



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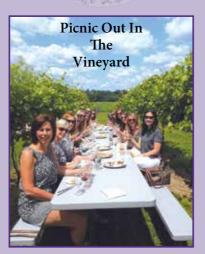
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Apple Barn offers award winning wines

Variety of flavors made in small batches, ensuring consistent richness, quality and taste

astes change during the spring and summer. People forsake the heavy foods of winter and enjoy the lighter fresh fruits and vegetables that the area is known to

Likewise, tastes in beverages also tend to lighten from the full-bodied, heavier wines of winter to lighter, less-filling beverages. On a beautiful summer day, nothing beats a drive into the Wisconsin countryside to enjoy the beauty of nature and to discover special places to be enjoyed - among them, special small

The Apple Barn Orchard and Winery has been in business since 1848 and is still owned by the same family, the Jacobsons, all these years later.

While many people think of the Apple Barn as the place to pick and purchase fresh apples in the fall, it is more than just an apple orchard. It is a full farm that grows a variety of crops, along with a winery that produces a variety of wines made from the fruits grown on the farm under the direction of winemaker Steve

While in fall the grounds are full of customers purchasing apples, pumpkins and various bakery items - including fresh baked pies and homemade donuts - in summer the Barn is alive with visitors arriving for strawberries. The Barn is open for picking beginning in June until they are finished producing, usually in mid-July.

The Apple Barn is also known for its award-winning unique wines, not made with grapes but with fruits mostly grown on the farm. While many people think of wines made with fruits other than grapes are very sweet, this is not always the case.

"While some fruit wines are very sweet and used as dessert wines, others are light and fruity, perfect for a summer day," shared Jacobson.

At this time of year, customers are looking for that light fruity wine to enjoy on a warm summer day while sitting in their own backyards or spending some

BY Sandra time at the Apple Barn's Tasting Landen Machaj CORRESPONDENT

"Strawberry wines are a favorite at this time of year along with the rhubarb wines,"

said Jacobson about the summer offerings.

The combination of mixing strawberry and rhubarb creates a wine that is especially enjoyed during the warm summer months. Light, refreshing, and created from strawberries and rhubarb grown on site, it is sure to become a favorite.

If purchasing some of the strawberry wine, also look at the hand-painted wine glasses by Sandra Glinner. The ones decorated with strawberries are perfect for summer entertaining – especially if hosts are serving the strawberry wines and some freshly picked strawberries.

Each wine created in the winery is done in small batches, ensuring that the richness, quality and taste remain consistent. All are created under Jacobson's watchful eye. The types of wines brewed change as the fruits ripen and become ready to be

Stop in the tasting room for a sample of the light summer wines. There is not a charge for a tasting but they are always grateful for any tips. Tips do not go to the servers but are donated to the Leukemia-Lymphoma Society of Wisconsin to aid in its work of trying to find a cure. In the past few years, the Apple Barn has donated thousands of dollars to the society thanks to the donations received.

The Farmer's Daughter, with its own brand of jams, jellies, apple butters and pie fillings continues to increase in popularity. It also carries a large number of Wisconsin-made products.

The Apple Barn is located at W6384 Sugar Creek Road, Elkhorn, and is open Friday and Saturday from 10 a.m. to 4 p.m. and Sunday from noon to 4 p.m. During strawberry season, the facility is open seven days a week.

Reach The Apple Barn by phone at 262-728-3266 or visit them online at www. applebarnorchardandwinery.com. Also, check out the business's Facebook page







to taste some of the wines. top: The Apple Barn's fruit wines are displayed along with hand painted wine glasses by Sandra Glinner. far left: Among customer favorites at the Apple Barn are the strawberry wines, the rhubarb wines, and the strawberry/ rhubarb blend.

SANDRA LANDEN MACHAJ Family Owned Business

at left: Many of the wines created at the Apple Barn are made from fresh fruit grown on the farm, including strawberries.

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The excavation business got started in the early 1950s when John Wanasek, the fourth-generation owner's grandfather, Louis was building a house and he couldn't get anybody to dig a sewer lateral. Undaunted, he bought an old tractor with a backhoe on it and did the work himself ... eventually doing dig work for plumbers. That evolved into a full service, sewer water and excavation business.

Today, the company is a reflection of the needs of southeastern Wisconsin and the shaping of the company to meet those needs.

The Wanasek Corporation is a respected contractor in southeast Wisconsin and has been for over 70 years.

Wanasek Corp. remains a family business offering quality excavating and related services. Most projects are in southeast Wisconsin where they specialize in sewer and water main installation in new and existing streets and both large and small commercial sites.

The skill, loyalty and diversity of Wanasek's more than 80-person workforce make the company a standout in the industry.

Over the years the Wanasek Corporation has successfully completed many projects for well-established architects, municipalities, developers and general contractors in

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Dream realized for Kelly's Pot Pies owner

Kelly's Pot Pies & More was founded three years ago based on the lifelong dream of Kelly (Dragan) McGinnis to own and operate her own food service business.

She was born and raised on the South Side of Milwaukee and early on was introduced to the food service industry by her grandmother, Micky. At the time, Micky ran The Patio Club on 27th & Forest Home which later moved to 37th and Lincoln when Kelly's Mother, Connie,

For several years, Kelly was involved in the business doing everything waitressing, bussing tables, event planning and more. She learned the business inside and out but what really stuck with her was the importance of providing top notch food and quality service!

Over the years she had a variety of jobs in the food industry. After years of

dedicating her talents to various employers and two bouts of breast cancer, Kelly decided it was time to venture off on her own to fulfill her lifelong dream. That's when she and her husband, Pat, decided to move forward together and make that dream a reality by opening Kelly's Pot Pies

Kelly's main location and production kitchen is in the strip mall between Hansen's Food Market (formerly Piggly Wiggly) and Martin's Hardware & Pet in East Troy. The kitchen is shared with Toothpicks Catering, which helps keep costs down and has worked out great for both businesses.

Last year, Kelly & Pat opened a second store at 3268 Main St., Greenfield, which is managed by their son-in-law, Patrick Rock.

In addition, they take part in a number of farmers markets throughout southeast





Kelly's Po

the many facets of the food industry and the importance of providing top notch food and quality service. Kelly's Pot Pies & More is based in East Troy and has a second store in Greenfield.

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Wisconsin and northeast Illinois. Their products can also be found at 13 different specialty stores throughout the area.

Kelly can generally be found working hard in the East Troy kitchen along with her dedicated staff. Pat, who retired two years ago from his 20-plus year real estate career with Shorewest Realtors now handles the bookkeeping, payroll and marketing for the business.

Kelly and Pat encourage you - if you haven't already done so - to come and experience what they have to offer for yourself!



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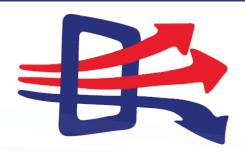
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Ways to use and get value from a business plan

hat is a business plan By **Tim Berry** used for? That fully depends on your business needs.

business stage and specific

If you're just starting, you'll use a business plan to deal with uncertainty and navigate early doubts and questions. If you're seeking funding, then you'll be using your business plan to explain your value to potential investors and lenders.

When created correctly, a detailed plan can help you successfully start, manage, and grow your business. Of course, this is just a simple introduction to the purpose of a business plan. Let's explore and explain the uses of a business plan for each stage.

WHEN STARTING YOUR BUSINESS

When starting a new business, your business plan is meant to help you explore, define, and connect. You're evaluating the type of business you'll be running, who your target market will be, and defining how sections of your business will operate. Here are the key methods for using a business plan to successfully start your business.

Evaluate and develop your business idea

Is your business idea valid? Should you even pursue it? Will it sell enough to cover costs and expenses? Who else is doing something like this?

Your business plan will help you answer these questions. It guides you through the process of making the right educated guesses for every area of your business.

This includes initial financial planning and outlining expected sales, costs of goods sold, expenses, and cash flow. You'll also set up your strategy, tactics, major milestones, and success metrics.

Evaluating your idea by developing a plan ensures that you're prepared and minimizing risk. You don't need to have everything perfectly developed. However, you should know enough to determine if your idea is valuable and sustainable.

You want to keep things short and simple. Start with a lean business plan, which is a collection of bullet-point lists and projections. Use it for yourself and your team members only, not to show to

At the end of the day, your goal is to be able to deal with the big questions. Is this really a good idea? Will it work? Can you

Inform your branding and mission

Writing a business plan doesn't just help evaluate your business idea. It also ensures that you're outlining core business operations that allow people to recognize, like, and trust your company. This is encompassed by your branding, value proposition, and company mission.

Branding is all about how your business looks and feels. Your mission statement helps define what your brand stands for and your value proposition officially defines how products and services effectively serve potential customers.

Trying to please everybody is usually a shortcut to failure. Creating these upfront streamlines your focus. Through effective market research, you create an informed brand position designed to reach and resonate with a specific audience.

Identify professional gaps

Just like you can't serve everyone, you also can't be an expert on everything involved in running a successful business. Maybe you have industry expertise, solid management skills, or a specialized skillset. However,

there may be other areas such as accounting, customer service, or marketing that you are completely unprepared to take on.

Creating a business plan allows you to explore operational areas that you are unfamiliar with and assess what skill gaps you need to fill. Even without experience, you'll attempt to outline the functions of your marketing plan, financial forecasts, sales channels, etc. As part of this exercise, you can also mention specific roles or areas of operation that you need to outsource or fill.

This will directly tie the onboarding of professionals to your milestones and startup strategy. This will help you determine the right time to bring on more people and prove to investors that you are thinking ahead.

Connect with mentors

Your business plan can be a great introduction to working with mentors, counselors, and business development

Aside from these formal relationships with mentors, there are informal relationships that can evolve into mentorship over time. It may be another business owner, someone you're pitching to, an employee, or someone you randomly connect with at a

This is where your business plan can be a great tool for explaining a business to somebody who might be able to help with it. Just keep a lean and streamlined version of your plan, or even just your summary, ready

Connect and partner with suppliers

Business owners use forecasts and financial statements to manage their sourcing, suppliers, contractors, and inventory. You'll anticipate sales and expenses ahead of time, review actual results, and revise accordingly.

Regularly scrutinizing your projected sales and costs can better inform your purchasing decisions and optimize inventory. Too much inventory can be a drain on cash. Too little can hurt production

Understanding the state of your financials will also make it easier to approach suppliers and vendors to discuss growth plans, negotiate product or service pricing, and changes to inventory.

The importance of a business plan in this instance is making sure you're fully prepared to have these conversations.

TO PURSUE FUNDING

An inevitable step for most existing businesses is the pursuit of funding. It can occur early in the lifespan of a business to help get it off the ground or may take years until it becomes necessary to achieve an escalated level of growth. Here are ways you can use your plan to gain funding and present it to potential investors.

Solidify your funding needs

Investors always want to know how much money you need and what it will be spent on. Bankers expect you to apply for loans for some specific amount.

Before you seek out a loan or make a pitch, you'll need to understand how much funding you require. You can use your business plan to estimate that total. It will also demonstrate why you need that money, what you'll do with it, and how it will help

That process starts with your educated guesses about sales, costs, expenses, and cash flow. If your projections indicate you can get by without other people's money, then heave a sigh of relief. If the projects show a deficit, then that is likely how much money you need in funding.

Support for loan applications

Your business plan is your bestsupporting documentation when submitting a loan application. Most commercial bank loans and especially Small Business Administration-backed loan applications require a business plan as part of the process. It should include essential financials including sales, costs, expenses, and cash flow statements.

These days it doesn't always take a long formal business plan document. Often a lean business plan is enough to support a loan.

Guide your pitch to investors

I've seen founders fail a pitch because they couldn't answer common questions, such as: What are you projecting for marketing expenses? How much is your gross margin? What's the headcount assumption?

This can be a death sentence for your chance at funding. Investors can immediately tell if you don't have a plan to back up your pitch.

Another important myth to dispel is that investors don't read business plans. The truth is that they will often reject a proposal based on just a summary. But when they like the proposal, the summary, and the pitch, they need the full plan to guide due

In short, you need to have your business plan prepared. It will enhance your pitch and make it easier to move on to the next step to

Manage funding once received

Having a business plan doesn't just help you gain funding; it also helps you effectively manage it. You'll have this outlined in an initial use of funds report and engage with investors through the ongoing planning process.

Track results including essential numbers and execution. Review those results regularly and revise as necessary. Use that process to provide updates as needed for your bankers or investors.

MANAGE AND GROW YOUR BUSINESS

The best and most common ongoing use of your business plan is to steer, manage, and grow your business. Think of it as a system that mimics navigation in your car.

The long-term goals are the destination. The strategy, tactics, execution, and essential budgets are the route. Tracking and reviewing real-time information are the choices you make when driving. They help you determine if you should adjust your route or stay on course.

Recognizing this primary use of the business plan also helps you focus on what you need and don't need for your business plan. Here are ways you can use it for effective business management and growth.

Establish a strategy and the tactics needed to execute it

Use your business plan to clarify your strategy, determine the tactics necessary to support it, and track your execution. No need to write elaborate text explanations. You can deal with just bullet points that

summarize and remind you of the main

Think of this as a tool for maintaining focus. Most business owners and entrepreneurs want to do everything they can to please every customer.

But what we learn in the real world is that there is the principle of displacement in small businesses. What we do rules out what

Monitor and measure business performance

This ties directly into establishing your strategy and tactics but deserves its own focus. Your business plan is not only useful for defining milestones, key performance indicators, and success metrics. It's also an invaluable tool for tracking and measuring

Having these metrics sit directly within your plan ensures that you're linking tactile performance back to your broader strategy. And should you need funding later, it makes it easier to plan for a professional pitch.

Explore potential scenarios

A what-if analysis allows you to explore what might happen to your business in

What if we open another location? What if we change pricing? What if we add another employee? What happens if we don't reach our sales goals?

You can use your business plan as a tool for scenario analysis. Then leverage your forecasts to develop at least a worst-case and best-case financial scenario.

Determine the right time for growth initiatives

Rather than blindly guessing if you're needing to invest further to achieve growth, vou can instead coordinate around swings in revenue, costs, expenses, and priorities.

For example, there may be an optimal time to launch a new website, a second location, or even an additional product. In any of these circumstances, you can use your plan to better understand how these or anything else will affect your business.

Update your plan based on actual results

Using your business plan to track your strategy, tactics, and execution is the first step. The next step is to engage in regular plan reviews so that you can steer your business with course corrections as required.

When a business plan review turns up results different than expected, you will always have the dilemma of whether to change the plan or the execution.

In any case, using your plan in this way means you spend more time reviewing and less time pulling together data.

Leverage growth planning

Business planning is the best way to get what you want from your business. It coordinates strategy, tactics, business activities, and teamwork, and pushes results to the forefront.

There are many types of plans out there, and you don't always need a formal business plan document. If your intention is to leverage your plan as an internal management tool, then you should start with a one-page plan.

Tim Berry is the founder and chairman of Palo Alto Software, which owns and operates Bplans. For more information, including access to free sample business plans as well as business tools and guides, visit bplans.com.



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High quality furniture, service keys to success

REED'S HAS BEEN A FAMILY BUSINESS FOR NEARLY 155 YEARS

which has been at its present location in Elkhorn since 1957 but

BY Sandra Landen Machaj CORRESPONDENT

officially became a business in 1865 – see the related sidebar for a recap of the history.

Today brothers Joe and Jim Reed are the owners of Reed Furniture, and they continue to provide high quality furniture and service to their customers.

"We sell furniture that is built to last," said Joe Reed. "High quality furniture at reasonable prices. That is what most people are looking to purchase.

In the past few years, the Reed brothers have tweaked the inventory to better meet what customers are seeking.

"People in this area are looking at a mix of traditional and transitional furniture," Joe said. "Not many are interested in modern styles. In the last couple of years, most customers are requesting furniture made here in America."

One of the brands the store carries is King Hickory, whose sofas can be custom ordered in the buyer's choice of a variety of fabrics.

According to Joe, a good quality sofa should last for about 20 years, if it's cared for while less expensive sofas may only last

If customers are not sure what they're looking for, a visit to the Reed showroom should help clarify things or at least get them heading in the right direction.

The showroom features many different styles of chairs, couches, love seats, dining room sets and bedroom furniture - in a variety of colors and fabrics. The showroom is especially helpful for those who have difficulty visualizing what the furniture might look like in a home setting

End tables and lamps along with other decorative accessories are also in place throughout to offer customers ideas on the look of a complete arrangement.

"The sofas can be ordered in fabrics and styles to meet your needs," Joe said. "Our staff will work with you to help you find the look you are trying to achieve.

One of their sales consultants, Jaimie, has been working at Reed for more than 20 years. During that time, she has developed a good sense of interior design and works well with those trying to make decisions about

Those not ready to make decisions are welcome - and encouraged - to wander the store looking over the variety of furniture choices. If a customer wishes to look around by themselves, staff will respect that, but when they're ready for assistance, the team at Reed's will be ready.

STAYING CURRENT

There was a time when all the pieces of



furniture in a room matched, but today chairs and other pieces are often different to bring another color into the room.

Recliner chairs remain popular, and Reed's has a large number on display in a

Many people who stop in are looking to replace or add furniture because they've grown tired of the gray colors that were popular for a number of years.

Once the larger pieces for the room are in place it's time to consider what else might add to the new look including end tables and coffee tables, which can be seen throughout the store in many styles and finishes.

"High-cost end tables are not as important as high-end sofas. Put your money on the things you sit on. They will need to be sturdy to last," Joe said.

Amish Furniture from Door County is well known for its high-quality work and a variety of Amish furniture pieces can be ordered. There are several pieces on display in the showroom and it's made to customer specifications including the type of finish preferred.

Lift chairs are comfortable and helpful for those who have difficulty getting up from a chair or need to change positions frequently. Reed Furniture has a limited number of them in stock, but there are more available that can be ordered.

BEDROOM OPTIONS, TOO

New bedroom furniture is also available from Reed's in a variety of styles. Mattresses need to be replaced – more often than most people choose to do. It's usually only when they wake up each morning with a sore back that they begin to realize it's time for a new

Reed's sells Comfort Sleep mattresses, which are locally handcrafted "with the hardworking hands of skilled American craftsmen right here in Wisconsin. Our sleep gallery has 17-plus beds to try that range from budget friendly, all foam options to

luxurious hand tufted beds."

From assembly to hand-tufting to packaging, Comfort Sleep mattresses have been proudly made at the WG&R Mattress Factory in Two Rivers since 1984.

"All the components used in the mattress are from Wisconsin. The springs are made in Sheboygan and the foam is from Middleton. Depending on which mattress is chosen, one can expect to have a warranty from 5 to 15

Those looking for a new bedroom set might want to consider Vaughn-Bassett. These American-made, solid wood bedroom sets are made from cherry, oak, maple, or birch, are well constructed and will provide many years of service, according to Joe.

ASSISTANCE WITH STYLES

Customers will often bring in a photograph of the room and then work with staff to determine the appropriate size and style of furniture for that room. On some

occasions staff will go to a customer's house but a photo is often all that is needed.

'We don't do curtain and drapery design. We focus just on furniture – fine quality and great style," Joe said. "We deliver all the items to the home without additional charges in about a 60-mile radius from Elkhorn.

Reed's also services what they sell.

We will handle dealing with the manufacturer if it's still under warranty," Joe

With nearly 155 years of service and experience behind them, customers can likely count on the fact that they'll still be there after the sale to ensure that any difficulties or problems will be solved expediently.

Reed Furniture is at 820 N. Wisconsin St., Elkhorn. For more information, stop by the store, call 262-723-2686 or visit the website at shopreed.com. Store hours at Monday through Thursday, 8:30 a.m. to 6 p.m., Friday, 8:30 a.m. to 7 p.m., and Saturday, 9 a.m. to 5 p.m.

A brief history of **Reed Furniture**

BY Joe Reed

Reed Furniture has been continuously fam-

ily owned and operated since 1865. Most people know that, or at least we advertise it enough, but it's a date that is kind of hard to put into perspective.

We were founded in Palmyra, Wisconsin by John Reed. Not much is known about that location, but the Civil War had just ended, and Wisconsin had only been a state for 17 years. We assume it was more of a general store that sold a little bit of

In 1871, John moved the store to Elkhorn, and it was located at the present-day location of Friend's on the Square. Elkhorn was the center of the county and had a thriving downtown. If you've eaten in the Elk Restaurant you've probably seen the old pictures of the city square from around that time. As was often the case, stores back then sold a variety of goods and ser-

Reed's has always sold furniture, but initially provided funeral services and other items as well. Our ledger book - which goes back to 1871 - records everything from tables to caskets. Our 'Grand Opening' ad for our present location in 1957 advertises wallpaper, blinds, carpeting, picture framing, wagons and even go-karts.

At some point around 1900, John's son, Albert Reed, took over from his dad and

business to the orange brick house located west of the town square.

Albert and his son Birdell ran the funeral home and store until our present-day store, at 820 N. Wisconsin St. was built in 1957. At that point Birdell retired and his two sons, Mike and Albert took over and decided to sell the funeral home and focus on furniture and carpeting.

Al's son Steve started working full time in 1973 at the age of 17. He officially took the keys to the store in 1991. Mike retired that same year and Al retired in 1997. Since that time, we stopped offering carpet and started carrying mattresses.

Steve officially retired in 2016 and his two sons, Jim and myself took over the day to-day operations. We each began working at the store a little in high school on the delivery truck - the same way our dad and his dad got their start in the business.

Reed Furniture is still located at 820 N. Wisconsin St. in Elkhorn. We've adapted with the times but have always aimed to provide quality products the community needs. Today we are a full-service furniture store offering quality furniture and mattresses

This year we'll celebrate our 157th anniversary, and while that date may be hard to put in perspective, hopefully this brief history helps.







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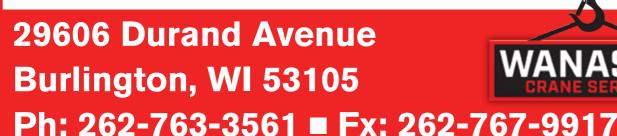


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Staller Estatehome to a variety of spirits

Whether sitting indoors or outside among the grapevines, Staller Estate is a great place to enjoy

BY **Sandra Landen Machaj**CORRESPONDENT

the fruits of the owners' labor as well as the beauty of the area.

The manicured vineyard is small but welcoming as visitors enjoy wine,

charcuterie boards and more.

Joe and Wendy Staller purchased the property – which had been an old dairy farm – and converted it to a vineyard.

Their interest in winemaking began while at the University of Wisconsin-Whitewater, where they studied biological and chemical sciences and began to dabble in amateur winemaking. Wendy then went to the University of California-Davis to complete the wine program.

"We started the winery over 10 years ago and have continued to grow, adding additional grapevines and creating a variety of wines from our grapes," she said. "It was a hobby that got out of control. Now it is a full-time business."

The winery is an ideal option for bachelorette parties, private tastings, birthdays, anniversaries, business meetings, smaller reunions, weddings and more. Depending on the size of the group, events can be held outside in the vineyard, or in the sunroom, the gazebo or Barrel Cellar Room.

Staller creates a variety of wines from the estate's grapes and have added some self-distilled vodka and fruit brandy to their product line. They also serve a variety of cocktails, including a special Dragonfruit Mojito.

"Of course, it's required that a brandy old-fashioned be on the menu in Wisconsin. We also serve the loaded Bloody Mary and other special cocktails," Wendy said.

She said in the summer, the popular choices are lighter wines and Staller Estate offers wine flights for those interested in

sampling a variety of flavors.

While many think of white as the lighter wines some reds are also favorites in the summer, including the Sun-gria, which is a blend of three red wines



above: Owners Wendy and Joe Staller, of Staller Estate Winery, Delavan, turned what started as a hobby into a full-time business. **top:** This flight of Staller's summer wines features a variety of whites and reds, including the Red Sungria, which touts fresh fruit flavors.

SANDRA LANDEN MACHAJ Family Owned Business

"We recommend serving it over frozen fruit to enjoy a real summery, fruit-laden drink," Wendy said.

Staller holds a variety of events at the winery including an annual Fire and Wine Shrimp Boil, dinners in October and November as well as a Christmas-themed dinner in December. They've also been known to host yoga in the vineyard.

For more information about Staller Estate, W8896 County Rd. A, Delavan, including upcoming events, call 608-883-2100, visit www.stallerestate.com or their Facebook page. The winery is open 11 a.m. to 6 p.m., daily.

Becoming a business owner the right move

FAMILY TIME AMONG POSITIVES FOR OWNER OF IN HOME FLOOR & WINDOW FASHIONS

My name is Mike Ciezki from In Home Floor & Window Fashions, a proud Waterford family owned and operated business.

My wife Michelle, who was pregnant with our daughter Jessie at the time, and I moved to Waterford in November of 2001 and have been proud to make this community a home for our family and our business ever since.

At the time, I was working as the fleet and commercial sales manager at a Ford dealership, where I had been, in one capacity or another for just shy of 20 years. Over those years, I saw too many people miss their kids growing up and sacrifice way too much time away from family, friends and community due to the long hours and demanding schedule of the car business.

I was ready for a change and in March of 2006 an unexpected opportunity to own my own business presented itself. I bought a Nationwide Floor & Window Coverings franchise and began the transition from cars to carpet.

Starting as a franchise owner was a great opportunity to learn about the flooring and window treatment industry from an extremely knowledgeable team headquartered right in Milwaukee at the time. Their training and development programs were fantastic and allowed me to hit the ground running with all the resources and contacts I needed to get a great start.

In May of 2006, I opened my shop-at-home business from an office in my basement and a van in my driveway, right here in Waterford.

A little more than two years later, the franchiser closed their doors and another change was in order. Rather than follow suit, I renamed the business to In Home Floor & Window Fashions and kept right on serving the Southeastern Wisconsin area from my home office and mobile showroom.

In the beginning of 2011, after 5 years in business, I was ready to take In Home Floor & Window Fashions operations out of my home and into a brick-and-mortar showroom. I knew I wanted to be in Waterford, so the search began for a suitable location. In March of 2011, that location presented itself and I bought our current "home" at 241 N. Milwaukee Street, which houses our design center to this day.

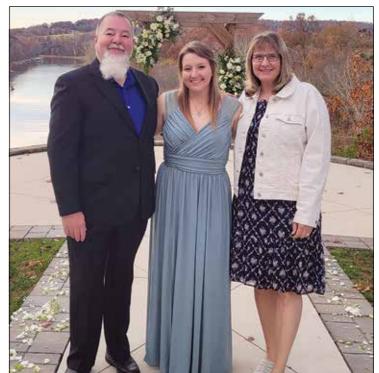
Although the option of a showroom for clients to visit and gather inspiration to transform or finish their home or office was a wonderful addition, I still love offering our shop-at-home service.

It's much easier for clients to choose carpet, flooring or window coverings in their home or office, with their lighting, paint colors and décor. It's a level of service that sets us apart from the big box stores and puts us in a better position to help make sure the entire process goes smoothly. Our goal is to make updating your home or office easy and this level of service sure seems to help in that goal.

I have truly been blessed by the opportunities that owning In Home Floor & Window Fashions has given my family and I over the past 18 years. It provided me the flexibility to be a big part of my daughter's life as she grew up, to spend more time with my family and to give back to the community that has given us so much.

The journey from cars to carpet may not have been the path I originally thought I would take, but I'm sure glad it led my family and I to Waterford.

Thank you for 18 great years; we're looking forward to helping clients with flooring, carpet and window coverings and to being a part of this community for many years to come.



Mike Ciezki. owner of In Home Floor & Window Fashions runs his business and also lives in Waterford with his wife. Michelle, and daughter, Jessie. SUBMITTED Family Owned

age 18 FAMILY OWNED BUSINESS 2024

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How to start an employee volunteer program

IT CAN BENEFIT THE COMPANY AND **COMMUNITY AS WELL AS STAFF**

A passion for volunteering is commendable. Some individuals are so excited about the prospects of giving back that they may want to recruit more people to help. Those types of people may find that their place of employment is a great place to spearhead volunteer recruitment

Companies are diverse, but they also tend to attract like-minded individuals, which can make it easier to recruit potential volunteers.

Business owners or human resources personnel looking to strengthen relationships among employees and give back to their communities can consider beginning volunteer programs at work. Here are some tips to begin this journey.

INVOLVE LEADERSHIP

It's important to get the backing and approval of company leaders before

CONTINUED ON PAGE 21

Е G A

A Family Operation

BILTRITE Furniture-Leather-Mattresses has been a staple in southeastern Wisconsin for nearly a century.

n 1928, Irwin Kerns opened what was then called BILTRITE Upholstery, manufacturing and selling custom-made sofas out of a small storefront on Third Street and Garfield.

Over 20 years, Kerns built a reputation for selling betterquality furniture, and his business grew enough that he moved BILTRITE into a five-story building on Mitchell Street in 1948. That same year, he renamed the shop BILTRITE Furniture to reflect its growing inventory.

Irwin's daughter, Claire, married Mort Komisar, who took over the business in 1964. He was succeeded by his son, Marty, who started as a part-time employee as a teenager and took over leadership in 1970, while Mort continued working at the store into his 80s.

Marty married his wife, Gail, in 1977, and she soon joined the staff at BILTRITE. Their children, Randi Komisar Schachter and Brad Komisar, have both been involved in the family business since they were children.

"I knew from a young age that I wanted to be a part of the family business," Randi says. "I went to High Point University in North Carolina for an interior design degree, and then came back to work full time."

In 2006, BILTRITE once again outgrewits location, and the family moved from Mitchell Street to Layton Avenue in Greenfield, where it now has a 45,000-squarefoot showroom. The retailer changed its name to reflect its expanding purview: BILTRITE Furniture-Leather-Mattresses.

BILTRITE keeps thousands of items in stock, including affordable Amish furniture, other



American-made furniture, flippable mattresses and much more. In 2023, BILTRITE received the Home Furnishings Association Retailer of the Year award, a national honor.

Marty remains fully active as BILTRITE's president and CEO. He, Gail, Brad and Randi continue to work at the store, and Brad's wife, Sarah, has also joined the staff. "We all work hard," Randi says. "We have passion, commitment and love for the business."

This year, BILTRITE is celebrating 96 years in business. "We're excited, appreciative and humbled by the fact that we're still going strong," Randi says. "We're four generations of the family in this business, and we celebrate our whole team because it's taken all of us together to hit this milestone."

BILTRITE Furniture-Leather-Mattresses

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Years of helping keep people comfortable

summer or winter, owning a home requires maintenance Landen Machaj CORRESPONDENT

are the heating and air conditioning

Westenn Heating and Cooling, Elkhorn, is owned by Ray Alberth, who has many years of experience in the field. He offers some tips and reminders on how to get the best performance out of these systems regardless of the season.

"The first important step in maintaining a healthy furnace and air conditioning system is a yearly cleaning at the beginning of the season. That must be followed by the changing of the air filters as needed, monthly for the 1-inch filters and every six months for the thicker filters," Alberth said.

Furnaces and air conditioners are relatively big ticket items when they need to be replaced. But with proper care and yearly maintenance a furnace should last 15 to 20 years, he said.

"These yearly service cleanings help avoid costly breakdowns in the furnace or air conditioner during the season when it is most needed. The cleanings increase the efficiency of the furnace," Albreth added. "Homes with pets may need to change filters more often.'

Albreth said the brand of furnace or air conditioner as long as it's a reputable brand, is not as important as who does the installation.

"Know your installation company," he said. "While it is not necessary to replace both the furnace and air conditioner at the same time if only one is in need of replacing, having an installer who is familiar with the equipment and knows how to provide correct fittings is

With the continued rise in utility costs, Albreth said there are steps that can be



Ray Alberth, owner of Westenn Mechanical - and his crew - help customers with maintenance and cleaning of heating and cooling systems as well as installation of new units. Westenn is at 990 Koopman Ln., Elkhorn.

SANDRA LANDEN MACHAJ Family Owned Business

taken to maintain a comfortable home and keep the heating or cooling bills in line.

"If you plan to be out of the house for six to eight hours or more during the day, decrease the temperature setting," he said. "Lowering the temperature 8 to 10 degrees while gone will make a significant savings on your heating bill. There are many new types of thermostats that can also help you control the temperature with minimum effort even if you aren't home.

He said with the use of geo-fencing, some thermostats will raise the temp in the building as you approach.

'When you arrive, the temp is just where

you want it," Albreth said. "With many thermostats able to be adjusted through your cell phones, controlling the heat or cooling in your home or second home becomes easy.

Most people enjoy sleeping in a little cooler atmosphere so turning down the heat before going to bed will also help keep the cost down.

In winter, when the furnace runs more, it tends to dry out the air. To combat this, Alberth suggests a whole house humidifier be added.

"Having a humidifier set at 35% to 45 % humidity will make you feel warmer

at a lower temperature," he said. "Having humidity in the house is especially important if you have wood floors and fine wood furniture. The humidity, if kept at a constant level, will keep the wood from drying out and if you have a piano, it will help it stay in tune.'

Alberth and the crew at Westenn can help determine the best options to consider in heating and cooling systems, as well as doing service and maintenance.

Westenn Mechanical is at 990 Koopman Lane, Elkhorn. Call 262-723-4955 or visit westennheatandair.com for more information.

VOLUNTEER PROGRAM • CONTINUED FROM PAGE 18



starting a volunteer group. Since you may be using company resources and infringing on some company time, make sure that higher-ups are supportive.

Company leaders also may be able to let organizers know whether a certain cause is complementary to the business' mission or if it infringes on their mission.

For example, a company that produces plastic products may not mesh with volunteer groups that have negative things to say about plastic products.

CHOOSE A CAUSE TO SUPPORT

While national nonprofits are worthy of support, employees may be more excited about partnering with local initiatives.

Human resource departments or the employees who are starting volunteer programs at work can poll workers on which causes to stand behind. For example, a company that produces outdoor recreation clothing and equipment might want to support local efforts that focus on conservation in nearby parks.

If a company has a strong stance on education, gear volunteerism around providing supplies for students or improving technological resources in schools.

Reach out to employees and spell

START RECRUITING

VOLUNTEERS

out the program's mission during your recruitment efforts.

This may be a task that the human resources department can help with. If the company has a department that organizes employee engagement activities, then that group would be a valuable resource as well

It's also important to think about where volunteers may fit in. Assigning jobs and figuring out how many volunteers and man hours will be required to complete tasks can provide a greater sense of the scope of the venture.

ESTABLISH WHEN VOLUNTEERISM WILL TAKE PLACE

It's best to have ground rules about how much of the employer-supported volunteer work will occur after hours.

Some companies may be amenable to having a certain pocket of time taken from the work day - such as establishing early dismissal on Fridays for volunteers. Employees can base their participation on how it will affect their schedules.

Establishing a volunteer program at work can be a great way to get employees and the company involved in building strong relationships within the community.

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How to create a greater work/life balance

Setting daily goals, using flex time and unplugging among suggestions

A more even balance between professional and personal life is a goal for many individuals.

The demands of work too often extend beyond traditional working hours, leaving many professionals to confront workrelated challenges long after they've left the office or left the desks in their home

With work never more than a smartphone notification away, it can be hard to create and maintain work-life

This balance is rarely discussed in terms of individuals' overall health, but that could be a mistake. In fact, the organization Mental Health America notes that when workers' lives are balanced and workers are happy, they are more productive, take fewer sick days and are more likely to remain in their jobs.

Each of those things benefits workers and employers equally.

With so much to gain from creating a greater balance between work and life, professionals can consider these tips to do

MAKE A CONCERTED **EFFORT TO COMMUNICATE EFFECTIVELY**

Mental Health America notes the benefits of being honest with colleagues and superiors when challenges feel overwhelming.

Open and effective communication can be a great way to solve work-related problems, but MHA urges professionals to remain calm and suggest practical alternatives when confronting such issues.

Simply accepting more work or responsibilities when you already feel overwhelmed can tip the scales even further away from an even work-life balance.

ESTABLISH MANAGEABLE DAILY GOALS

MHA reports that research has found that individuals feel less stressed about work when they feel as though they have more control over it.

Setting daily goals is a great way to achieve that sense of control, and this can be as simple as creating a daily to-do list.

SEEK AN ALTERNATIVE **WORKING ARRANGEMENT**

Previously unthinkable working arrangements are now possible after companies were forced to confront pandemic-related changes to their

If you've found it impossible to create an equitable balance between work and life, speak with your supervisor about alternatives to your arrangement.

Flex time and hybrid working are some measures that could ensure you have as much time for your personal life as your professional life.

UNPLUG AT THE END OF THE WORKDAY

One of the simpler, though not necessarily easier, ways to create and maintain a greater work-life balance is to unplug at the end of the workday.

Turn off work-related smartphone notifications when finished working for the day so you aren't tempted to work during those of times of day that you've earmarked for your personal life.

Smartphones can be addictive, so unplugging could test your resilience. If possible, block work-related notifications automatically after a certain time each day so you don't have to turn them off manually. Once the blocking is automated,



With work never more than a smartphone notification away, it can be hard to create and maintain work-life balance. Flex time, unplugging at the end of the work day and establishing manageable daily goals are among suggestions from Mental Health America to find that balance

METRO CREATIVE PHOTOS Family Owned Business

you might not think twice about all those missed emails.

There's no secret formula for establishing a healthy work-life balance. But various strategies can help professionals achieve greater balance between their professional and personal

(METRO CREATIVE)



5 ways to ensure a greater workfamily balance

- 1. Find more time. While there's no way to add extra hours to the day, you can add extra hours to your schedule. One way to do so is to wake up earlier or stay up later than the household.
- 2. Limit distractions as much as possible. Schedule tasks that require your utmost concentration when others are not around.
- 3. Figure out your home priorities. While you may not be able to attend every sports practice or game, make it a point to get to as many events as possible. Put it in the calendar or planner as a must-
- 4. Maximize your PTO. Map out priorities for the next couple of months and see where your time away from work will be needed. Then utilize PTO for these events as well as vacations
- 5. End work at a certain time. Set a distinct end time for the job and reinforce it by turning off your computer or other devices, or physically lock the door to your

Finding work-life balance can take time and require breaking established habits, but it is one way to reduce stress and feel more personally satisfied.

COST OF STARTING A BUSINESS VARIES

Determining approximate costs vital prior to launching a venture

The cost of starting a new business is contingent on a host of variables unique to each startup, but prospective entrepreneurs can expect to spend a substantial sum to get a business off the ground.

However, that sum may not be as considerable as first-time entrepreneurs anticipate. Utilizing data from the U.S. Census Bureau, researchers at LendingTree estimate that 21 percent of business owners launch their venture with less than \$5,000. Those costs vary widely by industry.

For example, Lending Tree researchers note that the average new construction firm needs just under \$68,000 to get started, and 50 percent of such firms began with less than \$12,390.

Starting a firm that specializes in the management of companies and enterprises, which includes firms that hold securities or equity interests of another enterprise, required considerably more funding at startup. LendingTree researchers estimated that the average business in that industry required roughly \$441,000 in startup funding. Such disparities highlight the significance of determining startup costs prior to beginning a venture.

The Small Business Administration notes that startup costs can cover a range of expenses, including office space, equipment and supplies, utilities, insurance, advertising, and marketing.



The cost of starting a new business is contingent on a host of variables unique to each startup, but prospective entrepreneurs can expect to spend a substantial sum to get a business off the ground.

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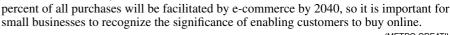
Establishing an online presence is one of the more effective ways to reach new customers and offer better customer service.

Eighty-one percent of consumers research a company before visiting it to make a purchase or engage in a service, says Blue Corona, a marketing solutions company.

An estimated ninety-seven percent of consumers go online to find local businesses or local services during their research.

Lack of a website or social media presence could greatly hinder small businesses as they seek to grow. Although the numbers of small businesses with a website have grown, today roughly 70 percent have an online presence, says Zippia.

It is estimated that, 95









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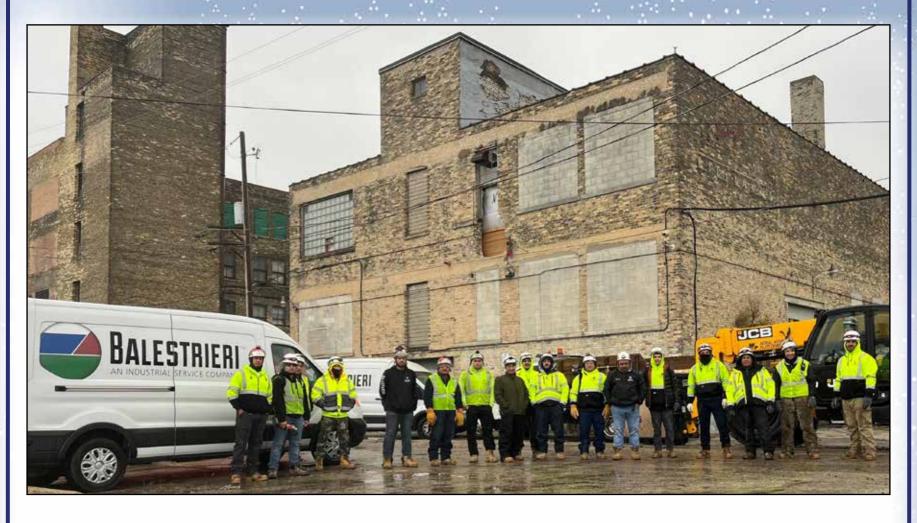




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