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# BizNOW

inspiring the creative spirit in every business leader

## BUSINESS, BIKERS & BRIEFCASES!

### RACING AHEAD:

Entrepreneur opens  
2nd Business

Sturgis  
Rally 2016

plus:



Caring for an  
Aging Parent  
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a Business

Become a  
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## CHASE YOUR DREAM! GO, ENTREPRENEUR!

**About the Issue:** Business, bikers, and briefcases. Whether you do business on the open road or from an office, **entrepreneurs have that "biker spirit"**—they are **risk takers**, they make their own rules, they ride wild and free in pursuit of their passion, and leave naysayers in the dust as they soar ahead! This issue is all about that biker spirit, it's all about chasing your dream, and taking action.

**On our cover is Matt Jorgenson**, serial entrepreneur and avid biker. He works hard and he plays hard, and in his interview he talks about what it's really like to open a second business – the good, the bad and the ugly, and that entrepreneurship "isn't an old man's game." **Photographer Julie Prairie** catches him in a rare moment unwinding on his Harley.

*Are YOU ready to follow YOUR dream? GO, Entrepreneur!*

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from the EDITOR

# Break the Rules!

Entrepreneurs are like artists, there is a creative spirit within them that screams, "There has to be a better way!" Picasso learned to paint and then set out to make something new, unique and captivating to the world of art. As an entrepreneur, you need to do something that will set you apart from the competition, get you noticed, and more importantly, fulfill a need better than anyone else.



While an artistic creation appeals to our many senses, a business creation must appeal to our need for saving time and money or our desire for comfort and convenience.

"Learn the rules like a pro so you can break them like an artist," Pablo Picasso said. Once you learn the rules of your industry, you can expand and create new rules, setting the stage to become the bold leader, the visionary.

There was an artist at a local country fair who created beautiful metal sculptures. When people came to watch him carve, they were not only impressed with his ornate sculptures, but they were equally impressed with the tools he had lying around, unique pieces with jagged teeth and intricate gears that allowed him to make crevices and lines and spirals into the metal. When asked where in the world he got such unusual carving instruments, he explained, "I couldn't find the tools I needed, so I had to invent my own." The tools were as innovative as his sculptures!

Creativity is your power tool. Learn to imagine like an artist, be the keystone of ingenuity that made our country great; invent, solve problems, create a need and then fulfill it. How many of us needed a smartphone 20 years ago? Now it's indispensable!

*Char*

**Charlotte Hofer**  
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# DREAM BIG

## FROM *Dream* TO REALITY

### *6 Things to Know BEFORE you EVER start a Business*

Do you dream big dreams but have trouble turning them to reality? Here are key steps to help you get your product from blue sky thinking to harvesting the green.

- 1. Is your dream clear?** Can you express it on paper or define it to a friend? You don't have to have all the details ironed out, just the concepts.
- 2. Is it feasible?** Is it something you can do or manage others to do? If an invention is required, work on it or ask an expert to help you, make them a partner.
- 3. Is there a market for your concept?** Does your product or service solve a problem or make someone else's life easier? Is your solution affordable? If there is competition, how are you better?
- 4. Is there a profit margin in it for you?** A business is not a charity, you need to be able to make a reasonable profit from each sale. Is the concept sustainable and can it grow and expand? Will it scale up once a solid foundation is built? For this is where the true profits lie.
- 5. Do you have adequate funds or know investors who will back you?** Are you willing to risk everything you have, and work to make it happen?

- 6. Do you believe in your dream?** Can you sell it? Is it enjoyable? Work hard and enjoy each step along the way. Celebrate the milestones.

Your goals give you a path to your vision. Planning is one thing; taking action is the next step. Make your dreams happen, one step at a time. ♦


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"You get *hungry*,  
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make it *happen*.  
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motivator."



# Racing Ahead:

## LOCAL ENTREPRENEUR OPENS 2ND BUSINESS

Matt Jorgenson, serial entrepreneur, says he didn't go looking for it. "The opportunity just came to me. Mrs. Rehfeld was shopping at our Brandon store, she saw something in me she seemed to be impressed by, and told her husband Larry, 'I think I've found the new Larry.' He had been looking to sell his Rehfeld framing store for several years; and the potential of downtown Sioux Falls and expanding to a broader market appealed to me." In this interview Matt talks about the challenges and rewards of running not just one, but two businesses.

**Running one business is hard enough, your's are even in two different cities, how are you managing the expansion?** I wouldn't have even contemplated it if it weren't for the fantastic staff at Rehfelds. They had buy-in to this takeover; I retained almost all the same staff in the Sioux Falls store and frankly, that was the deal breaker if I would pursue it or not.



**How are the two businesses different?** 1948 Trading Company in Brandon offers more home décor. Both stores offer framing, as well as fine art that's functional – for example, a desk that's artistically made. Both stores showcase products from local artists – jewelry, pottery, blown glass, all beautifully crafted and handmade. We try to find many different types of art – oil, watercolor, acrylic, pottery, photos, even encaustic on panel – which is beeswax, where you dye the wax, it's one of the oldest forms of art. The jewelry is unique too, some of it is actually made from corn, for example, as well as high-end stones.

**With both businesses, how do you balance home and professional life?** (*laughs*) I have a motorcycle, I make sure I get some "wind therapy" – on road, where I don't think about biz, and just let the brain settle. Family is very important; having staff in place helps with that immensely. My daughter is a great help too, she's managing the 1948 Trading Co., she's a college student, her ideas are fantastic, fresh.

**How can a local artist get their work displayed at your store?** We're always looking for quality artists, they can fill out an application and show us their portfolio.

**What are two qualities a serial entrepreneur needs to succeed?** The ability to delegate, because you cannot micromanage every piece. You have to have the right staff in place, the trust in place to let the biz do what it's good at. And also, creative financing is important: you get hungry, you got to make it happen. Fear is a good motivator! I ended up getting financing based on a loan against my investments.

**What's something most people don't know about serial entrepreneurs?** The amount of yourself that you have to put into every project. I don't think anyone who contemplates opening a business truly realizes how much of your life energy goes into making it succeed. Then in my case, multiply it by two businesses!

*continued...*

"This is not an old man's game by any stretch ...I don't think anyone realizes how much of your life energy goes into making a business succeed."



**As an entrepreneur, how do you know when you're really ready to expand?** I was not looking; but I always had the itch. I wanted the 1948 Trading Co. to become more than what it was, but I didn't know what that looked like. And then the opportunity presented itself. But you have to be ready to move on it.

**How important is the owner's personality to the business's success?** Essential. You can have a great front line, but at the end of day, it's the owner who sets the culture.

**Where do you go for entrepreneurial support?** Getting together with other entrepreneurs is vital. Like attracts like, having a forum to connect with other entrepreneurs – places like the Bakery, Downtown Sioux



© Julie Prairie Photography

Falls, or the Phillips Avenue group – is great because you can share problems, successes, get ideas with people who understand.

**What's the best age to become an entrepreneur?** Ha, this is not an old man's game by any stretch, you have to be creatively mature more than physically mature! This will age you, and you have to be ready to accept that challenge. I love it. It's rewarding, but it carries heavy responsibility too. For example, I'm accountable for other people's lives and families.

**Where can you find an opportunity to buy a business?** Here's the best kept secret, there's an abundant market right under your nose, and it's this: baby boomers. Baby boomers are retiring at a rate of about 10,000 a day, and their businesses need new owners, so it leaves a void. Entrepreneurs should seize the opportunity; put themselves into that succession plan, consider buying an existing business.

In my case, it was imperative for me to continue the relationships that Larry had built. Clients need to feel comfortable and it's a seamless transition, they need to see that the new owner is someone they can trust and do business with. Larry's willingness to do those introductions, to be a sounding board, and to share his knowledge helped me to continue the brand Rehfelds developed – they created it and they want to see it succeed as much as I do. ♦



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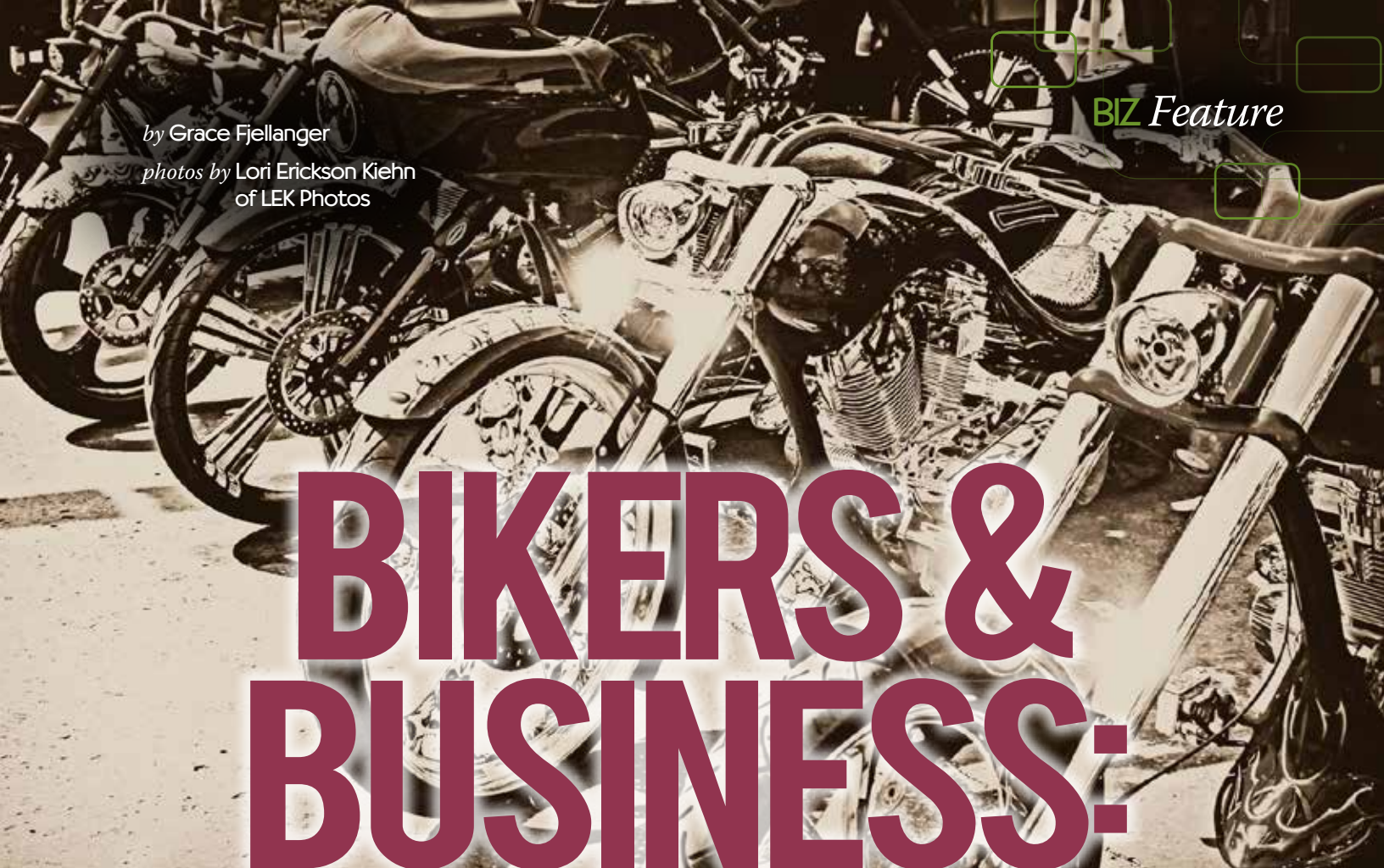
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BIZ Feature

# BIKERS & BUSINESS:

## Where Bikers & Life Meet at the Crossroads

The smell of leather, the wind in your hair and nothing but the open road ahead. If this is your idea of paradise, you're not alone. More and more entrepreneurs – and especially female business owners – are taking to the bike. The demographics of bikers have changed over the last decade: today 26% have a 4 year college degree; with an average annual income of over \$85,000; and 1 in 4 owners is now a female.

Whether you're a biker in reality or a biker in spirit, the desire to succeed in business by doing it your own way is no different than the desire to hit the open road and plot your own course on two wheels.

With the 76th annual Sturgis Bike Rally in South Dakota taking place August 8th-14th, event director Jerry Cole is busy finalizing plans for this year. With 739,000 people in attendance last year and even more anticipated this year, it's sure to be a roaring success. The Sturgis rally brings in around \$20 million in revenue, yielding \$827,000 worth of sales tax for South Dakota.

And the Sturgis rally keeps expanding. This is the 2nd year of the Biker Mass Wedding – where you can get married

or renew your vows on August 9th with the Sturgis Mayor officiating at Buffalo Chip campground. A motorcycle enthusiast dream come true! And shared with all your friends!

When asked about the background of the bikers in attendance, Cole says the majority come from the professional world – they are doctors, lawyers, teachers, CEOs and entrepreneurs. A full 16% go on to study post-graduate work. Cole also sees an increase in the number of women at Sturgis riding their own bikes. But what is it exactly that is drawing so many professionals to the motorcycle industry?

*continued...*

## When local business owners were asked why they choose to “live to ride, and ride to live” here is what they said:

**Both business and biking require a certain amount of risk-taking:** Riding scared is a quick ticket to the hospital—or business failure. Staying upright requires a keen sense of timing, balance, and swift ability to sift through the background noise that surrounds you. You must always overcome, understand and embrace the fear when strapping on your helmet or closing a deal.

### Passion is the fuel for success:

Both of these vastly different, yet insanely similar, worlds require an immense amount of passion. Any entrepreneur or bike enthusiast can't say they don't love what they do. They possess an independent spirit and aren't afraid of the unknown around the next bend in the road. They are driven by passion and love the thrill.

**“We” not “Me”, it's all about the team:** As much as you may want to, it's nearly impossible to run a successful business all by yourself. Just as its dangerous to embark on another two-wheel journey without a team behind you. Whether it's your “oil guy”, business (riding) partner or Jim from finance, everyone plays an important role in making sure you get to the next milestone smoothly with little bumps in the road.

**It's a total attitude adjustment:** Ask any business owner who rides and they'll say the same thing: I ride to get away from it all for a while. Would you rather be at your business thinking about your motorcycle, or on your motorcycle thinking about your business? Doing what you love while thinking about another thing that you love will open wider doors, spur inspiration and creativity, and completely change the way you think! Perhaps we all should take a step back and feel the wind in our face a little more often.

“I ride to get away from it all for a while. Would you rather be at your business thinking about your motorcycle, or on your motorcycle thinking about your business?”

There's something for everyone when it comes to motorcycles. Whether it's the speed, leather, care-free feeling or the open road that attracts you, any entrepreneur is bound to find an escape, and boy do we all need one! See you in Sturgis. ♦





## Who Rides Motorcycles Today?

- California leads the US in total motorcycle registrations, with just over 800,000 total vehicles registered.
- When per capita ownership rates are considered, South Dakota comes out on top, with there being 12 people for every motorcycle owned. New Hampshire comes in second at 17 people for every motorcycle owned.
- More than 1.5 billion miles are covered by motorcycles every year.
- The average age of a motorcyclist in the United States: 48.

2015 survey – Brandongaille.com



**Grace Fjellanger** is studying Communication and Media Studies at Augustana University. When not writing for BizNOW, Grace can be found laughing with her friends, on a stage or the volleyball court, or day dreaming about New York City, all with an iced tea in her hand.



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# Become a BETTER SPEAKER

## INSIDER TIPS REVEALED!

He gives 80 speeches a year, traveling to countries throughout the world. Biz caught up with international speaker Scott Friedman, author of 7 books on business. According to the National Speakers Association (NSA), there are over 3,500 speakers on the speaker's circuit today. As former president of the NSA, Scott reveals his best tips on professional speaking, just in case you're thinking of joining the circuit!

### What do you need to be a successful speaker?

It comes down to relevant value for your audience, Tune into WIIFM – What's it in for me – what's in it for your audience. Are you making them laugh, feel good, helping them better their life? What value do you bring over the next guy? Are you truly connecting?

### How do you truly connect with your audience?

A good speaker has humility, authenticity, vulnerability. Arrogance turns off an audience. Don't be there to control, but to ask what you have in common with them. When you tell a story, tell it in such a way that in it, the audience hears their own story. More "you" not so much "I." Make it about them. Share what you learned through failure and don't always be the hero of your own story.

**How has professional speaking changed?** As a speaker, you used to be the 'expert' in the room. Today you're more of a 'facilitator of learning,' pulling best ideas from the audience. You're not the sage on the stage, but the guide on the side. Understand that there's more wisdom in front of you than in front of them.

**What if you're giving a speech, and it's not working?** With technology today, they give you 15 seconds to decide if you're more interesting than what's on their smart phone. You look at the audience, if there are a lot that don't seem engaged, then put them into an exercise and create interaction.

**How do you book international work?** The best marketing is a good speech. Hopefully there will be someone there who can book you for another engagement. Another way is speaker bureaus. I speak at international HR conventions made up of HR Directors that can book

me for future work. My brand is Celebration – focusing on employee and customer engagement and how celebration leads to engagement which leads to a healthy, productive workplace. I choose and customize all my material to fit the needs of that particular audience.

**To be a successful speaker, do you have to be good in sales?** Professional speaking is actually all about sales, you have to sell not only your message but you have to sell yourself to an audience.

**How is presenting to an international audience different?** It's about finding the common denominators, telling the universal story. A good story transcends culture. They have to be able to see their life in that story or relate to it. Pull the best answers from the audience. Get them involved.

**What's the hardest kind of audience to win over?** Attorneys and accountants! Sometimes egos are involved, they think they can't learn from you, so they come in close-minded. Any audience where you have a high percentage of egotists is tough.

**What's your favorite audience to speak to?** Long-term care. They're compassionate workers, I connect on a heart level to that audience. Non-profits, they are good audiences as well.

What's best about being an entrepreneur? Every day you can throw paint against a canvas and create artistry. I believe your career is merely a tool to create whatever lifestyle you want to lead, a chance to hang out with the people you love and a chance to make a difference in whatever way you want. It's a great way to celebrate life! ♦



## *4 Reasons to* **CONSIDER A SPEECH COACH**

People who want to see quicker results in the gym will often invest in a personal trainer. Personal trainers will assess your abilities, inquire about your goals and then will customize a workout, push you, motivate you, and praise you when you achieve those results. Similarly, you can read books or join a local group like Toastmasters to improve your speaking skills, yet those avenues may not produce the same level of success in the same amount of time that working directly with a speech coach will. Think of a speech coach as a personal trainer that focuses on your communication skills instead of your abs.

## Here are 4 reasons to consider a Speech Coach...

### 1. Set Targeted Goals

What do you want to achieve, overcome, or improve? A coach will work with you to determine what areas you want to focus on and then personalize your sessions to achieve your desired outcome. Speech coaching should never feel like a cookie cutter, one size fits all, exercise DVD.

### 2. See Faster Results

There is nothing wrong with self-study or groups like Toastmasters. However, if you want to see results that will impact your business the quickest, a coach is the way to go. In some cases individual coaching can shave years off your learning curve.

### 3. Receive Honest Feedback

How many times have you heard 'good job' when asking for feedback from friends or coworkers? Receiving honest feedback is vital for growth! Skip the polite platitudes and get needed feedback covering all aspects of your presentation, including solid examples of ways to improve.

### 4. Allows You to Shine

Being you is essential. Authenticity connects, but it is not always the easiest thing to obtain when you are outside your comfort zone. A coach can help you find a balance between striving for delivery excellence and being authentic in your presentation.

While you may read these reasons and agree that a speech coach would be important for a professional speaker, you may not see yourself as a professional speaker. However, most people seeking the guidance of a personal trainer at the gym are not looking to become professional athletes; they are looking to become the best physical version of themselves. If you find yourself speaking, whether it is to 1 client or to an audience of 500, just think of the increased success you could have by becoming the best speaking version of you!

A speech coach can help you hone specific areas of your presentation to see faster results through honest feedback... all the while allowing the true you to shine through. Maybe it's time to give your abs a break and focus on your speaking skills. And in doing so, you may very well set yourself apart from your competition! ♦



**Melissa Bien** is a long-standing member and club officer of the Sioux Falls Toastmasters Club #210, the Director of Environmental Health & Safety for Sanford Research and the owner of True Voice – a company focused on providing speech coaching.

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# Expert **ADVICE ...ON TOPICS**

## Business



### *How can you set yourself up for success?*

You need to create your entrepreneurial attitude. It's not who you know. It's not luck. It isn't even about your business idea; you may have to go through a few before you find the one that actually works! People succeed in business for one basic reason: mindset. Here's our list of entrepreneurial traits that can propel you:

**You are Focused.** Entrepreneurial spirit starts with vision, you create it and you stay in on it even when others try to talk you out of it. You're focused. The vision stays crystal clear in your mind, no one takes it away. You believe in yourself.

**You learn to make your first reaction "Cool!"** You find the "cool" in every idea. Someone wants to partner with you and they have a hare-brained sketch of an idea. Your reaction is, "Cool!" and you find the gem in the idea that may work for you. You see opportunities everywhere. You always listen, because somewhere in every encounter there's something that you can use: a word, a thought, an idea that sparks a bigger idea. You connect all the time, because you never know who you may meet – a partner, an investor. Your mind is always open. You take the one gold nugget from an 8-hour speech and you say, "Cool, I can use that." No experience is ever wasted. While others look up and see the stars, you see beyond them.

**You never give up.** Sometimes things don't go as planned. You face setbacks. Opposition. Disappointment. Learn the lesson, keep the faith, keep going. If you get discouraged, use that emotion to infuse yourself with fresh ideas and an even tougher resolve to create your empire. Find your inner soldier, get invigorated and use setbacks to focus you and propel you.

**You're Grateful.** Staying positive in a negative world takes strength. But you can do it. And that attitude is often the line between failure and success. No matter the challenges, each day offers a new chance: begin it with a thankful heart. You look for the good in your life, the golden opportunities, the people that lift you up. And you start building your empire from there.

## BizNOW

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## Finance



### *What is a balance sheet and how it is used?*

A balance sheet is based on a certain day and includes assets, liabilities and equity (net worth) categories of a business. It is called a "balance" sheet because the total of the assets needs to equal the combined total of liabilities and equity.

Current assets include cash and items such as inventory and receivables that will be turned into cash during the next 12 months. Current liabilities are obligations that are payable in the next 12 months.

Your balance sheets should be compared to identify trends in categories and ratios. This will help you communicate your financial position, and identify risks and opportunities.

An updated and accurate balance sheet is necessary in establishing insurance needs, planning ownership succession and using leverage profitably. If your banker has not told you what they see in your balance sheet, ask them.



**David M. Eiesland**

Vice President Business Banking

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# THAT MATTER TO YOU

## Health



### ***What are advantages of the Affordable Care Act (ACA)?***

The ACA brings more options for health insurance to small employers with 50 employees or less.

#### ***Did you know...***

- Groups can be as small as one employee
- Plans can be purchased 365 days a year
- There are potential tax credits

An experienced agent can help you find the best option for your business.

Self-employed entrepreneurs should check out their options at [healthcare.gov](http://healthcare.gov) which also provides affordable individual and family plans. You are limited to purchasing this coverage during the annual open enrollment, or if you have a life-qualifying event – such as a job change you can also enroll. So if you leave your present employment you can purchase coverage at [healthcare.gov](http://healthcare.gov) during the special enrollment period.

Keep tabs on your monthly premiums. Many make the mistake of accepting skyrocketing premiums as a fact of life. It can pay off to shop around for the best rates.



#### **Deb Muller**

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## Human Resources



### ***What Can I Learn From 'Top-Tier' Leaders?***

There are many different combinations of traits, talents, principles and behaviors that make great supervisors, managers and workplace leaders. But when we look at the 'top-tier' – those who are most successful in achieving results through others – three key competencies stand out.

1. They set and communicate clear expectations. Not fuzzy. Not foggy. Not undefined, but clear and concise vision, objectives and parameters. The good news? This behavior can be learned!
2. They provide fair, accurate and frequent informal feedback and coaching. It's not that formal feedback isn't important, but informal feedback and coaching engages, recognizes and inspires! Again, it's behavior that can be learned!
3. They develop their people. They mentor and teach. They find opportunities for their people to continually learn and grow. Also a learnable behavior!

Focus on these three. Learn them. Practice them. The results will amaze you!



#### **Dan Oakland, SPHR, SHRM-SCP**

CEO / HR Consultant  
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## Motivation



### ***How do I increase revenue and profit in a flat line market?***

While president at a large tackle manufacturing company, we doubled revenue and quadrupled profit during the ten years of my tenure.

Marketing and promoting your product effectively is the best way to set yourself apart from your competition. Your customers have to be aware of your products, believe they are something they need, and you have to be visible.

We budgeted 10% of our gross revenue towards marketing annually. Within the marketing budget, we spent 60% across multiple media. We also eliminated unnecessary expenditures and streamlined processes. Finding the right mix of advertising media with the right message targeted to the right consumers was the key to our success.

While there is no secret formula to building a profitable business, I do know that excellent products don't sell themselves. They need to be marketed and advertised appropriately!

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#### **Ted Takasaki**

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interview by Charlotte Hofer

# *Caring for an Aging Parent while* **RUNNING A BUSINESS**

Interview with Kjersten Joachim



They call it “the sandwich generation” – those who are caring for aging parents while having children at home. They’re caught in the middle, and they’re often balancing a full time job with increasing family responsibilities. Add to that the pressure of being the business-owner, and you get an overwhelmed entrepreneur spread way too thin as they desperately try to be everything to everyone.

Kjersten Joachim, Director of Marketing and Communications at Dow Rummel Village, a continuing care senior living community in Sioux Falls, knows a lot about the plight of today’s entrepreneur who has aging parents. She hears their stories as they look for ways to help manage the workload, and as they anticipate the demands increasing in the future. In this interview she shares her tips on how to care for an aging parent, when it’s time to discuss alternatives to living at home, and how to make that transition the best for everyone.

“Dad recently stopped driving, he’s not able to have daily coffee with friends anymore. He needs social interaction. Down the road he will probably need more care. He’s lonely at home all day, I don’t know what to do for him.”

I’ve taken off my third day of work this week and I know I’ve got to focus on my business, but I had to go help Dad. What choice did I have? His dementia is getting worse and he keeps forgetting to take his medication. Last night my neighbor found him wandering around in his pajamas. My teenagers need me, the house is a mess, I’ve put on 25 pounds and I can honestly say that I haven’t had one day of fun in the past three years. **I’m going to fall apart if something doesn’t give soon.”**

I travel several days a month for my business and worry about leaving mom who lives alone. She’s getting older and is sometimes forgetful. She left the stove on last week when she went to the grocery store, and she paid the cable bill twice last month. Our roles seem to be reversing, I’m taking care of her more and more and frankly, with the demands of running a business, I just can’t handle all the increased responsibility.

**HOW DO YOU CARE FOR AN AGING PARENT WHILE RUNNING A BUSINESS?**

**Kjersten, each of these scenarios underscores our worries as entrepreneurs about caring for an aging parent. What resources are available? What are the options?**

Research area retirement communities, but start looking before it’s a crisis or need. Find out what’s important to your parent. One way is to have a family discussion where you might say, ‘We think it might be better if you were in a setting where there are more people around. Let me investigate options, and then we’ll go visit and you can see for yourself what is available.’ This way the aging parent has buy-in; it’s their decision too. Contrast that with ‘I’m in the hospital because I broke a hip, now my kids are going to put me somewhere,’ – then it’s not their decision. When it is their decision, they adapt better and enjoy it much more.

### **A senior living community – what is it?**

It’s a lifestyle change, a community that offers a wide range of activities where you can become as involved as you like or stay as private as you wish. Residents can have peace of mind for their healthcare needs while maintaining an active lifestyle, and their families rest easy too, knowing mom or dad is cared for and enjoying themselves. Look for facilities that provide a wide variety of activities and encourage hobbies so mom or dad stays active and engaged.

*continued...*



### **What's the biggest misconception about a senior living community?**

People assume if you're in a facility you just stay there all day, that you're losing independence. Not true. There are outings to museums, casinos, shopping, theatre and shows – you still have an independent lifestyle filled with things you enjoy. Music, hobbies, games, pool time, and activities, each resident can get out of it what they want, be as active as they want.

### **Are all senior living communities alike?**

No. Look at the structure of the community and find out what levels of care are offered. For example, do they offer an onsite nursing home if/when needed– some don't. The benefit of a facility that offers general assistance as well as nursing care is that you only go through the admission process once; there is no need to move to another location when the needs increase.

With respect to couples, if one is independent and one is less mobile or needs more assistance, look for a facility that allows the couple to stay together and maintain their lifestyle as much as possible.

### **When is it time to begin researching communities with mom and dad? What signs do you look for?**

ASAP! Ideally, don't wait until they need a higher level of care; begin looking while they are active and can take advantage of all the community has to offer. Or when a parent can no longer drive, or if they need help with their meds, around their home, or need assistance like getting groceries or going to hair or doctor appointments. If they are receiving any kind of home health care such as help with medication, or someone checking in on them or helping them get ready for their day – it's definitely time to start researching facilities. A common objection I hear from older adults is 'I'm just not ready yet'. I like to challenge that question with, 'what does that day look like when you are ready?' If they'd like it to be on their terms, not dictated by a medical emergency, that's a perfect opportunity to reinforce the push to move sooner than later.

### **How long does it take to get into a community?**

Great facilities have wait lists. Getting on a wait list is really important. If something happens like a fall or broken bone, and you need to increase care, you want a facility that can

take them in quickly. It can take sometimes several years to get a spot in a nursing home! You want to start the process BEFORE a crisis occurs, before the problems escalate.

### What's the real cost to keep a parent who needs assistance at home?

It's not free. Aside from the cost in terms of peace of mind and your time, there are real dollars spent on home maintenance, property taxes, utilities, and the normal household expenses. If you hire a home health aide to help with a bath or medication, that's a cost. The older person at home is also often lonely which can lead to depression. And you might have to leave work to get dad to a hair appointment or to take mom grocery shopping, not to mention if a problem arises at the house. As a busy business owner, it can be hard to find the time to run home when people depend on you at work.

### What's something you'd like the public to know about a senior living communities?

Seniors can find a whole new rewarding and empowering life. Most people tell us they wish they had made the move sooner so they could appreciate all the amenities. It's a fun lifestyle, with community and friends built in, kind of like a college campus for seniors. Many people say 'It feels like a resort. It's fun. I wish I'd come here sooner.' So when you have the conversation with your parents, present it that way. They may find that they enjoy the community much more than being lonely at home. And the entrepreneur no longer has to worry about mom or dad – they know they are well cared for. ♦

### Did You Know?

About **one-in-five** middle-aged adults (21%) have provided financial support to a parent age 65 or older in the past year. With an aging population and a generation of young adults working to achieve financial independence, the burdens and responsibilities of middle-aged Americans are increasing. **Nearly half of adults in their 40s and 50s have a parent age 65 or older** and are either raising a young child or financially supporting a grown child (age 18 or older).

**And about 1 in 7 middle-aged adults (15%) is providing financial support to both an aging parent and a child.**

Pew Research, 2012



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# ESTATE PLANNING FOR BUSINESS OWNERS: HAVE YOU PLANNED YOUR EXIT?

Unfortunately, many statistics show that family-owned businesses don't survive the first generation.

You've worked hard to establish your business and build a secure future for your family. Your business is likely the most valuable asset in your estate. The many issues involved in passing on this asset can be resolved with an effective estate plan. Consider developing a plan that will allow you to protect your assets and make sure you control how they will be distributed.

***There are three general concerns that all business owners should take into account when they develop their estate plan:***

- **Who will take over the business when you die?** It is important to develop a succession plan that identifies a successor and ensures he or she is ready to take over.
- **Who should inherit your business?** This may not be an asset you want to split equally among your children. Should children active in the business receive the same shares as those who are not involved? Perhaps being "fair" is better than "equal"?
- **How will the IRS value your company?** Since family owned businesses are not publicly traded, you may need the help of a certified appraiser to determine the exact value of the company. Without this, the value of the business for estate tax purposes is often determined only after a long battle with the IRS. Planning ahead will help ensure your estate has enough liquidity to pay estate taxes and provide support for your heirs. Informal business valuations may be used in the planning process to get the proper planning in place.

***Here are just a few strategies that can help business owners protect their assets and develop a strong estate plan.***

- **Buy-Sell Agreement** – This agreement spells out in detail how the business will be dispersed among surviving partners or family members as well as indicating a dollar value for the business. A well-drafted agreement can solve several estate planning problems and can help ensure survival of the business.
- **Informal Business Valuation** – This is a great tool to get a good idea of the value of your business so you can get the planning process started.
- **Gifting the Family Business** – The key to controlling estate taxes is to limit the amount of increase in the value of your estate over the years. One way to do this is to give assets to family members today so when the assets increase in value the increase is not part of your estate. There are some pitfalls, however, and you should work closely with your financial professionals – attorney, accountant, insurance representative – to make sure this is a viable option.

The best recommendation I can give about developing an effective estate plan is to start now. It's important that you involve all your advisors to make sure every aspect of the plan is well-executed and funded and that all important estate tax issues are covered and work to your advantage. ♦



**Pat McCabe** is a Financial Representative of Principal National Life Insurance Company and Principal Life Insurance Company, and a Principal Securities Inc. Registered Representative. He recently relocated to Sioux Falls with his wife and three daughters.

# THE RIGHT MENTOR FOR YOUR BUSINESS

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### The right mentor will...

- Scale back your learning curve immensely
- Encourage your confidence to make steady forward steps
- Guide you to the best decisions
- Help you evaluate deals
- Advise on how to build your businesses faster
- Help you avoid costly mistakes

The cost of having a good mentor is quickly absorbed by the increase in revenue and decrease in expenses.

"The greatest good you can do for another is not just to share your riches but to reveal to him his own."

- Benjamin Disraeli

"A mentor is someone who sees more talent and ability within you, than you see in yourself, and helps bring it out of you."

- Bob Proctor



"The mediocre teacher tells. The good teacher explains. The superior teacher demonstrates. The great teacher inspires."

- William Arthur Ward



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# 7 TRENDS AFFECTING REAL ESTATE

Every business is impacted by outside forces in addition to its regular cycles. Here are some critical trends and issues that could affect the real estate industry. Could these potential shifts impact your business too?

## The World Economy

The International Monetary Fund amended GDP growth to spiral downward for much of the globe in 2016 and 2017 primarily in response to political and economic uncertainties, such as addressing the global ISIS crisis and the potential dissolution of the EU as witnessed by the British vote to exit and regain its sovereignty. The United Nations resolution stating China could not militarize or annex islands in the South China Sea has been ignored, weakening the UN, and the US presidential race carries its own uncertainties.

**Effect on real estate:** China and Canada are the primary competition for US investment in this sector. China has exceeded a five-year real estate investment cycle of more than \$110 billion. An economic deceleration could lead to lower investment in infrastructure worldwide.

## Demographics

Approximately 10,000 baby boomers retire each day, according to the Social Security Administration and the millennial generation is maturing, which will cause demand for real estate to escalate. Retail will cater to moderate 'experience' shopping/dining/entertainment destinations, as wages continue to stagnate.

**Effect on real estate:** Buyers from every generation want homes in the same places, close to work, recreation, shopping and services. Continued demand for multifamily, and growth in baby boomer-focused housing with medical, assisted living, and memory care services in mind.

## Lending Issues

The Dodd-Frank bill continues to cause lending for commercial projects to decrease as many insurance companies and banks reach allocation limits and stringent retention rules are set to go into effect this summer.

**Effect on real estate:** With more restrictions on residential and commercial real estate lending, it will open wider the opportunity for crowdfunding and other private lenders to enter the market.

## Urbanization

Unaffordable homes and lack of access to credit are forcing people to share, challenging both the rental and homeownership markets. A thriving live-work-play rental market will encourage residents and businesses to migrate to more densely populated areas.

**Effect on real estate:** Suburbs will see increased pressure to urbanize, creating high density mixed-use centers that offer transit, retail, work space, and entertainment along with luxury and affordable living spaces such as micro homes. Demand for specialized innovation and education hubs are on the rise.

## Energy and Health care

Rapidly rising health insurance costs and the instability in the oil industry threatens family budgets and global economic security. Instability in world oil is currently at a 50 year high, stunting economic growth and job opportunities in oil production areas.

**Effect on real estate:** Families will seek to offset rising costs by moving to urban areas to lessen the cost of transportation and commuting.

## Economic Sharing

Airbnb, Uber and Meeting Space are examples of companies that operate outside the regulated market offering employment alternatives. The sharing economy trend is becoming more firmly established.

**Effect on real estate:** Commercial real estate values could be negatively impacted by shared and virtual office spaces.

### Online Retail

Traditional retail is thriving in cyberspace and adjusting to downsizing trends.

**Effect on real estate:** Many customers visit retail locations for the experience alone. Neighborhood shops are key to attracting consumers, building loyalty and offering a wider variety online to increase profits. ♦

### According to the Joint Center for Housing Studies at Harvard University:

- U.S. housing rentals are the highest they have been since the late 1960s. A record nine million people have become renters over the past 10 years. The biggest gains were in families with children and older tenants.
- The U.S. homeownership rate of 63.7 percent last year is the lowest it has been in nearly 50 years.
- More than 11.4 million U.S. households spend at least half their income on housing, the highest that's ever been.
- In the country's 10 most expensive markets, about half of those with incomes of \$45,000 to \$75,000 are paying more than 30 percent of income on housing.
- Chris Herbert, managing director of the Joint Center stated: "Even though a rebound in home prices has helped to reduce the number of underwater owners, the large backlog of foreclosures is still a serious drag on homeownership."

### According to real estate data provider Zillow.com:

- Prices keep surging for entry-level homes, making it tougher for first-time buyers to purchase a property.
- Over the past year, home values grew by 5.4% nationally while rents increased by 2.9%. The median home value was \$186,100.



**Alan Dooley** is CEO of Grathia Corp, a private lending and real estate investment firm. He is a graduate of Rutgers University and serves on the Board of the Lake County Historical Society. He is Business Development Director with **BizNOW**.



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Community, teamwork, self-confidence. These are the values we have been working to instill into junior high girls through our Leadership Camps. For over 20 years, we have invested in the lives of young women from all over the country, welcoming the diversity of the many gifts they possess. Camp lessons are taught, learned and strengthened in a sense of community. Learning teamwork at a young age helps reinforce the attitude of servant leadership; incredible deeds can be accomplished together. They learn that as individuals we do not have all of the gifts and need to work with others to be a stronger unit.

The strength of community blossoms in these young women and we see them transformed. They grow in self-acceptance, while coming together as a team for the good of others. These young women are then encouraged to go back into their schools, churches, families and communities to use the skills they learned, remembering that the good that we seek to do is for the betterment of all.

Fostering the development of young women enables them to join the strong civic leaders we have in our communities. There are many people doing great things for others. The Sisters look to partner and network with these groups to promote justice. We look for natural partners as we know the work cannot be done alone. We are thankful to the community as we serve with one another promoting peace and justice throughout the world.

**Challenge questions:** How do you mentor the young people around you to be leaders in today's world? What do you hope to see achieved in your community? How can you be part of the solution?

"I can do things you  
cannot, you can do things  
I cannot; together we can  
do great things."  
~Mother Teresa



**Sister Mary Thomas** is one of the founding Sisters of the Presentation Sisters' Leadership Camp. She serves on the Leadership Council for the Presentation Sisters and is Vice-President of Mission at Avera McKennan Hospital.



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by Biz Staff



# 6 FAST BEAUTY TRICKS FOR BUSY PROFESSIONALS

Let's face it, busy women don't have time for complicated beauty routines. We're running businesses, taking care of families, juggling activities. Something's gotta go – usually it's the time we spend to make ourselves look attractive. Here are a few quick tricks Biz found that can make it easy to get up and get to the office – looking gorgeous!

- 1. Get ready the night before.** Do as much as you can the night before – paint your nails, trim your bangs, do the 30-minute hair conditioner, do a facial.
- 2. Refrigerate your moisturizer.** Seriously. Try it as a remedy for puffy eyes – the coolness takes down swelling.
- 3. Move into prime time.** A make-up primer can seem like an unnecessary step, something you just don't have time for. But some experts say it can refine skin texture so much that the need for foundation and concealer is often eliminated. And for maturing skin, it can be a nice trick because of its ability to reflect light with its "soft focus" ingredients that increase luminosity.
- 4. Find makeup that multitasks.** Pick makeup that does multiple things – a foundation that has sunscreen and moisturizer built in, for example. You can look glamorous in less time – and with fewer products.
- 5. Rinse your hair with club soda.** Got frizzy hair? Try using carbonated water as a rinse. We've heard it

reduces frizz because of its low pH level. Nice fix when summer humidity wreaks havoc with your hair.

- 6. Whiten your teeth – with lipstick.** No time to get to the dentist for teeth whitening? Try a lipstick that has a blue undertone, like burgundy or wine. People will think you whitened! ♦



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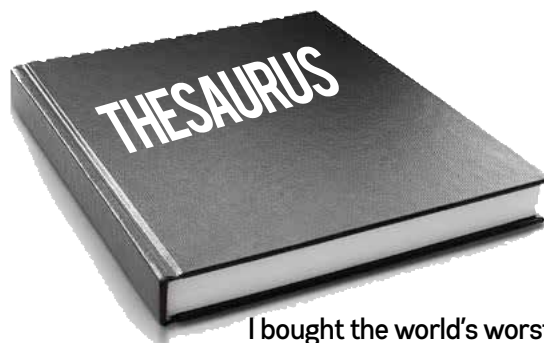
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## Biz Spiritual Series:

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500 words or less on how a principle of faith has helped guide you in your professional life, such as: compassion, honesty, humility, gratitude, forgiveness, generosity, kindness, courage, integrity, patience) to: **info@biznowmagazine.com**.

If your article is selected for publication, you will be notified.



Every day we're confronted with dilemmas that require some level of consideration. Those problems can be as overwhelming as relocating for a promotion or as mundane as choosing a donut for breakfast. Regardless of the size and scope of the predicament itself, it's the way we approach the challenge that can impact our success.

In *The Magic of Thinking Big*, David J. Schwartz states: "Believe it can be done. When you believe something can be done, really believe, your mind will find the ways to do it. Believing a solution paves the way to solution."

In books and shows for children we see a depiction of a Shoulder Devil and Shoulder Angel competing to guide our decision making.

It's a silly portrayal that we can all identify with. What does that small voice inside of us sound like? Is it positive or negative? Is it a believer or a naysayer? Is it kind or cruel?

Are you fully aware of the sound your small voice makes? I thought mine was generally positive, but I was wrong.

This epiphany came to me when I decided to take on a challenge that was mentally and physically beyond my abilities. I decided to take a class on motorcycle riding, something I had never done before.

I did an incredible amount of research and read the course material cover to cover before getting to the riding class. I did everything I could to be an expert before I ever "sat in the driver's seat." And when I finally did? I was terrible.

I did everything you can imagine wrong. My speed was inconsistent, shifting was a challenge, I couldn't brake to save my life, and I literally dropped the bike in a turn.

For 10 hours I was covered from head to toe in nervous energy. I wanted desperately to be perfect at something I had simply never done before. And then something new happened, my inner voice became my outer one! From within my helmet, I heard someone say how bad I was and how I could never be good at this. My own voice trashed my ability to do this new thing. I stated that I was a failure.

It took a riding course for me to recognize that I had a naysayer within myself. Hearing this negativity aloud really stunned me. Have I distrusted my ability in other areas of my life? Acknowledging this negativity allowed me to confront it and graduate the course that weekend. It also allowed me to be a better activist for myself.

Do you have a career change ahead of you? Are you considering launching a business? Whatever the size of the challenge that weighs on you – consciously stop and listen. Carefully evaluate the challenge or opportunity ahead, determine if it will add value to your life, and do not let inner doubts make that decision for you. ♦



**Rachel Woodman** is a public relations and marketing strategist working as a Marketing Manager with CenturyLink. She is an active volunteer in the community with a focus on youth and female empowerment. She relocated to Sioux Falls from Minneapolis-Saint Paul.

# what's now

**August 3rd, 10th, 17th, 24th, 31st**

**1 Million Cups  
9:00AM-10:00AM**

*Prairie Berry East Bank  
322 E 8th St  
Sioux Falls, SD  
Network with area Entrepreneurs*

**August 4th**

**YPN Personal & Professional  
Development Team Meeting  
4:00PM-5:00PM**

*Chamber of Commerce  
200 N Phillips Ave  
Sioux Falls, SD*

**August 6th**

**Moonlight Movies \*Cinderella (2015)  
Downtown Sioux Falls  
9:00PM-11:30PM**

*Fawick Park  
2nd Ave between 10th & 11th St  
Sioux Falls, SD*

**August 9th**

**YPN Community Connections Tour  
12:00PM-1:00PM**

*Avera eCare  
4500 N Lewis Ave  
Sioux Falls, SD  
Cost: Free for YPN members only*

**August 10th**

**Bakery Class: "Health Hacks"  
6:00PM-8:00PM**

*The Bakery  
910 N Main Ave  
Sioux Falls, SD  
\$15 for non-members*

**August 11th**

**SYNERGY Hot Spot  
5:00PM-7:00PM**

*Crave  
201 E 8th St  
Sioux Falls, SD  
\$15 for non-members*

**August 13th**

**Moonlight Movies \*Hook  
Downtown Sioux Falls  
9:00PM-11:30PM**

*Fawick Park  
2nd Ave between 10th & 11th St  
Sioux Falls, SD*

**August 16th**

**SME Golf Jam  
10:00AM-6:00PM**

*Spring Creek Country Club  
27122 480th Ave  
Harrisburg, SD*

**August 17th**

**Bakery Class: "P&L Statement Basics"  
6:00PM-8:00PM**

*The Bakery  
910 N Main Ave  
Sioux Falls, SD*

**August 19th**

**Food Truck Friday  
5:00PM-10:00PM**

*The Bakery  
910 N Main Ave  
Sioux Falls, SD*

**August 20th**

**Moonlight Movies \*Brave  
Downtown Sioux Falls  
9:00PM-11:30PM**

*Fawick Park  
2nd Ave between 10th & 11th St  
Sioux Falls, SD*

**August 27th**

**McCrossan Boys Ranch Xtreme Event  
Challenge Rodeo  
5:30PM**

*McCrossan Boys Ranch Campus  
47135 260th St  
Sioux Falls, SD  
\*gates open for entertainment at 4:00pm*

**August 27th**

**Moonlight Movies \*Annie (2014)  
Down Town Sioux Falls  
9:00PM-11:30PM**

*Fawick Park  
2nd Ave between 10th & 11th St  
Sioux Falls, SD*



"Since advertising in BizNOW, my virtual assistant coaching business has exploded! I have coached others to become virtual assistants along with gaining new clients. I can't thank BizNOW enough for the great exposure they have given to my business!"

– **Jo Hausman**, *Hausman Virtual Assistant, Brandon*

## Advertiser Feedback



"I am extremely grateful for the opportunity that I had to market my life and business coaching business with BizNOW! Within just a couple of weeks of my ad being published, I had several leads which turned into sales! The audience of the magazine is exactly the kind of clients that I want to attract. Thanks BizNOW!!!!"

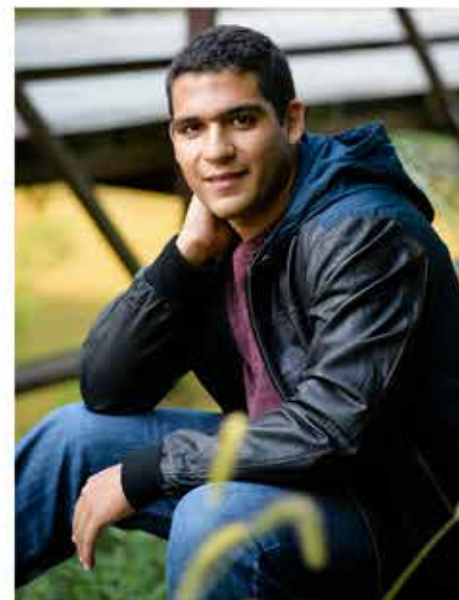
– **Ivanna Kusijanovic**, *Queen Life by Design, Sioux Falls*



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\*Some restrictions may apply. See club for details.