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Vision: What's
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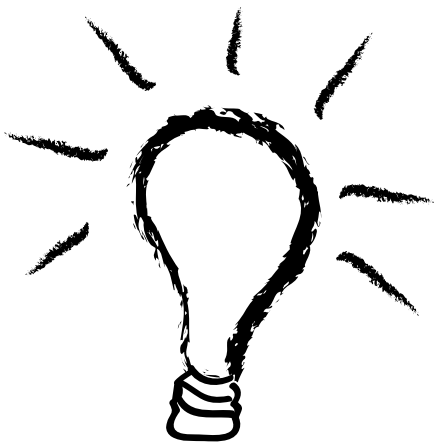
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ABOUT THIS ISSUE

Welcome to our October issue, **Entrepreneurial Vision: What's YOUR Dream?** This issue is all about vision; from the vision needed to begin an entrepreneurial venture to the vision needed to see it through.

You hear people say all the time, *follow your passion*. That's great, but what if you don't know what your passion is? Our article, **What's YOUR Dream?** will help you determine what you're passionate about.

Vance Thompson had a vision – to create better vision for people through lasik. Read about his 25 years in the industry, and the latest breakthroughs on eye technology. **Special thanks** this month to Dr. Thompson for being on our cover, and to **Matt Jensen Marketing** for their artistic vision in creating the Andy Warhol-type rendering.

Mayor Mike had a vision for Sioux Falls. He takes us behind the scenes and gives an inside look that's **Candid, Bold, Inspiring**.

Stuck in a rut? Business blahs? Get your vision back and learn how to **Break Out of a Business Rut**. Need some help on finding **Entrepreneurial Resources**? We've got the Big List in this issue!

Dr. Pam Homan at the Augustana Entrepreneurial Center shares their goal to connect with entrepreneurs in **Vision for the Future**.

Wishing you all the best this month as you set sail to accomplish your own vision.

The Biz Team



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Stay the Course:

2 Ways to Keep your Entrepreneurial Vision Alive when Rough Seas Come

Sometimes your spirit wavers as an entrepreneur. Challenges threaten to overwhelm you, setbacks can drain you, doubts set in. What do you do when you've lost the passion? How do you process and move past it? How do you keep your vision alive when times get tough?



Here are 2 ways to help you get back on track and energize your entrepreneurial vision and spirit.

1. Stay Positive. If you constantly have to deal with doubters and naysayers, your own spirit will sink. Get rid of the anchors that pull down your vision. Hold fast to your ideas, and try to limit your dealings with negative people. Lots of people will try to give you advice. But are you listening to people who are really qualified? To keep your spirit strong and your vision firmly in front of you, try listening to motivating videos and podcasts, talk to a mentor or trusted confidante, read uplifting books. It's how you rise to a challenge that defines you. So don't crumble. Stay strong. Transform the dark days into opportunity.

2. Learn to love change. Nothing stays the same. So when the strong winds come, be flexible and adaptable. You don't let go of your vision, that's the core of your business. You have to learn to embrace change and welcome it, maybe even learn to enjoy it. Making change work for you is key, because it can mean stronger innovation and ingenuity. To better deal with change, study history. See how others did it right and where they did it wrong. Make a daily action plan. Ask yourself, what steps do you need to take right now to reach your long-term vision? Then, trust yourself and move forward.

Vision is the energy that drives an entrepreneur to succeed. Vision is what makes you dare... dare to explore, dare to dream, and dare to keep going.

Charlotte Hofer
Publisher/Editor

BizNOW

Publisher
BizNOW Magazine, LLC.

Editor
Charlotte Hofer
605-376-3758
char@biznowmagazine.com

**Design Director/
Senior Creative**
Ally Vogel
605-759-5615
ally@allysart.com

Director of Marketing
Tim Cummiskey
605-366-1489
tim@biznowmagazine.com

**Director of
Business Development**
Alan Dooley
845-235-5381

Contributing Photographer
Julie Prairie Photography

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When you know what you're doing, nothing will stop you. But how do you figure out exactly what your passion is? How do you find your vision?

1. Ask yourself the million dollar question. It's simple but it can give you a wealth of information about who you are and what you value. Ask yourself, If I had a million dollars, what would I be doing?

2. Create a recipe. But a recipe for success, not cooking. Make a list of the key ingredients in life that matter to you. What do you love to do? What are you drawn to? What hobbies do you enjoy? What kind of books do you like to read? What web sites do you gravitate to? What lights you up? All of these are key ingredients that help you hone in on your life passion. For example, if the best job you ever had was being a summer life guard, maybe what you really liked was being a leader in your community, and teaching that community something of great value. Can you do that in your work?

3. Be the octopus. Now that you have some idea what you love, you try to find the connections in your passions, the tentacles that connect everything, so you can mix the individual ingredients together. For example, Joe loves mochas, speaks Swahili and is known as a big schmoozer with the neighbors. Blending all these together, he came up with the idea of opening up a small neighborhood coffee shop with an South African motif. All his passions fit under this new idea, and he loves his new business!

4. But will it make you money? Here's where a lot of us do the crying. Sometimes your passion just isn't a moneymaker. For example, Ron loves to sketch cartoons. But when he tried to turn it into a business, targeting business owners who might

want illustrations for their web sites and brochures, he found that he was really in a niche market. While he got a few great gigs, they weren't consistent enough to support him. So in the end, he decided to follow a related passion of graphic design, and save cartooning for his own pleasure. Think about who needs your emerging passion. Get clear on who your market is, and how – and if – you can create a need for them for your services. If it's going to be an uphill battle, maybe it's better left as a hobby.

Once you've found your passion, and determined it's a viable business concept, it's still a scary step to take the leap and open up your own shop. But know that with each step into the unknown, you gain strength. Find your own inner version of brave. The path of passion may scare you, but the thrill of succeeding at what you love is a sweet reward. ♦

"Leap and the net will appear."

- John Burroughs, American naturalist and essayist


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"We have 3,000
job openings in our
city and the lowest
unemployment rate in
the United States
at 1.9%."

- Mayor Mike

M

interview by Charlotte Hofer

photos by Julie Prairie

Mayor Mike

CANDID, BOLD, INSPIRING

Sioux Falls is booming – “We want to create an environment where businesses can flourish. We grow a city the size of Yankton onto Sioux Falls every 4 to 5 years. The growth is phenomenal here, but we are staying one step ahead of it. There’s record construction going on, we have repaired 388 miles of roads since 2010, and we have development all over town, including around our Events Center.”

Explosive growth downtown – “We are flourishing down there. Living downtown - in 2010, we had 13% residential vacancy rates, today it’s less than 2%. Working downtown - we had 16.8% office vacancy rates, today it’s half that. Retail – retail sales downtown are booming – in 2010, businesses were hanging on and now new businesses are sprouting up big time. We have invested a major chunk

of cash in our downtown, and the new Levitt Pavilion will be our downtown’s “event center” and it will fit in perfectly.”

What he’s fighting for – “The F35 Fighter jet. We have the #1 or #2 Air National Guard base in the country. The F-35’s are being constructed now and need to be placed across the nation. Sioux Falls is vying for one of these bases and I really like our chances.”

What he hates – “I hate smoking. It killed my dad. He was supposed to be here with me on this journey. A major project you will hear about soon is to not allow smoking or chewing of tobacco in public parks, buildings, or property. It will be controversial but well worth it.”

What he almost gave up on – “The railyard relocation project was one project I almost gave up on as it was such a convoluted beast. It began way back in 2005 and thanks to the hard work and sacrifice of many, we got the deal done. I believe it has the potential to be the biggest win for Sioux Falls in our history because these 10 acres in our downtown will serve our city forever. Let’s do something special with it. Dream big, Sioux Falls.”

The story that didn’t get media attention – “Pension reform. No one covered it, but it’s one of the biggest wins for our city and will save us about \$30 million over the next 25 years. Cities and states all over the country are afraid to tackle this and they will all pay the price in a monster way soon. The freight train is coming right at them.”

continued...



"I believe in running government like a business."

- Mayor Mike



On Millennials- "The Millennial generation has it figured out: they put quality of life first. Their goal is to find a good place to live first, and then they identify a good place to work. That is one reason we have invested so much in quality of life investments as it is an excellent workforce recruitment vehicle."

Philosophy on city government - "I believe in running government like a business. You may not be profit driven in government, but we can still maximize productivity, enhance quality, be service driven, and squeeze the greatest return of the taxpayer buck."

More discussion to come - "The Community college discussion, because it will open up more options for the work force, as well as for employers who are hiring. Not every high school graduate wants to or is suited for a four year liberal arts degree at a university."

A good problem to have - "To all of you entrepreneurs, thanks for picking Sioux Falls, setting up business here and creating jobs. We have 3,000 job openings in our city and the lowest unemployment rate in the United States at 1.9%. It certainly is a challenge but it is a good problem to have."

Book referral - "The Millionaire Next Door. Read it. It's one of my favorites."

His last year and a half - "If you watch me run a road race, I always sprint at the end and don't leave anything in the tank. As your Mayor, I plan on sprinting to the end and will work to get stuff done for the citizens of this great city. We have so much to accomplish and I am still having a blast with my dream job."

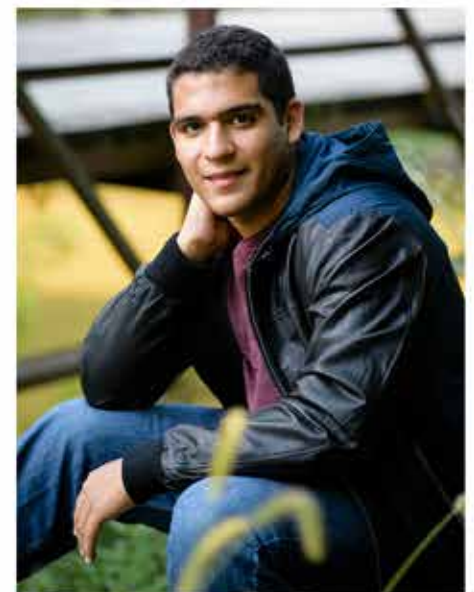


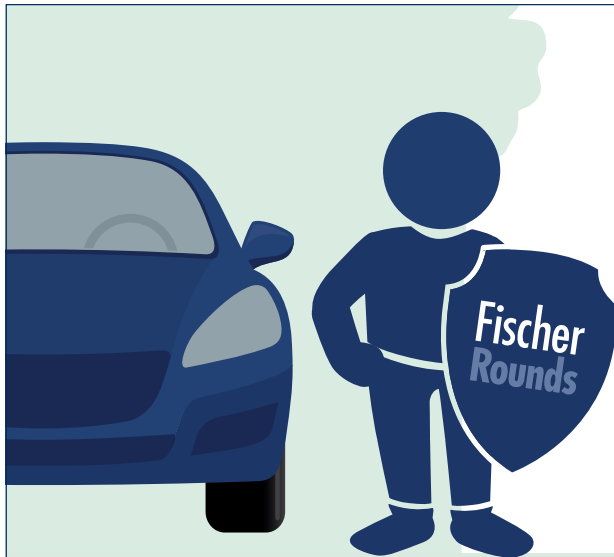


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by Charlotte Hofer



HOW TO BREAKOUT OF A BUSINESS RUT:

7 Tips to Get the Passion Back!

As an entrepreneur, you often face roadblocks, obstacles, customer headaches. You deal with suppliers, vendors, investors and sometimes you start to lose your enthusiasm for your business. Here are a few tips to break out of a rut:

- 1. Stop doing 3 things.** Seriously. Pick three things you can stop doing today. Maybe it's a report, a process, a task, a weekly meeting. The more you eliminate, the more time you have in your day, so you can focus on new opportunities and doing what you love.
- 2. Delegate 3 things.** As a business owner, you're tempted to want to control things. You may feel there are things only you can do – that you have the talent, or the knowledge, or just that you care the most. But others can perform many tasks as well, maybe even better. Give yourself room to breathe by passing off more tasks to your staff and vendors.
- 3. Focus on your best.** Ever heard of the 80/20 rule? Twenty percent of your clients take up 80% of your time. So you keep focusing on the difficult ones, the poor performers, the ones who monopolize your time and are demanding and never pleased. It's exhausting. Let it go. Try spending the extra time with your best customers, and focusing on them. They will appreciate the attention and may be inspired to do even more business with you.
- 4. Let go of your worst.** Maybe a product line or service needs to go, it's not performing. Long-term problems erode energy and passion. It's hard to let go, but once you

move beyond it, you may wonder why you waited so long to do it.

- 5. Get back to basics.** You became an entrepreneur because of your passion. But sometimes as the business grows, you spend your time trying to do everything instead of doing what actually inspires you. Organizing, managing, bookkeeping, fighting fires can leave little time for creating an amazing venture. Choose the one thing you enjoy most about your business and do it. You'll feel recharged!
- 6. Every day indulge in 1 simple pleasure.** Something that makes you feel great! Whether it's indulging in a latte, reading an inspiring quote, singing at the top of your lungs in your car, whatever gives you pleasure and ignites your spirit. Life's short, enjoy it.
- 7. Break the routine.** When you're stuck in a rut you tend to do things the same way, day after day. So think how you normally approach something and switch it up. Take a different route to the office. Eat lunch at a new place. Talk to new people. If you like to work for a set period of time, try forcing yourself to finish the entire task. If you always do things the same way and go to the same places, you won't experience the richness and fullness that a life of variety offers. ♦

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7 Signs You Need a BOOKKEEPER

Hiring the wrong bookkeeper can be very costly. A knowledgeable bookkeeping firm is the bridge between your in-house staff and your tax preparer. Having one person try to do all the in-house finances, payroll, bookkeeping and tax preparation or CPA work is a recipe for disaster. Here are seven signs you need a bookkeeper or have hired the wrong one.

1. Bookkeeping takes you away from what you do best - running your business. You need to focus on your customers, your sales, and your operations. The paperwork takes time and energy away from what you do best. No one can run your business or sell your products like you can. Unless you are a natural, leave the tedious paperwork up to someone else. Just be sure that 'someone else' is qualified to do it.

2. You are not a numbers and paperwork person. You know how to produce and sell and you have your operations down to a science, but numbers are not your game and the thought of sitting at the desk for hours doing paperwork makes you want to jump in your skid loader and go move a dirt pile just for the sake of not being at your desk.

3. Your bankers or investors want professional financial reports. Businesses often rely on the bank for financing startup costs, growth, and bridging cash flow needs. Banks require accurate financial reports and forecasts to make funding decisions. Your investors will want to see how their investment is performing. Professional, accurate and complete financial reports are a must.

4. You hired employees. Employment and payroll tax laws are complicated and you want to be sure you are in compliance. Your off the shelf software may make processing the payroll appear easy, but it doesn't ensure you set up your payroll correctly, file your taxes for you, or tell you if how you are paying your employees is legal. It will calculate the payroll based on how you set it up and if you make an error, so will your software. Most likely it will not tell you the data is entered wrong and therefore calculating incorrectly.

5. You are growing. Perhaps you started as a small operation or one man show and now your sales base is growing and so are your employees and vendors. You need to understand if that growth is profitable and if your expenses are in line with your industry. You might need to track more closely what segments of your business are contributing to your profitability and what

might be hurting it. Detailed reports can provide critical insights about your profitability.

6. You want confidentiality. You may have a great staff, but you do not want them knowing the details of your business, its profitability, or what other staff members are paid. A payroll platform, for example can allow for your staff to enter payroll hours and add new employees while hiding confidential information such as pay rates, and benefits information. Bookkeeping software can be set up to allow for only certain permissions and information by user. A bookkeeping firm can recommend the right platforms and set them up as well as perform some or all of the actual work.

7. You think outsourcing your bookkeeping is too expensive. One of the most costly things you can do is to hire someone unqualified to do your books. You may hire someone with accounting experience, but when it comes to proper set up, the detailed reporting, calculating and filing employment and sales taxes, payroll tax and employment laws, they may not have the knowledge required to accurately perform those duties.

The results can be very expensive and include inaccurate information about your business which could lead to wrong decisions, costly tax penalties, employment law violations, and paying thousands more to have the work corrected.

The solution for many small businesses who want to control costs and ensure accurate financial and tax reporting is a combination of in-house staff and a professional bookkeeping service. The professionals can set up and perform the higher level functions, and provide report services to give you the best information about your business. They can also assist with in-house staff training and oversight to avoid those costly mistakes. ♦



Molly Okerlund is the owner of Accountable to You in Sioux Falls. Her passions include foster care and serving as a board member for nonprofits.



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VISION

for the Future:

Interview with Augustana
University's Dr. Pam Homan



Pam Homan, EdD, Executive Director of the Center for Innovation and Entrepreneurship at Augustana University talks about some exciting projects going on at the school, and how they are creating entrepreneurial partnerships in the community.

Dr. Homan, what are two qualities an entrepreneur needs to be successful?

Awareness and curiosity, for sure. From there, I think you need passion and grit. As professor Shelly Gardner often says, the most successful entrepreneurs are those who find solutions to problems we, as a society, don't necessarily categorize as 'problems.' Think Mark Zuckerberg and Facebook. Think Steve Jobs and Apple.

continued >





How is Augustana changing the game in entrepreneurship?

The reality is, in today's world, everyone needs to think like an entrepreneur. We need to be nimble and accepting of change -- because we know the only thing certain about today is change. We need to know how to think critically, communicate effectively, analyze efficiently, and think and act with a global perspective. It's a complex world out there, so we need to be able to think creatively in order to solve complex problems.

In order to do all that, a Liberal Arts education offers a wide breadth of courses, perspectives and experiences. It's the ultimate preparation for entrepreneurs and entrepreneurship.

At the Center for Entrepreneurship, you are focused on building connections with business owners. How are you helping local entrepreneurs?

My role is to serve as the conduit to possibility. In the community, I'm talking with business leaders, nonprofits, and entrepreneurs to learn what their needs are: What are their opportunities? Where do they have gaps? Where do they need help with discovery and analysis? How and where do they want to grow? I'm also talking with our professors and students to learn how they want to drive change.

"The reality is, in today's world, everyone needs to think like an entrepreneur."

- Pam Homan, EdD, Executive Director of the Center for Innovation and Entrepreneurship at Augustana University

From there, I can pair Augustana's intellectual capital -- our professors and our students -- with business and organizations in our city and region.

The more we can help our local business and organizations, the more likely they are to grow ... which increases the likelihood for more jobs.

How is the Pathways program helping Native American students / future entrepreneurs?

I'm really passionate about this project because the Native American student population continues to be underrepresented in both high school graduation rates and post-secondary enrollment.

It's an initiative aimed at increasing the number of underrepresented youth -- specifically Native American students -- who pursue post-secondary education and build long-term career and life goals. The program is funded through a grant from the Sioux Falls Area Community Foundation and features sessions facilitated by AU students and faculty. In each session, 20 Native American students from Whittier Middle School will explore aspects of college student life, including the performing and visual arts, STEM-based initiatives and co-curricular events.

At its core, the Pathways Program allows Augustana to expose middle school Native American students to the college experience. At the same time, it also engages the campus community as future problem solvers in developing a deeper understanding of the challenges faced by Native Americans in accessing post-secondary education.

How is the Sanford Institute of Philanthropy initiative going to help nonprofit leaders and entrepreneurs?

Ultimately, the goal is to increase the impact of charitable organizations in the U.S. So how do we do that? We provide training! For a day-and-a-half, we teach attendees how to increase their ability to solicit charitable gifts and develop their nonprofit leadership skills.

In today's world, so many of us are called to engage in fundraising even though we don't work in fundraising. Think of boards or service organizations for which you serve, or volunteer positions you hold. The ability to learn the fundamentals of effective communication, development and "the art of asking" can benefit professionals working in virtually any industry out there today, as well as retirees who are active volunteers.

What are you most excited about at the Augustana Research Institute?

The Research Institute just completed work on a really significant study endorsed and resourced by Sioux Falls Thrive, an organization dedicated to uniting businesses, government and nonprofit sectors in strategic initiatives. The goal of Sioux Falls Thrive is to ensure all children in the metro area have the resources they need to thrive and achieve their educational and career potential. In order for children to thrive from cradle to career, they must have their basic needs met. The affordable housing pilot study conducted by the Research Institute literally paves the way for community leaders in government, business and non-profit agencies to unravel the complex ecosystem surrounding affordable housing.

What drew you to Augustana University?

The opportunity to lead the new Center for Innovation and Entrepreneurship at my alma mater has really been a dream come true. For me, coming to Augustana was like coming home. This position really ties together all the things I'm passionate about -- education, building community, making connections, serving others, and creating a better tomorrow.

We're working harder than ever to build strategic partnerships with business, research labs, health care organizations, nonprofits, centers for the arts, schools, agencies and other organizations both here and around the globe in order to offer our students the best and most meaningful hands-on, experiential learning opportunities we can. We believe it's why Augustana grads have such impressive job placement rates (98% job placement rate for 2015 grads). ♦



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Why should I advertise if business is good?

Some business owners think if business is booming, they don't need to market themselves. However, advertising when business is strong will:

1. Remind current customers about the other services or products you offer. They already like and trust you, so it's a great time to gain more of their business.
2. Encourage new customers. If you wait until you're struggling it's hard to find the money to advertise effectively.
3. Build brand awareness. It takes time to build a brand and turn a prospect into a customer. Coke constantly advertises so you will think, "I'm thirsty, I'd sure like a Coke." (And not Pepsi).

Advertising doesn't generally make customers buy a product they aren't ready for yet. It's about timing. You're creating brand awareness so when they are ready for your service or product, they think of YOU, not your competitor. Be front and center of a customer's mind. Because if you aren't, someone else is.

BizNOW

Charlotte Hofer

Editor

605-376-3758

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Where did my money go?

Household savings in the U.S. decreased from 5.4% in April, 2016, to 5.3% in May. From 1959 until 2016, personal savings have averaged 8.33%, with an all-time high of 17% in the mid 1970's and a record low of 1.9% in July, 2005.

As a nation we spend almost 95% of what we make! Each dollar spent unnecessarily, or unknowingly is a dollar you will never have again. Had that dollar been invested and the growth compounded is the cost of lost opportunity. Once you lose control of that dollar, it can no longer work for you to aid profitability.

Start by finding the small leaks where money is leaving your personal economy and plug them. Then invest it. Wealth will come slowly and grow rapidly. As my dad said "It's not how much you make, it's how much you save."

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Finance



How is net income different from cash flow?

Net Income is what is left after operating expenses are subtracted from gross income and is shown on an income statement. Cash Flow basically takes the net income and subtracts uses and adds sources to that net income. Uses include increasing assets or reducing liabilities, while additions to cash flow come from decreasing assets or increasing liabilities.

An abbreviated quick test of cash flow takes net income and adds back interest, depreciation, income taxes and amortization (EBIDTA) and then subtracts required loan principal and interest payments. This helps determine required cash flow activity for debt service coverage, but does not tell the entire story. For your business inventory may grow, equipment be purchased or other balance sheet changes made. Share your numbers and projections with your advisors so you and they understand the difference in your net income from your cash flow.

David M. Eiesland

Vice President Business Banking

605-254-7095

deiesland@heritagebankna.com

THAT MATTER TO YOU

Health



What's most important when choosing a health plan?

Your health is your most valued resource, and the purpose of your health insurance plan is to protect your health – as well as your personal finances in the case of high medical bills. Affordability is a top concern. But of even greater importance is trust.

A recent study revealed key drivers of consumer trust in a health system:

- Quality of health care
- A focus on patient needs
- Compassion
- Highly trained physicians
- A modern approach to medicine

In addition to trust in your providers, you want knowledgeable agents who will point you toward the right plan. You want a seamless experience when accessing quotes, plan information and benefits.

Look for perks that go above and beyond, such as free virtual visits, and online resources that help you maximize your benefits and focus on prevention through wellness.



Rob Bates

Executive Vice President
sales@AveraHealthPlans.com
605-322-4500
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Human Resources



How can I keep employees excited about their jobs?

"Engagement" is a hot topic in the business world. Gallup polls show that 70% of U.S. workers are "not engaged." Managers, though, can do a lot to improve satisfaction in their own the workplace.

Offer new challenges. Employees, especially millennials, want to learn and grow in their position. Dissatisfaction sets in when they become complacent, so look for opportunities to delegate.

Show appreciation. A simple thank you for a job well done encourages employees to continue to work hard. A written note boosts satisfaction long after it has been delivered. Make it a personal goal to thank at least one employee daily.

Promote a positive, non-judgmental environment. Encourage employees to ask for guidance. Allow mistakes without punishment or blame. Teach employees to solve problems rather than resolving it for them.

These simple tips will make your employees more satisfied and productive in their work.



Karen DeLange, SPHR, SHRM-SCP

Human Resource Consultant
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Motivation



What is momentum and how do you take advantage of it?

I define momentum as "A big rock rolling downhill and just don't get in front of it!"

When your business has momentum, put the pedal to the metal and don't allow your competitors to get ahead of you. There is nothing better than to have a "hot" product that is selling as fast as you can make it. And there's nothing worse than to not have enough inventory, thus allowing your competitors to catch up or pass you.

Now, more than ever, is the time to work with your sales organization and force them to forecast accurately. You may even want to add a few percentage points to your build schedule. You have the momentum and it is time to take advantage of your situation.

Momentum is finicky.... hard to get and hard to keep. Keep pushing that rock downhill!

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by Natalie Miller

DR. VANCE THOMPSON:

His Vision

25 Years & Counting

2016 marks the 25th anniversary of LASIK vision correction procedure, which has been performed worldwide on more than 25 million patients. The procedure has been improved over the past two decades, creating vision and freedom from glasses and contacts for countless patients.

Dr. Vance Thompson, a South Dakota ophthalmologist and surgeon at Vance Thompson Vision, is front and center among proponents of the procedure.

As a young man, Dr. Thompson knew he wanted to work with people and help make their lives better.

“[After I] witnessed the impact of surgically correcting vision on patients, it made me have such a deep desire to be an eye surgeon that I worried about my joy in life if I did not achieve this goal,” Dr. Thompson says.

It was around this time that he began learning about the potential of a new laser technology called an “excimer” laser - the laser used to perform the central part of LASIK procedures.

Before LASIK, eye surgeons could use a blade to create a small flap on the surface of the eye and reshape the cornea, allowing light rays to focus more clearly on the retina. In a LASIK procedure, a similar process is performed, but with a precise laser instead of a handheld blade.

Dr. Thompson participated in the very first phase of the FDA monitored clinical trials for this new excimer laser.

Dr. Thompson believed this technology would make a huge difference in the world, and he pursued a Fellowship in Refractive and Cataract Surgery to work with additional medical investigators. He helped run studies on photorefractive keratectomy (PRK) and phototherapeutic keratectomy (PTK) procedures, additional vision correction surgeries which use the same excimer laser.

Following this fellowship, Dr. Thompson continued his clinical research on laser vision technology in his home state. Even though he was a relatively young surgeon at the time, he was asked to be an investigator in the FDA monitored trials of PRK and PTK after returning to South Dakota in 1991.

“Fast forward two years later,” Dr. Thompson says, “and the FDA approved the first laser treatment with a corneal

continued...

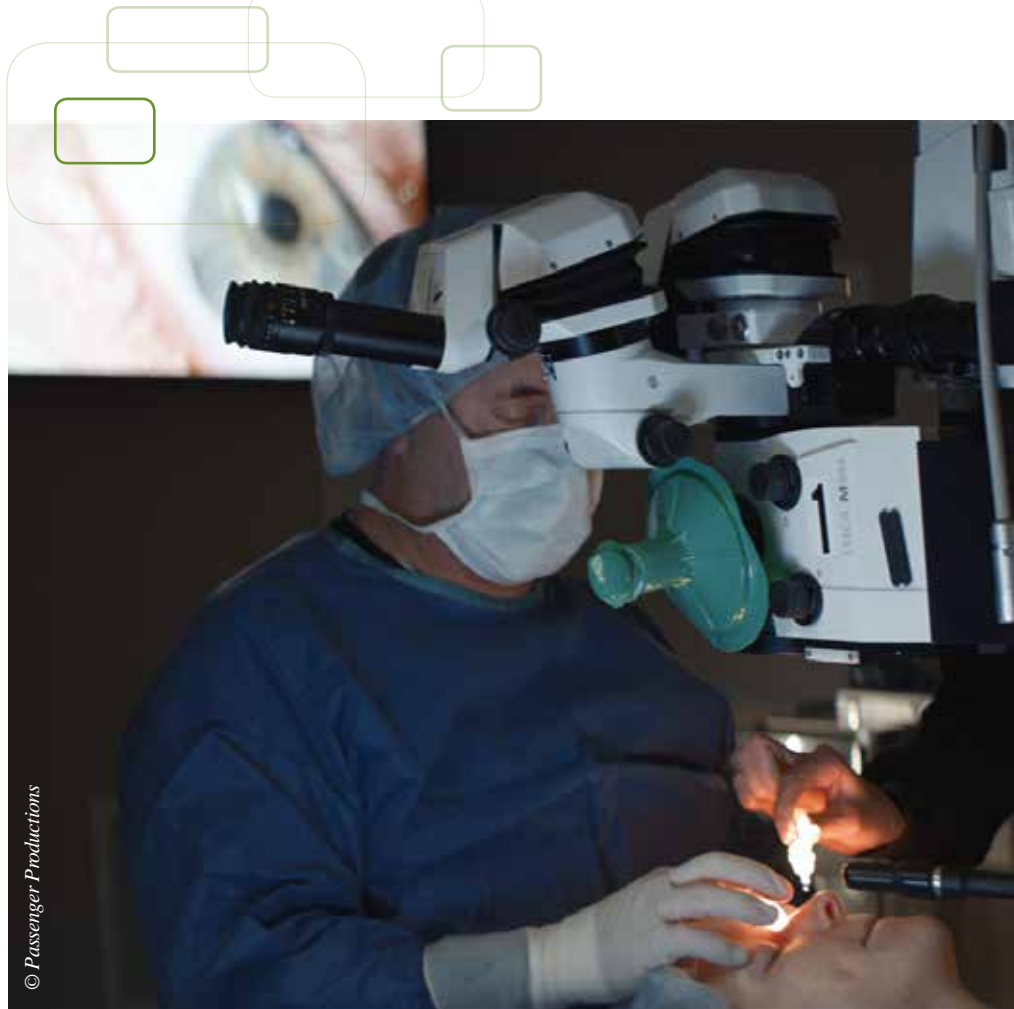


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flap. This provided more comfortable healing and was the beginning of LASIK. It was so exciting to be a part of this first group to introduce LASIK to our world.”

The basics of the first form of LASIK surgery involved using a blade to create a tiny flap on the surface of the eye, called the cornea. The flap was then gently lifted and the excimer laser used to reshape the cornea before laying the flap back down.

Because of his experience with laser correction in the PRK and PTK trials and his training in corneal flap making during his fellowship, Dr. Thompson was qualified to be involved in the initial stages of LASIK.

“It was so exciting to be at the beginning of it all,” Dr. Thompson says.

In the late 1990’s, a second laser became part of LASIK surgery. Although Dr. Thompson and other surgeons across the world were able to accurately create the small flap with a blade, this second laser, called a “femtosecond”

laser, eliminated the need for a blade altogether by creating the flap with the new laser. Dr. Thompson was asked to be involved in the development of this innovative technology that allowed for blade-free LASIK.

“It was very exciting to see the evolution from blade flap, blade treatment to blade flap, laser treatment, which was the beginning of LASIK, to its current state: laser flap, laser treatment,” Dr. Thompson says.

But technological improvements in LASIK haven’t stopped there.

Traditionally, “low order” vision conditions (such as nearsightedness and astigmatism) have been corrected with glasses. Yet, other types of vision conditions, called “high order” conditions, can’t be corrected with glasses. Even with glasses or early LASIK treatments, people with high order conditions would have trouble focusing or clearly viewing objects at night.

“What’s going on there is other things



causing blur in the eye. We used to not be able to measure for those high order conditions, and we definitely could not treat them,” Dr. Thompson says.

Enter Wavefront Technology, another advancement in LASIK procedures.

Wavefront technology has its roots in the astronomy world during the 1940’s and 50’s, as researchers began to figure out how to adjust optics to minimize aberrations for a clear telescopic image. Because the eye has a focusing cornea, it is similar to a telescopic system. Now, ophthalmologists can use this same technology to measure high order aberrations with a push of the button in the office. This technology tells them the total level of nearsightedness, farsightedness, or astigmatism, and also produces a map of irregularities that may be causing vision blur or not

allowing someone to have their very best vision, especially in low light.

Dr. Thompson was instrumental in the development of each technology.

“It was exciting to be involved in every step of the development of that evolution. To not only teach it to people from all around the world and treat people from all around the world, but also to be involved in the testifying process in Washington, DC in front of the Food and Drug Administration to help in laser vision corrections FDA approval,” Dr. Thompson says.

“What was really fun,” he continues with a smile, “was to do it from my home state.” With over 76,000 eye surgeries under his belt, Dr. Thompson is still going strong.

He also continues to investigate and conduct research to influence the future of ophthalmology.

These technological advancements in LASIK are now also being applied to the most delicate steps of cataract surgery. Dr. Vance Thompson and his team are right where they want to be – right in front, leading the industry and creating vision for thousands of patients. ♦



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THE BOOMERANG EFFECT OF *Smiling*

When the world is crashing down around you, smile! It may be the last thing you want to do, but smiling may be the one thing you need to do to turn your day around.

The Science of Smiling

In a 1988 study led by Fritz Strack, research participants were asked to either hold a pencil in their mouth while smiling or frowning. While holding the pencils, they were shown a series of cartoons and asked to rate them in terms of amusement. Results indicated that those holding the pencils in their mouth while imitating a smile found the cartoons to be funnier than those who were holding pencils imitating a frown, or who were not holding pencils at all.

The idea behind the study is simple: the human brain will take physical signals from the body to determine the individual's mood. Therefore, if someone physically expresses happiness despite their actual mood, the brain will respond positively. The opposite is true for those physically expressing sadness.

Smile for Your Loved Ones

Let your good mood become infectious. It's likely your

smile will energize those around you. Conversely a bad mood will cause others to become negative as well.

So if you have had a bad day or are exhausted, try convincing your mind that you are happy by putting on a smile before you greet your loved ones. Even if your mind isn't immediately convinced, the recipients of your smile will readily greet you, boomeranging positively back at you.

Smile for Work

Whether you are meeting clients, coworkers or suppliers, realities of the day can take a toll on your mood. Take the time to smile, it not only lowers your stress, but it can also lead to a more successful work day. Smiling can make you more approachable and people like to work with pleasant individuals.

Take a minute to smile today. You, your family and the professionals you meet will be glad you did. ♦

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KID'S CUT THURSDAY'S JUST \$8⁹⁵

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"1MC is an environment where entrepreneurs have the opportunity to learn from each other. The non-sales atmosphere allowed for me to share my businesses and projects with a captive audience, get their feedback, and participate in the discussion of other businesses."

- William Bushee, of BrightPlanet, Code Bootcamp and author of Wired For Coding

1 Million Cups Sioux Falls

The details: The 1 Million Cups concept has spread to 77 cities throughout the country. The program runs each Wednesday from 9AM – 10AM. Each city runs the program semi-autonomously and gathers together in local coffee shops, community centers, co-working spaces and other host places. Sioux Falls became a host site in February 2014.

The difference: 1MC has been so successful in Sioux Falls and continues to grow because of the culture. The culture surrounding 1 Million Cups is that of a supportive, neutral space welcoming entrepreneurs to be open and honest about their businesses and the challenges they face. Each week, attendees have the opportunity to hear about an incredible business in the community and provide feedback.

The draw: Unique speakers every week and an opportunity to apply to present. Visit www.1millioncups.com/siouxfalls.

Information provided by Addie Graham-Kramer, 1MC Sioux Falls' community organizer.

Zeal Center for Entrepreneurship

The details: The Zeal entrepreneurship ecosystem brings the area's most successful entrepreneurs and business leaders together with universities, venture capital, and civic and government agencies to increase the speed to launch and success rate of early-stage companies.

Zeal's offerings include business accelerator and incubation programs, mentoring and coaching, infrastructure, office and laboratory space, networking opportunities and resource referrals.

The difference: Zeal's programming is designed to accelerate the growth of scalable businesses and increase their likelihood of success utilizing tools based on standards and trends of the International Business Innovation Association (INBIA), the trade association for business incubators and entrepreneurship of which Zeal is a member. Zeal strives to compliment other local and statewide resources that serve entrepreneurs and the small business community.

The draw: Resources, incubation, subject matter experts, and space. Visit www.realzeal.com.

Information provided by Ryan Oines, Zeal's interim vice president of Zeal.



Zeal success stories include: DocuTAP, Meta Payment Systems, DataSync Corporation, Alumend, and PrairieGold Venture Partners.

SOURCES IN SIOUX FALLS

BIZ Feature



The Bakery

The details: The Bakery is a place for people to launch ideas. Some people need a place to work, some need new connections, some folks need to learn new things, and others just want something to do. The common thread you will find within our membership is a desire to move an idea forward.

The difference: The Bakery is a place for creators, doers, and thinkers to gather for the benefit of the Sioux Falls Community. The Bakery provides a community of like-minded, but wildly diverse, individuals who want to see one another succeed and plenty of space to get work done.

The draw: A place to launch an idea and a community to collaborate with. Visit www.thebakerysf.com.

Information provided by Clint Brown, The Bakery's co-founder.

"The community at The Bakery has allowed me to meet so many people and make new friends who speak highly of the services I provide, I can even call some of them clients! The word of mouth advertising has been a benefit to my business."

- Lisa Soma, Owner of Organizing by Lisa

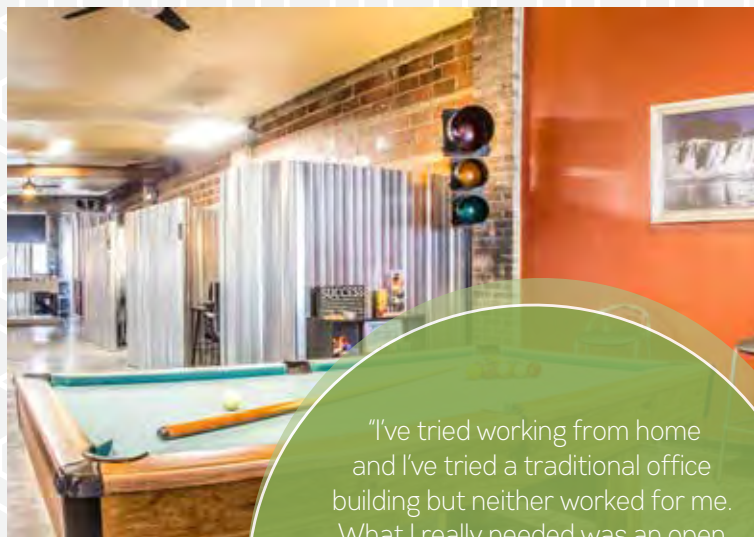
927 Studios

The details: 927 Studios is a shared office space offering several suite sizes, allowing professionals to occupy the complex under their own business names.

The difference: 927 Studios is designed for the company seeking a physical address, receptionist, and office space where the common areas are shared.

The draw: A quiet professional space with friendly neighbors. Visit www.927studios.com.

Information provided by Matt Luke, Luke Properties' owner.



"I've tried working from home and I've tried a traditional office building but neither worked for me. What I really needed was an open atmosphere, friendly people, and a downtown space. I've now been at 927 Studios for three years - it's the perfect fit for Groundwater Inc."

- Lance Meyerink, Owner, Groundwater Inc.



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.



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We believe that when we search for agreement around shared values of justice and compassion, we help create solutions to difficult social and political problems. - South Dakota Faith and Public Life Website

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Often times during election season, it is natural to find oneself avoiding certain conversations in social circles. Conflict is so often viewed as negative, but really can be a positive thing if the discussion and respect of the other person is present.

Even when we disagree, we want to remember to value the relationship. All faiths call us to respect one another, no matter how much we disagree. Every person is made in the image of God and is loved into being by God.

The thought, "I am right so therefore you are wrong," is dualistic thinking and the root of countless arguments. Violence often stems from this rationale. So how do we discipline ourselves and share with others of varying perspectives that there can be a both/and instead of an either/or?

As Sisters, we call each other to the practice of Contemplative Dialogue. This includes the following points:

- **Listen deeply.** Truly be there to hear what the other person has to say. Do not judge. Set aside other distractions. Do not focus on your rebuttal. Be intent to understand. Listen with an open mind.
- **Refrain from impulsive speech and action.** It is human to have a "reaction" when we hear something that passionately disagrees with our core. To pause

and ponder before speaking or reacting can make a remarkable difference in the outcome of the conversation.

- **Practice civility with mutual respect.** Treat others how you would like to be treated. Give others the benefit of the doubt.

Contemplative Dialogue is a compassionate, shared process. It sets aside bias and is done with respect of the other person. It allows for quiet periods together to listen for the new to emerge and create a common ground.

- **Sit quietly together to let the new emerge.** If we believe that God/Spirit is working in each person then we honor them, respect them and search for the common ground with them. This implies surrender to God and a giving over, trusting that God will indeed lead. Relinquishing my agenda to see what can emerge by our Contemplative Dialogue together, which neither could have realized alone.

Challenge Questions: What steps can you take to practice Contemplative Dialogue with someone of a different persuasion this political season? How might deeper listening be enhanced in your family or workplace?



Sister Janice Klein is President of the Presentation Sisters and a lifelong educator. She is a learner of being a contemplative in action and a leader in finding thoughtful ways to dialogue difficult matters.

For more information, please visit: www.sdfaithinpubliclife.org or www.contemplativedialogue.org



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by Alan Dooley

WILL THE MARKET IMPROVE?

REAL ESTATE PROJECTIONS FOR 2017

The U.S. economy should pick up for the remainder of 2016 and could hit 1.4 percent growth for the year—which is still dismal in comparison to past 10 year growth cycles – and only if consumer spending continues to be strong, according to Fannie Mae's Economic & Strategic Research Group.

Consumer confidence continues to bounce along at low rates and is not expected to turn until after the election when 'economic certainty' can again be introduced. Economic certainty comes with job stability which helps build that confidence. Credit expansion, an improved labor market and rising personal household income are components that improve consumer confidence which in turn drives housing sales.

Although business investment has lagged, strong jobs reports for July and August fuel the positive fourth quarter projection. The group doubts the Fed will increase its rates anytime soon, because of the unstable global economy and poor worldwide growth.

"Home sales are expected to finish the year at their strongest pace since the downturn, thanks to a very strong spring.

However, the housing market is undershooting its full potential because of inadequate existing inventory combined with new home construction failing to catch up with underlying demand,"stated Lawrence Yun, chief economist for the National Association of Realtors. "As a result, sales in all regions are now flat or below a year ago, and price growth isn't slowing to a healthier and sustainable pace."

Nearly one-third of U.S. homeowners with a mortgage were underwater during the peak of the housing recession. Now, 12.1 percent of homeowners still owe more than their homes are worth, which is down from 14.4 percent a year ago according to Zillow.com.

Fannie Mae chief economist Doug Duncan said, "Housing market fundamentals remain a mixed bag. During the second quarter of 2016, both new and existing home sales rose to expansion highs, while single-family starts pulled back, remaining historically low for an expansion. Tight housing inventory from a lack of new construction continues to create affordability challenges, particularly at the lower end of the market."

This pressure created an ideal environment for owners of investment rental property. Vacancy rates for rentals have been

the lowest they've been in decades mirroring the historically low home ownership rate which is under 63 percent. Individual investors account for 11 percent of sales, down slightly from 13 percent last summer.

On the upside, some older Millennials are moving toward home ownership, taking advantage of low mortgage rates which are projected to average 3.4 percent in the fourth quarter.

"Positive reports show there is a need for new single-family homes, buoyed by increased household formation, job gains and attractive mortgage rates," said Robert Dietz, chief economist for the National Association of Home Builders. "This uptick in demand should translate into increased housing production throughout 2016 and into next year." ♦



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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October is Women's Small Business Month. South Dakota has an estimated 25,600 women-owned firms, which employ 23,500 people and contribute roughly \$4,512,400,000. With all that in mind, South Dakota is ranked 9th (49.9%) in growth of number of firms over the past nine years and 3rd (119.9%) in growth of firm revenue between 2007 and 2016.

— Am. Express Open survey

Nationally:

- More than 9.1 million firms are owned by women.
- They generate \$1.5 trillion in sales each year.
- 7.9 million are employed by women-owned businesses in the U.S.





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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.



TREAT YOUR BUSINESS LIKE A Marriage

Trust, faith and respect are the cornerstones of a loving and successful marriage. We often use the terms puppy love or love at first sight to explain our instant admiration or attraction to that special someone. In order to experience maximum marriage satisfaction, it is essential that both parties grow in their knowledge of each other.

In the same way, some products grab our immediate attention while others do not. Consider this the "puppy love" stage of building a client relationship. We see a pair of pants that look great on the mannequin and make us look good too or we try a shampoo that makes our hair just perfect and we become hooked on that brand.

Just like a relationship takes work to maintain, the producer must cultivate the attraction of their brand to build loyalty and trust. Once consumers have faith in the brand and respect the quality of a product or service, they become hooked for life. Product integrity or performance must be maintained.

We enter a marriage based on respect and integrity, but sometimes things go awry and those initial qualities become compromised. Once the bond of trust is broken, it is very difficult to

maintain a healthy relationship. In the same way, if a manufacturer starts to cut corners on quality or service, the client is apt to end the relationship with that brand.

As a marriage matures, it is essential to listen to your partner, respond to changing needs and appreciate them on all levels. Responding in kind to one another and continually building on those initial bonds of trust and faith will keep the relationship vibrant and fulfilling.

A business is no different, it must let their clients know they are appreciated in order to cultivate repeat business. Get to know the deeper needs of your clients, listen and respond to their concerns with new product offerings and services to meet their ever changing needs. Grow together and all will prosper. ♦

what's now

Oct. 3, 10, 17, 24, 31

1 Million Cups

9:00 AM - 10:00 AM

Prairie Berry East Bank
322 E 8th St., Sioux Falls

Network with area Entrepreneurs

Oct. 4

Design Week Event: Trends Influencing the Workplace

4:00 PM - 6:00 PM

The Bakery
910 N Main, Sioux Falls
Free and open to all

Oct. 5

YPN Morning Buzz Downtown

7:30 AM - 8:30 AM

Pappy's, Sioux Falls, SD

Oct. 5

YPN Morning Buzz South

7:30 AM - 8:30 AM

Panera Bread, Sioux Falls, SD

Oct. 5

Dakota Manufacturer's Day Summit

7:30 AM - 3:00 PM

Lake Area Tech Institute
1201 Arrow Ave NE, Watertown
Technology and business seminar.
lakeareatech.edu

Oct. 10

Brandon District 25 Candidate Forum

6:30 PM - 8:00 PM

Brandon City Council Chamber, Brandon
Meet the candidates

Oct. 13

Innovation Expo 2016

9:00 AM - 5:00 PM

Orpheum Theater
315 N. Phillips, Sioux Falls
South Dakota's largest entrepreneurship conference. Speakers, breakout sessions, networking. Tickets - \$50, students - \$25.
SDinnovationexpo.com

Oct. 13

SYNERGY Hot Spot

5:00 PM - 7:00 PM

Attic Bar and Grill
4601 E. 41st St., Sioux Falls
Networking for young professionals

Oct. 14

Brandon Chamber Brew Crew

8:00 AM - 9:00 AM

Scooters Coffee
110 E. Holly Blvd, Brandon

Oct. 18

110th Annual Meeting Sioux Falls Chamber

5:00 PM - 9:15 PM

Sioux Falls Convention Center

Oct. 20

Brandon Chamber Mixer

4:30 PM - 6:00 PM

Performance Press
900 E. Redwood Blvd, Brandon

Oct. 20

Bakery Class: Mapping Out Your Future

6:00 PM - 7:30 PM

The Bakery
910 N Main Ave, Sioux Falls
\$15

Oct. 25

SME Membership Meeting

11:30 AM - 1:00 PM

THE Country Club of Sioux Falls
Members free, guests \$40

Oct. 26

Hartford Chamber Mixer

6:00 PM - 7:00 PM

Great Western Bank
202 SD-38, Hartford

Oct. 28

Masquerade Party

8:00 PM - Midnight

The Bakery
910 N Main Ave, Sioux Falls
\$15




Mitch Wiese
cell: 605.376.4014
mitchw@iw.net



605.330.4014

www.tristatesecurityandpatrol.com

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Advertiser Feedback

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– Jo Hausman, Hausman Virtual Assistant, Brandon



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