

Family Business Workshop: The Top Ten Mistakes That Break Up a Family Business

Thursday morning 9:00 am

Where: Grand Gallery (main level) Room A & B

Nearly all farms -- whether large or small, wholesalers or farm market retailers -- are family businesses. Many daily aggravations, as well as catastrophes, can be prevented by learning from the mistakes of others. This eye-opening, fun-filled workshop, led by Jolene Brown, will highlight the top ten things families do that break up their business. Participants will discuss in-laws and out-laws, off-site family and estates, daily communications and important meetings. From conversations to contracts, from assumptions to clarification, from complaints to celebrations, this interactive workshop will open eyes and save fighting on the way to the funeral home. Participants will receive a take-home handout with information and ideas to assist in the building and transitioning of a successful family business. There will also be an opportunity to purchase Jolene's book, "Sometimes You Need More Than a 2x4! How-to-tips to successfully grow a family business!"

Moderator: Bob Tritten, District Fruit Educator, MSU Extension, Flint, MI

- 9:00 am The Top Ten Mistakes that Break Up a Family Business
- Jolene Brown, West Branch, Iowa
- 12:00 noon Session Ends

**Great Lakes Fruit, Vegetable and Farm Market Expo
Michigan Greenhouse Growers Expo**

December 10, 2015



**“The Top Ten Mistakes That Break Up a
Family Business!”™**

We can prevent many daily aggravations and family business catastrophes if we learn from the mistakes of others. This eye-opening, fun filled presentation will highlight the top ten things families do that break up their business. We will discuss in-laws and out-laws, off-site family and estates, daily communications and important meetings. In this value packed workshop, you'll receive take home tools to assist in the transition and succession of a family business. From conversations to contracts, from assumptions to clarification, from complaints to celebrations, we will open eyes and save fighting on the way to the funeral home.

**Jolene Brown, Certified Speaking Professional
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“The Top Ten Mistakes That Break Up a Family Business!”™

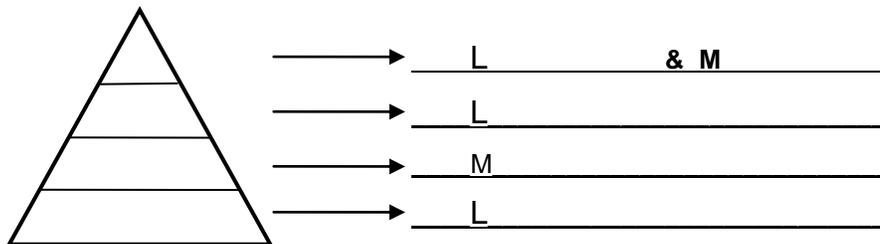
1. Assuming all genetic relationships equal good working relationships

Acceptance in a family is _____.

Acceptance in a business is _____. It is NOT a _____.

1. Do the existing owners really want the business to continue as a business? This includes the transition of labor, management, leadership and ownership.

_____ yes _____ no



2. Where is the business going? Do you have a clear vision and common goals for the business?

3. What before who. Defining and deciding leadership.

Are transition plans known and accepted by involved members of the business?

Have family members, not in the business, been informed?

4. Is there a defined co-management period resulting in leadership transfer and progressive ownership? Does it meet the expectation of those involved?

5. Will you build on individual strengths while tolerating individual shortcomings?

2. Believing the business can financially support any and all family members who want to work together



1. Has the senior generation secured their financial future?
2. What is your estimated cost of living for each family unit?
(residence, health care, insurance, lifestyle, etc.)
3. Does the cash flow match the estimate?
4. Are the financial resources and performance level of the business strong? Do you know important financial ratios, cost of production per enterprise, etc.?

Questions for those wanting employment in the business:

1. What benefits and anticipated results are you bringing to the business?
2. Does the business really need them?
3. What is the cost to the business?
4. _____
5. _____
6. _____

3. Assuming others will / should / must change and not me

We forget that compromising independence was a choice.



If the achievement of your goal _____

4. Presuming a conversation is a contract

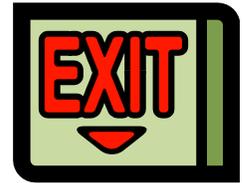
How much risk are you willing to take in the “hopes” things will be as you wish?

What do good businesses have clarified in writing?



Exit Strategy:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____



Code of Conduct for (Business Name)
The following identifies our values and expectations.
It is what we believe to be right, good and fair.

Honesty: be straight up with people; stand behind our words

Integrity: act according to what is right and wrong, ethically as well as legally

Initiative: do something because it needs to be done; be eager to begin and complete; help others to achieve.

Flexibility: open-minded to explore new ideas; will alter plans when necessary

Frugality: prudent with and wise use of business assets

Responsibility: do what we say we will do; do it right the first time; admit mistakes

Communication: listen; express; be approachable; be respectful; silence means consensus

Timeliness: show up on time; honor the demands for peak work timeframes (harvest, calving, etc. – Mother Nature)

Organization: work in an orderly way, neatness is a good "commercial" for our business and agriculture

Effort: do our best.

Safety: use safety aids; be alert for and correct hazards

Common sense: think it through

Problem-solving: seek solutions; address small problems before they become big

Conflict: address the issue, not attack the person; seek mutual resolution to conflict; seek outside help if necessary

Cooperation: work together toward a common goal or purpose

Continuous learning: embrace technology when justified; elevate professional knowledge

Team building: praise in public, correct in private; willing to help others; surround ourselves and this business with competent people

Forward thinking: anticipate the future; be a risk manager

Caring: show and feel concern

Sense of Humor: laugh and be playful without hurting others

Appreciation and Celebration: intentionally honor and recognize who we are, and what we have accomplished

Personal and Work Boundaries: separate and respectful; create space and limits for information and interaction

As a Business-First Family™, we won't stop loving each other because of the business.

(Signatures of the employees)

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Conflict Resolution

It is in the best interest for relationships and the business to have a defined and utilized standard operating procedure (SOP) for addressing conflict. This is done by bringing a draft for discussion, adopting by vote, then recording in the minutes. At this time a local mediation firm (or mediator) is identified and recorded for potential future contact. All sign the document, including new hires. It's best to do this when you're not in the heat of a conflict! It is just as important to know when to "let it go." What may just be an expressed short-term frustration, or a one-time occurrence, may only be a "mole hill," not a "mountain." What's the worst that could happen if not resolved? The best?

Example of Conflict Resolution SOP

1. Resolve work issues in private, away from employees and other family members.
2. When you approach with a grievance, you must also provide a realistic solution.
3. Take the issue to the individual directly involved. Do not take it to a spouse, another family member or the "coffee shop." (If others try to involve a third party say, "Stop. I believe you have a problem with _____. You need to talk to him/her.")
4. Bring the issue to the surface quickly so it doesn't fester. Propose a specific outcome.
5. Commit to an open discussion to discover the real issue, cause and effect.
6. Do not try to resolve the conflict when upset or mad, but do not ignore the issues. Tempers need to cool even when issues are hot.
7. Attack the problem, never the person. Ask for insight: "I sure would like to get this resolved so I'm wondering....."; "Help me to understand..."; "What would you like me to do differently?"
8. If the problem is not resolved with those directly involved, go to the next level of the team (manager, leader, board, advisory council).
9. If the problem is not resolved by those within the business, contact the pre-defined local mediation firm (or mediator) for an appointment. All involved family members provide the requested information to the mediator in a timely manner. All agree to abide by and support the recommendations of the mediator.
10. Record the issue, resolution and any action in writing to make sure all involved understand the result.
11. Leader/manager (or those directly involved) keep the team on the agreed upon track.



Adopting and implementing a Conflict Resolution SOP requires strong leadership and management. This work is worth the effort. Among the benefits of productively working through conflict are: increased awareness of problems that need to be solved; diffusion of a larger problem by the timely solution of a smaller problem; the understanding that disagreements often cause a decision to be thought through more carefully; and the realization that confrontation and conflict can lead to positive change.

Business Meetings

Meeting Protocol

- Hold meetings for defined purposes
- Conduct business according to *Robert's Rules of Order*
- Use agendas to conduct meetings with a focus on purpose, accountable action & results
- “Sit down” to discuss
- Keep minutes to all meetings

Annual Shareholder Meeting

- For family businesses all stake holders may attend, this includes spouses
- Conduct official business as outlined in Articles of Incorporation
- Voting carried out according to Articles, By-laws, Operating Agreements
- Sample agenda items:
 - stock holdings and the value of shares
 - election of Board of Directors
 - summary review & report from each of the business enterprises
 - review of risk management
 - outlook for the future, direction for next year business plan
 - decide on ROI – goal for ownership compensation
 - reaffirmation of the purpose, mission, common goals
 - disclose and plan for individual estate plans that affect business
 - appreciation and celebration

Board of Directors Meetings

- Conduct business as outlined in Articles of Incorporation and By-laws
- Sample agenda items:
 - elect officers for the Board of Directors
 - approve or amend By-laws
 - review and adopt policies (for example code of conduct, communications contract, safety, SOP, job descriptions, buy/sell, etc.)
 - review reports from key advisors
 - review finances
 - signing authority for the Corporation
 - financial position
 - budget performance
 - operating performance using key ratios

Board of Directors Meetings continues

Board of Directors Meetings continued

- review and evaluate main responsibility centers from the Managing People Chart
- decide compensation package
- consider decisions which affect the leadership of the management of the business
 - strategic planning, business plans, goals
 - cohesiveness of the leadership and management team
 - retirement plans and succession planning
 - quality of life issues
 - staffing and workload
 - risk management
 - appreciation and celebration

Owner/Manager/Employee Monthly Meetings

- Coordinate by the Overview Outline of the Business and Managing People Chart
- Review work assignments with Managing People Chart as needed
- Sample agenda items
 - coordination of work activities
 - work team input, feedback, and analysis
 - information sharing for work team
 - appreciation and celebration

One to One Meetings

- Sample agenda items:
 - hiring
 - coaching
 - evaluation
 - firing
 - appreciation and celebration



Prerequisites for Ownership in a Family Business

1. "Skin in the game"

- A minimum personal financial investment as a demonstration of commitment that this business is a personal priority and it is a financial investment for "my" future. (You can set a dollar amount or % of net worth, designated asset, or other formula. This is a personal outlay of cash, or the purchase is personally financed...not farm financed or senior generation financed.)
- Assumption of risk is in proportion to ownership.

2. Education

- A minimum of a 2 year degree in a field that benefits the operation (example: ag business; animal science; agronomy; dairy; horticulture; ag production management; accounting)

3. Experience

- Has worked for another business for 2-3 yrs;
- Has worked full time in this business for 3 years;
- Has received positive performance evaluations.

4. "Fire in the belly"

- This is their job of choice; high standards are the expectation and are met; a passion to learn and to work; and to work with others.
- Self starter

5. Adherence to and support of existing policies and management

- Agree to start where we're at, signing existing documents
- Changes may be made after approval at the business meetings.

6. A positive reflection of this business and agriculture.

- Praise in public; correct in private
- A concerted effort to be pleasant, positive and polite

5. Believing mind reading is an acceptable form of communication

A “Contract” to Communicate Clear Expectations

What if....

you and I started out right, clearly outlining our positions, leaving no doubt as to what we expect?

What if...

we honestly shared those expectations?

For example:

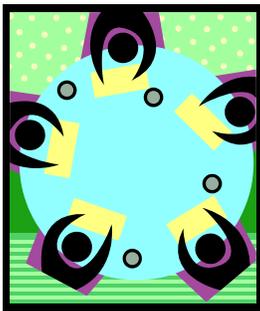
1. We have jobs to do, sometimes alone, sometimes together. We have agreed on standards and expected results. Daily we will do a quick review of the tasks and make adjustments so that the results can be met. We can count on each other to pull their own weight.
2. If we don't know or understand something; if we feel confused or conflicted about what is asked from us, rather than avoiding the task, trying to fake it, or complaining to others, come to the team. We'll go over the situation, clarify what you don't understand, or make the change if it makes sense. Together we can change things.
3. Please know that results are expected, and we will talk about them often. We will need to coach each other, compliment each other and keep each other informed. We must listen to each other. We understand that we must receive feedback without taking it personally or getting defensive.
4. We work together. We are a team. This means we help each other out, support each other, and get along. Competition and backbiting are completely unacceptable. Issues will not be ignored, but addressed in a business-like manner. Everyone must be a good team member.
5. Everyone here is expected to have a good attitude. This means we smile, we are friendly, and we treat each other well. Grumps and negative influences cannot dominate this place. Yes, we all have our bad days. But we expect generally positive attitudes from everyone.

What if...

we understood the direct link of communication to productivity and profitability?
we created a contract for communications as part of our job description?
we were held accountable for fulfilling the contract terms?

6. Failing to build communication skills and meeting tools when the times are good so they'll be in place to use when the times get tough.

Use daily interactions for _____,
_____, and _____.



Use meetings for _____,
_____ and
_____.

Share relevant information with _____,
_____ and _____.

Create and adapt a snapshot overview for your business

1. plan agenda
2. goals and evaluation
3. decision making
4. job descriptions and compensation package
5. transition management and documentation
6. office organization
7. appreciation and celebration



Sample Vegetable Crop Overview

(Use for agenda, goals & evaluation, decision making, filing, appreciation and celebration, sense of accomplishment)

1.0 Leadership and Management

- 1.1 Individual
 - 1.11 Goal Setting
 - 1.12 Communication
- 1.2 Structure (Corporation, Partnership, LLC, Sole Proprietor)
 - 1.21 Meetings
 - 1.22 Goal Setting
 - 1.23 Finances
 - 1.231 Income Acquisition
 - 1.232 Spending Plans
 - 1.233 Credit and Investment Mgt.
 - 1.234 Bookkeeping/Record Keeping
 - 1.235 Risk Protection
 - 1.24 Compliance (regulations, programs)
 - 1.25 Consultants (pest control, cooling, quality assurance, labor)
 - 1.26 Relationships and Communication (family, employees, neighbors, community, customers)
 - 1.27 Record Keeping
 - 1.28 Land Ownership
- 1.9 Evaluation

2.0 Labor Relations

- 2.1 Job Descriptions
- 2.2 Year-round
 - 2.21 Hiring
 - 2.22 Training
 - 2.23 Evaluation
- 2.3 Part-time
 - 2.31 Hiring
 - 2.32 Training
 - 2.33 Evaluation
- 2.4 Record Keeping
- 2.9 Evaluation

3.0 Field Preparation

- 3.1 Tiling
- 3.2 Water management/irrigation
- 3.3 Soil Testing
- 3.4 Tillage/bed shaping
- 3.5 Fertilizing/amendments
- 3.6 Record Keeping
- 3.9 Evaluation

4.0 Crop Production

- 4.1 Lettuce
 - 4.11 Selection
 - 4.12 Seeding/Transplanting
 - 4.13 Water management/Irrigation
 - 4.14 Thinning
 - 4.15 Pest control
 - 4.16 Harvesting
 - 4.17 Cooling/Storage
 - 4.18 Marketing
 - 4.19 Transportation
- 4.2 Broccoli
 - 4.21 Selection
 - 4.22 Seeding/Transplanting
 - 4.23 Water management/irrigation
 - 4.24 Pest control
 - 4.25 Harvesting
 - 4.26 Cooling/Storage
 - 4.27 Marketing
 - 4.28 Transportation
- 4.9 Evaluation

5.0 Machinery-Equipment

- 5.1 Purchase/Design
- 5.2 Maintenance
- 5.3 Repair
- 5.4 Record Keeping
- 5.9 Evaluation

6.0 Farm Sites & Fences

- 6.1 Improvement/Design
 - 6.11 Farm Bldgs./Structures
 - 6.12 Houses
 - 6.13 Fences/Lots
- 6.2 Maintenance
 - 6.21 Farm Bldgs./Structures
 - 6.22 Houses
 - 6.23 Fences/Lots
 - 6.24 Roadways
- 6.3 Record Keeping
- 6.9 Evaluation

7.0 Professional Growth

- 7.1 Formal Education
- 7.2 Readings, Video, Internet
- 7.3 Meetings, Seminars, Tradeshows
- 7.4 Support Network (groups, organizations, friends)
- 7.5 Other
- 7.6 Record Keeping
- 7.9 Evaluation

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Sample Orchard Overview

(Use for agenda, goals & evaluation, decision making, filing, appreciation and celebration, sense of accomplishment)

1.0 Leadership and Management

- 1.1 Individual
 - 1.11 Goal Setting
 - 1.12 Communication
- 1.2 Structure (Corporation, Partnership, LLC, Sole Proprietor)
 - 1.21 Meetings
 - 1.22 Goal Setting
 - 1.23 Finances
 - 1.231 Income Acquisition
 - 1.232 Spending Plans
 - 1.233 Credit and Investment Mgt.
 - 1.234 Bookkeeping/Record Keeping
 - 1.235 Risk Protection
 - 1.24 Compliance (regulations, programs)
 - 1.25 Consultants (pest control, cooling, quality assurance, labor)
 - 1.26 Relationships and Communication (family, employees, neighbors, community, customers)
 - 1.27 Record Keeping
 - 1.28 Land Ownership
- 1.9 Evaluation

2.0 Labor Relations

- 2.1 Job Descriptions
- 2.2 Year-round
 - 2.21 Hiring
 - 2.22 Training
 - 2.23 Evaluation
- 2.3 Part-time
 - 2.31 Hiring
 - 2.32 Training
 - 2.33 Evaluation
- 2.4 Record Keeping
- 2.9 Evaluation

3.0 Field Preparation

- 3.1 Soil Testing
- 3.2 Terraforming/deep tillage
- 3.3 Tiling
- 3.4 Fertilizing/amendments
- 3.5 Water management/irrigation
- 3.6 Record Keeping
- 3.9 Evaluation

4.0 Crop Production

- 4.1 Apples
 - 4.11 Selection
 - 4.12 Planting
 - 4.121 Cover crop management
 - 4.122 Windbreaks
 - 4.13 Water management/Irrigation
 - 4.14 Pruning
 - 4.15 Pest control
 - 4.16 Harvest
 - 4.17 Cooling/Storage
 - 4.18 Marketing
 - 4.19 Transportation
- 4.2 Cherries
 - 4.21 Selection
 - 4.22 Planting
 - 4.221 Cover crop management
 - 4.222 Windbreaks
 - 4.23 Water management/Irrigation
 - 4.24 Pruning
 - 4.25 Pest control
 - 4.26 Harvest
 - 4.27 Cooling/Storage
 - 4.28 Marketing
 - 4.29 Transportation
- 4.9 Evaluation

5.0 Machinery-Equipment

- 5.1 Purchase/Design
- 5.2 Maintenance
- 5.3 Repair
- 5.4 Record Keeping
- 5.9 Evaluation

6.0 Farm Sites and Fences

- 6.1 Improvement/Design
 - 6.11 Farm Bldgs./Structures
 - 6.12 Houses
 - 6.13 Fences/Lots
- 6.2 Maintenance
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 - 6.22 Houses
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- 6.3 Record Keeping
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7.0 Professional Growth

- 7.1 Formal Education
- 7.2 Readings, Video, Internet
- 7.3 Meetings, Seminars, Tradeshows
- 7.4 Support Network (groups, organizations, friends)
- 7.5 Other
- 7.6 Record Keeping
- 7.9 Evaluation

Managing People

Create and adapt a management chart. Used for job descriptions, compensation, evaluation and transfer of responsibilities.

- R = Responsible** “The buck stops here.” You are accountable. Only one R for each function. Make sure the duty gets done – correctly - and on time.
- W = Work** At least one W for each function, may be more. Can be the same person as R. The person/people actually doing the work.
- C = Consult** There can be several C’s, or none. Need to be consulted before a decision is made. Input required before moving forward.
- I = Informed** There can be several I’s, or none. Those who need to be informed of what’s being done. They may be impacted by what other people do.

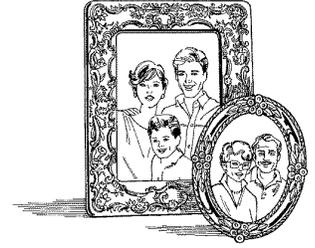
Functions (List family members, including spouses, and employees.)

	Paul	Patti	Joe	Jane	Sara	Sam
Business Leadership						
Meetings	W	W	R W	W	W	I
Bills				R W		
Loans	R W	C	C	C	C	
Taxes	I	I	I	R W	I	I
Record/Bookkeeping	I	I	I	R W	I	
Insurance	R W	I				
Government programs/compliance	R W	I	I	I	I	
Land decisions (rental/purchase)	R W	C	C	C	C	I
Crop						
Seed/ Selection			R W			
Crop Protection Selection			R W			
Planting	R W		W			
Supervision			R W			
Harvest	R W	W	W	W	W	
Marketing	I	R W	I	I	I	
Field Preparation						
Soil testing			R W			
Fertilization			R W			
Tillage/Soil Prep	W		R W			
Machinery-Equipment						
Purchase	C	C	R W	C		
Maintenance			R W			
Livestock						
Purchase	R W	C	C		C	
Feed					R W	
Breeding					R W	
Calving		W			R W	
Supervision and Care					R W	
Marketing	C	R W	I	I	I	
Farm Sites & Fences						
Buildings/Structures	C	C	R W		C	
Houses	R W	C	C	C	C	C

7. Ignoring the in-laws and off site family

Questions to ask:

1. What is the role of the spouse (in-law) in the business?
2. What are the spouse's (in-laws) expectations of the business?
3. Does off site family play a role in decision making, current or future ownership?
4. What level of empowerment do your employees have? What is their opportunity for advancement or ownership?



8. Forgetting to use common courtesy

We often treat strangers on the street with more courtesy than family members.

Who deserves recognition, praise, thanks, compliments, appreciation?

9. Having no legal and discussed estate, management transfer plan, or buy/sell agreement

Parents don't owe their kids a business

We do owe our children:

1. _____
2. _____
3. _____
4. _____



Details Others Need to Know...



Below are topics to discuss, organize and write down. You will need to create a list and system to fit your life, business, family, needs.

Please note: this does not replace your legal, discussed will and estate plan.... but it helps to clarify the multitude of details. It is also a working document and may need regular updates. Make sure you indicate document location and contact information

1. What do you want done with body when you're dead?
 - Organ donation, signed card, family informed
 - Burial, cremation instructions, pre-paid
 - Cemetery plot – location of the plot – deed for the plot
 -  Do not place this information in a “secret” location. Quick access is needed for your wishes to be carried out.
2. Important documents:
 - Living Will, directives, medical power of attorney – official copy, location, family informed
 - General Power of Attorney – official copy, location, family informed
 - Will – inform executor and guardian
 - Division of personal property – detailed listing of who gets family heirlooms, art, jewelry, antiques, furniture, etc.
3. Safe deposit box, safe, etc. – location and key location or safe combination
4. Advisors: personal and business
 - Attorney – office, name, address, phone
 - Accountant (CPA) – office, name, address, phone
 - Tax Preparer – office, name, address, phone
 - Financial Institution – name, address, phone, main contact
5. Insurance – company name, address, phone number, agent, policy numbers, policy location:
 - Life
 - Health
 - Liability
 - Homeowners
 - Long Term Care
 - Vehicle
 - Buildings & Equipment
 - Crop and Livestock
6. Investments:
 - Stock certificates
 - Mutual fund, shares
 - Bonds
 - Keogh and IRA
 - CD
 - Treasury bonds
 - Other

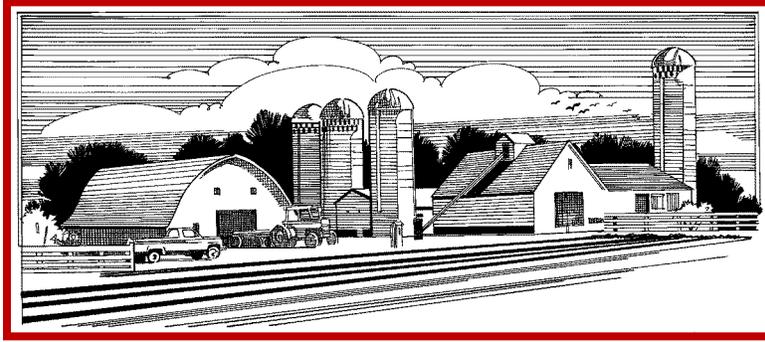


7. Location of:
 - Social Security Card
 - Certificates for birth, marriage, adoption, etc.
 - Past tax records
 - Bank statements, canceled checks
 - Vehicle titles
 - Checkbook
 - List of credit cards
 - User ID's, passwords and account numbers for Internet accounts

8. Farm, Home, Property
 - Deed, property titles
 - if rent – possible renters, process, who could help with decision
 - if sell – who could you trust to help with process (capital gains)
 - property taxes due
 - current loans and when due
 - Farm structure
 - Corporation papers, by-laws, stock certificates, buy-sell agreement, corporation minutes
 - Partnership agreements, buy-sell agreements, minutes
 - Employment contracts
 - Etc.

9. People you could turn to: family, friends, neighbors, professional advisors. (This is a listing of names of people who could directly help or could recommend trustworthy advisors with expertise. Quite often, they are the people you are working with now.)
For example: banker, extension specialist, crop advisor, livestock advisor, marketing advisor, other

10. Other contacts – name and phone number:
 - Plumber
 - Electrician
 - Well maintenance
 - Water softener system
 - Air/heating system
 - Garbage
 - Security system



10. Neglecting vital facts of fair and equal, paying cash for emotional debts, and failing to celebrate

1. understanding the difference between fair and equal
2. transferring ownership too soon, too late or not at all
3. assuming more salary and gifting of assets are solutions to a relationship problem
4. recognizing that agriculture can only be a way of life for those who treat it as a business
5. failing to celebrate

What was the last thing you celebrated with your family business team?

What upcoming event might you be able to celebrate?

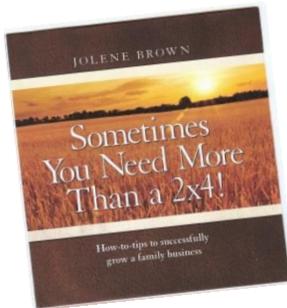
How do your team members like to celebrate?

Jolene Brown, CSP

**Champion for Agriculture
Professional Speaker
Family Business Consultant
Author**



Jolene Brown is a walking-talking spokesperson and champion for the people of agriculture. She's a farmer, author and professional speaker. Jolene's from West Branch, Iowa and her worldwide audiences appreciate her fun-filled spirit and valuable information. She's on a mission to share leading-edge best practices, appreciation, laughter and celebration to increase productivity, profitability and peace of mind.



Sometimes You Need More Than a 2x4! How-to-tips to successfully grow a family business

This book is packed with insight learned from real-life experiences of working with families in business.

Jolene's tips are to-the-point and lead to positive results!

"If We Huff and Puff, Will We Blow Your House Down?"™

DVD and Workbook Set from Jolene's popular family business workshop

This set includes 2 DVDs and workbook from Jolene's popular family business workshop, "If We Huff and Puff, Will We Blow Your House Down?"™ In this program, you'll discover that a carefully constructed business brings a productive and profitable result. You also gain desired peace of mind, strong family relations and a solid foundation for a family business legacy.



**Order Online at www.JoleneBrown.com
Or Call 319.643.2429**