

# Central Kansas **BUSINESS JOURNAL**

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April 2006

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**Q & A**

# Liking the small-community setting

*Ellinwood chiropractor sees benefits to practicing in small town*

By DALE HOGG

dhogg@gbtribune.com

Ellinwood chiropractor Dr. Aaron Sauers settled in central Kansas right after graduation from chiropractic school. He passed up chances for jobs in bigger communities, opting instead for a slower way of life.

The benefits, he said, outweigh the disadvantages. He likes waving at friends on the street, friends who are also patients. He offered the following insights.

**1. Tell us a little about yourself and history in Ellinwood, and background in the medical field, give a brief history of your practice. Why did you opt to set up shop in a smaller community?**

As a doctor of chiropractic, I enjoy helping people return to a better quality of life and keeping them at the top of their game through natural healthcare. I've been treating patients here in Barton County for over 15 years and have been a board certified sports injury specialist for the last eight years. My fami-



Dr. Aaron Sauers

ly and I came to Great Bend right after my graduation from Cleveland Chiropractic College in 1990 and I worked with Dr. Bill Hafner as an associate doctor. We sat up a satellite office in Ellinwood, and several years later, I purchased that clinic. Since my wife and I both grew up

in small Kansas towns (Cimarron and Stafford), Ellinwood has fit us perfectly!

**2. What is the biggest challenge facing a practice like yours in a smaller community? Is this problem new?**

I don't really see a challenge that's unique to practicing in a smaller community. There are obviously more people to treat in a metro area, but I can only see so many people each day and there are over 20,000 right here in Barton County. I guess you could say there are pros and cons both ways, but the benefits of living in an area where folks wave at you as you're driving down the street and it doesn't take 45 minutes to drive home at the end of the day out-way the city alternative for me.

**3. How many people do you employ?**

We have a chiropractic team of two people. Alissa is our front desk manager. She takes care of all our insurance filing,

SAUERS  
 continued on 3

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SAUERS

continued from page 2

tracking, etc. She greets our patients and schedules our day. Sandy is our chiropractic tech. She administers physio therapy to patients and assists with examina-

tions. My wife, Jill, fills in from time to time and enjoys helping plan fun activities for the patients. It's a family atmosphere at our clinic. Our staff is top notch; and, we all enjoy working together. (You can check out our Web site: [www.sauerchiro-practic.com](http://www.sauerchiro-practic.com))

practic.com)

**4. What's on the horizon for your practice?**

We're real excited about our new Decompression Table that we've just ordered. You've probably seen commercials on TV featuring decompression tables.

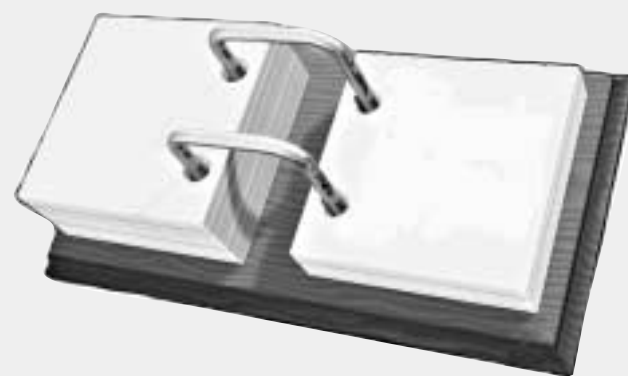
These tables have high success rates for patients who have various disc and joint issues.

The future for healthcare in small and large communities is bright, according to the US Dept. of Labor. I know I enjoy it.

# On the Calendar

## Great Bend Chamber of Commerce

1307 Williams, Great Bend, KS 67530 620-792-2401



**April 1-30** — Brit Spaugh Zoo alligator feed or bird show daily at 11 a.m. & 2 p.m.

**April 2** — Sunflower Diversified Services trail ride, Camp Aldrich  
SRCA drag strip races, Expo complex, 1 p.m.

**April 5** — Beautification committee meeting, chamber conference room, 1:30 p.m.

**April 6** —Coffee: Diamond K Farms, 9:30 a.m.

**April 11** — Leadership Great Bend, 9 a.m. to 4 p.m.

Barton County Historical Society opens for summer season, 1p.m.

Ag committee meeting, chamber conference room, 12 p.m.

**April 12** —Beautification committee meeting, chamber conference room, 1:30

p.m.

**April 13** — Coffee: Eldridge Fencing, 9:30 a.m.

**April 18** —United Way board meeting, chamber conference room, 5-9 p.m.

**April 19** —Board meeting, chamber conference room, 7:30 a.m.

**April 20** — Back Room concert, T.R. Ritchie, Barton County Arts Council, 7:30 p.m.

Coffee: Barton County Historical Society, 9:30 a.m.

United Way board meeting, chamber conference room, 5-9 p.m.

**April 21** — Catholic social wine tasting event, Club at Stoneridge, 7-10 p.m.

Fourth State Archery Shoot

**April 21-23** — Great Bend Community Theatre presents "Proof", 8 p.m. Thurs.-

Sat. & 2 p.m. Sunday

**April 22** — Legislative coffee, Kansas Oil & Gas Museum, 10 a.m.

**April 23** — Sunflower Diversified round-up, Expo complex

**April 26** — Golden Belt concert association presents "The Coats",

**April 27** — Coffee: Beautification committee - Front Door, 9:30 a.m.

**April 29** — SRCA Drag strip races, Expo complex, 6 p.m.

Back Room concert, Emily Higgins, Barton County Arts Council, 8 p.m.

**April 30** — Ellinwood City wide garage sale

# Growth of Kansas property tax revenues

By Kenneth Daniel

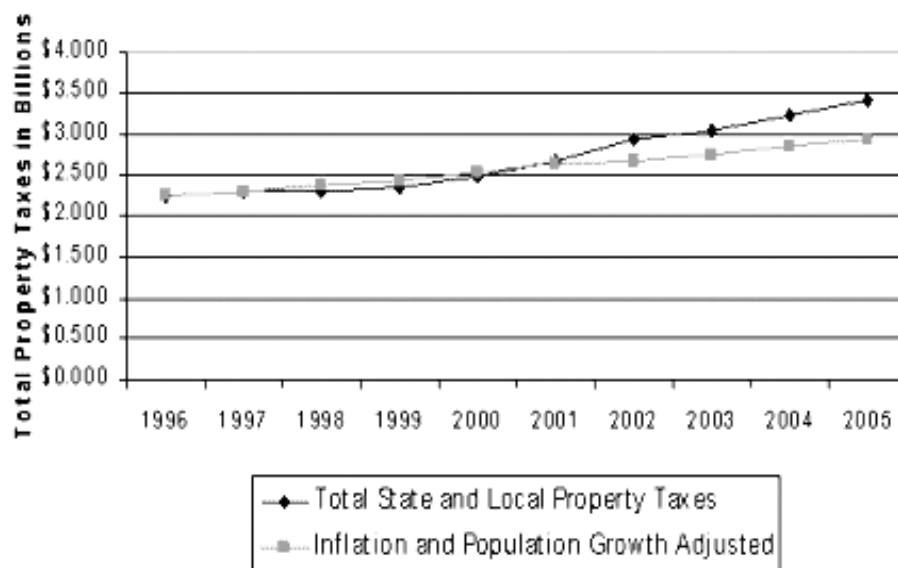
For years, an often-heard sound bite from tax-increase proponents has been "The billions in tax cuts made during the Graves administration were just too much. Those cuts are now costing one billion dollars per year. We need to take some of that money back. It nearly bankrupted the state three years ago."

Of the tax rate reductions made in the nineties, two-thirds were property taxes. Let's take a look at the "huge revenue losses" state and local governments (overwhelmingly local) took from these draconian cuts.

The following chart is combined state and local property tax revenues<sup>1</sup>. As one can see, the revenue growth slowed for a short time then came back with a vengeance, far outstripping inflation. There were no "cuts". The slowing of tax growth stimulated investment. It stimulated the real estate market and drove prices up much faster than inflation, which drove valuations up. We had our cake and ate it, too.

*Kenneth Daniel (kdaniel@kssmallbiz.com) is a Topeka small business owner and free-lance writer. He is publisher of [www.kssmallbiz.com](http://www.kssmallbiz.com), a website dedicated to Kansas small business.*

Total Kansas Property Taxes



The business tax cuts before the 2006 legislature will stimulate growth even more because they are all directed at business.

# Entrepreneurship and small-business development topic at town hall meetings

WICHITA— NetWork Kansas, a service of the Kansas Center for Entrepreneurship, will hold town hall meetings at community colleges throughout Kansas to discuss entrepreneurship and small-business development. The meetings are open to the public and provide an open-forum dialogue concerning entrepreneurship as a priority for economic and community development and the creation of an entrepreneurial environment in local communities. The forums will also include information from NetWork Kansas partners who provide business-building services to entrepreneurs and small-business owners in each community.

"The mission of NetWork Kansas is to promote an entrepreneurial environment throughout the state by establishing a central portal for information," said Kansas Center for Entrepreneurship Director Steve Radley. "It's important for entrepreneurs and small-business owners to have a central portal that connects them to the education, expertise, and economic resources that are available." The following is a list of dates for each Community College town hall meeting. For information regarding specific time and location, call 877-521-8600 or contact the community college.

April 5 - Fort Scott Community College  
 April 6 - Neosho County Community College  
 April 7 - Allen County Community College  
 April 10 - Cloud County Community College  
 April 13 - Barton County Community College  
 April 18 - Garden City Community College  
 April 19 - Colby Community College  
 April 20 - Seward County Community College  
 April 21 - Dodge City Community College  
 April 25 - Pratt Community

College

April 27 - Butler Community College

April 28 - Cowley County Community College

May 2 - Hutchinson Community College

May 3 - Kansas City Kansas Community College

Fall 06 - Johnson County Community College

NetWork Kansas is a statewide network of resources that provide business-building services to entrepreneurs and small-business owners. NetWork Kansas recently launched with more than 240 resource organizations statewide, including small-business development centers, economic development organizations, the Kansas Department of Commerce, financial assistance organizations, enterprise facilitation projects, technical assistance centers, and organizations that specialize in helping women-owned businesses. The NetWork Kansas Web site, [www.networkkansas.com](http://www.networkkansas.com), has a wealth of additional information, including entrepreneurial classes offered, economic resources available, and news and events.

In addition to the Web site, entrepreneurs and small-business owners may call (877) 521-8600 to speak with a NetWork Kansas counselor.

The Kansas Center for Entrepreneurship was established as a component of the Kansas Economic Growth Act of 2004 to further establish entrepreneurship and small business as a priority for economic and community development in Kansas. The vision of the Kansas Center for Entrepreneurship is to promote an entrepreneurial environment throughout the state by connecting entrepreneurs and small businesses to the expertise, education, and economic resources they need. For more information on the Kansas Center for Entrepreneurship, contact Steve Radley at (316) 978-7312.

## Larned Chamber of Commerce

502 Broadway, Larned, KS. 67550 620-285-6916

**April 2** - Larned High School's over actors anonymous performance, Larned community center

**April 6** - Chamber coffee hour hosted by the Santa Fe Trail Center, 9:30 to 10:30 a.m.

**April 6** - Ambassadors' meeting, Jordaan community room, Noon

LHS JV boys baseball vs. Hays, 4 p.m.

LMS 5 & 6 grade concert, Larned community center, 7:30 p.m.

**April 7** - Spring Health Fair hosted by GTrust, St. Joseph Memorial Hospital and the Pawnee County Health Department, at First National Bank lower lobby, 8 to 10 a.m.

**April 7** - LHS boys baseball and girls softball vs. Scott City, 4 p.m.

**April 8** - LHS ACT tests  
 Larned Area Chamber of Commerce annual banquet, Larned community center, social at 5:30 p.m., dinner at 6 p.m., entertainment at 8 p.m.

**April 11** - Community blood mobile, 9 a.m. to 3 p.m.

Legislative coffee hosted by PCEDC & sponsored by AT&T, Jordaan community room, 10 a.m.

Larned Area Chamber of Commerce board meeting, Jordaan community room, 11:45 a.m.

LHS girls softball vs. TMP, 4

p.m.

LHS varsity tennis, 1 p.m.

Music club, Jordaan community room

**April 13** - Chamber coffee hour hosted by the Santa Fe Trail Auto Club, Jordaan community room, 9:30 to 10:30 a.m.

LMS track meet, 3:45 p.m.

**April 14** - No school - mid-term break for USD No.495

**April 16** - Easter

**April 17** - PEO meeting, Jordaan community room

**April 18** - LHS varsity golf, 3 p.m.

LHS boys baseball and girls softball vs. Pratt, 4 p.m.

**April 19** - Pawnee County economic development commission meeting, Jordaan community room, Noon

**April 21** - Chamber coffee hour hosted by the After Prom Party Committee, National Guard Armory, 9:30 to 10:30 a.m.

**April 22** - Larned High School prom and after prom party

**April 25** - LHS boys baseball vs. Hays, 4 p.m.

LHS varsity track meet, 3 p.m.

LHS varsity tennis meet, 1 p.m.

LMS 5 & 6 grade band concert, 7 p.m.

**April 28** - Garden Club, Jordaan community room, Noon to 4 p.m.

## Hoisington Chamber of Commerce

123 N. Main, Hoisington, KS. 67544 620-653-4311

**April 6** - Koffee Klatsch, Hoisington City Library, 9:30 a.m.

**April 13** - Koffee Klatsch, Hoisington Homestead Assisted Living, 9:30 a.m.

**April 20** - Koffee Klatsch, Logan Haus, Chamber Office, 9:30 a.m.

**April 27** - Koffee Klatsch, Town & Country Supermarket, Chamber Office, 9:30 a.m.

## Ellinwood Chamber of Commerce

118 N. Main, Ellinwood, KS 67526 620-564-3300

**April 22** - Ellinwood City Wide Garage Sale

Check out the classifieds on line

[www.gbtribune.com](http://www.gbtribune.com)

## Professional Profile

# Help-U-Sell offers cost-saving options

By SUSAN THACKER  
sthacker@gbtribune.com

Dianne Morse, a broker/Realtor with 22 years of real estate experience, opened Help-U-Sell of Great Bend in January 2005. Within six months, the business had expanded, requiring a move to a bigger office at 1901 Washington Street. During her first year in business, Morse had 46 listings, and became an established member of the Great Bend Board of Realtors.

Help-U-Sell is a national franchise, with over 700 offices in the United States, but only 11 in Kansas. Morse said she chose the franchise because she thought the area would be receptive to Help-U-Sell's money saving options.

"We're full-service, just like any other Realtor," Morse said. "The only thing that's different is our commission structure."

The greatest savings can be realized if a seller is an active participant in the process, conducting the open house and showing the home. If the seller finds the buyer, the seller pays only a base fee.

"If the seller participates, we can charge less," she said. "Who knows their own home better than the seller?"

That doesn't mean sellers are on their own. Morse and

## Dianne Morse



**Where:** 1901 Washington, Great Bend, KS 67530

**Broker/Realtor** Dianne Morse

**Phone:** (620) 792-5535

**E-mail:** dianne@husgb.com

**Web site:** www.husgb.com

her associates can provide yard signs, place property on the Great Bend multi-list,

photograph and advertise the property, and place the home on multiple Internet sites

including Realtor.com and the Great Bend Tribune's Web site.

"According to the National Association of Realtors, 76 percent of all buyers start their search on the Internet," Morse said. "We do have an exclusive marketing system."

Help-U-Sell can also help sellers with required disclosure forms, pricing, title work, contracts and closings. Help-U-Sell Realtors can show the home to prospective buyers, or another Multiple Listing Service agent can show the home to the buyer. With the money saved on commissions, sellers can create a faster sale by pricing a home at or below the competition.

"Ultimately, that's going to save the buyer money," Morse said. "We work with buyers as much as sellers."

Help-U-Sell can also write a sales contract for a home sold by the owner. "If a buyer and seller just need someone to do the paperwork, I do that for a set fee," she said.

There's nothing more fulfilling than seeing an excited first-time homeowner, of helping someone find the home of his dreams, Morse said. That's why she has continued in her field for 22 years. "I wouldn't have been happy doing anything else."

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# Service is at the heart



CHUCK SMITH/Great Bend Tribune

Spenser Proffitt looks into the heart of a John Deere combine, getting it ready for a busy farming season.

By **CHUCK SMITH**

*csmith@gtribune.com*

The cost of fuel is at record levels. Fertilizer and other chemical costs continue to sky rocket.

Precipitation is dangerously low and the outcome of this year's crops are in question.

Not to mention financing rates continue to inch up.

All of those issues come together to illustrate why it is so important for Great Bend Farm Equipment, South U.S. 281 Highway, to continue its tradition of providing excellent service, according to owner Les Hopkins.

"Everything is service. That's what we've built this company from."

A full line John Deere dealer and service center, Great Bend Farm Equipment was purchased by Hopkins in June, 1993 and he has built it to the point that it now includes 22 employees. Hopkins said that includes 11 service techs and four parts people.

Service is especially important in a year like 2006 is shaping up to be, Hopkins said. "It's going to be a tough year."

This is not the first time that Hopkins has seen fuel, chemicals and interest rates all rise. It points to a need for producers to invest in the equipment they already have, and that means his service is more important than ever. "They'll repair the equipment they have."



Above left: Great Bend Farm Equipment, on South U.S. 281 Highway, has been a success story across the country. Above right: Billy Koelsch, left, and Tyler Schwindt look up at the sky.

Success Story

# Part of this success story

Producers are looking for ways to reduce costs as much as possible, which leads them to doing whatever it takes to pass over the same ground as few times as possible. And that means they need good equipment.

Equipment costs have risen high enough in recent years, Hopkins said, that even large producers are looking for bargains in used equipment.

And they don't just look at their local dealership, either, he explained.

That is why Great Bend Farm Equipment maintains an Internet web site with a connection to John Deere.

The web site brings customers and other dealers to see what equipment Great Bend Farm Equipment has to offer and it has developed connections

that have led to equipment being sold to several locations in California and even in Quebec, Hopkins said. "We've sold all over the United States," as well as in Canada, he commented. "Most of that is going to other dealers."

The web site also features Great Bend Farm Equipment's mission statement: "To solidify customer loyalty, by providing quality products, and high levels of service and support, that will enable our customer base to maximize productivity and profitability, while still allowing Great Bend Farm Equipment to make a reasonable profit."

Great Bend Farm Equipment is open Monday through Fridays from 7:30 a.m. to 5:30 p.m. and on Saturdays from 7:30 a.m. to noon.



CHUCK SMITH/Great Bend Tribune

full line John Deere dealer for years and now it also uses the Internet to spread sales parts information at Great Bend Farm Equipment.



CHUCK SMITH/Great Bend Tribune

Duane Stoss cleans up a tractor in one of the wash bays of the repair shop.

## Retail Profile

# Carr Auto-Electric fills a variety of needs

By TERRY SPRADLEY  
tspradley@gbtribune.com

**LARNED** - As signs of spring begin to appear, Carr Auto-Electric at 812 Broadway has a plethora of items to make summer activities more enjoyable.

Carr Auto-Electric has a diversified inventory for spring and summer needs. Whether grooming a lawn, or cleaning the remnants of winter from trees and gardens, Carr Auto-Electric has the equipment, service and support to help.

Trimmers, mowers, chainsaws and yard tools from Toro, Snapper, Dixon, Country Clipper, Jazee, ZTR, Grasshopper, Wegele, Mantis and Stihl are a few of the name brand equipment in stock and ready for spring clean-up and summer-time chores.


"Service is what we sell here," Harlie Carr said. "You can buy a mower anywhere but service after the sale is what we provide that others don't."

Paula Carr and her husband Harlie have been providing service after the sale in Larned for 36 years.

The store provides top-notch service, repairs, parts and accessories that their customers have come to expect. "Many of our customers have asked what they would do if we weren't here," Paula said.

After all that yard work, relaxing in front of the television may be your idea of summer fun. Carr Auto-Electric can fill the bill there as well with Dish Network TV. Premium channels with Sirius Satellite Radio and local programming will provide users with a multitude of enter-

## Carr Auto-Electric



**Owners: Harlie and Paula Carr**

**Location: 812 Broadway, Larned**

**Phone: 620-285-6951**

tainment choices. Again, the Carrs offer service after the sale and local support for Dish users. "Many installers take shortcuts during installation, causing problems later," Paula said. "Carr Auto-Electric will do the job right the first time."

If getting away from the house is your idea of summer fun, but being out of touch isn't, an Alltel cell phone may be the answer.

Alltel Cellular sales and service is a major segment of the Carr's business. The store has a large selection of cellular

phones, phone accessories and service plans.

Prepaid cellular service is available, with the convenience of paying for minutes as they are needed with no contracts, no credit analysis, no deposit and no monthly bill. Customers can pay by the minute, day or month.

Alltel has added many new plans and features to its cellular service. Free mobile-to-mobile between Alltel phones, free nights and weekend calling, free long distance, and no roaming

charges are just a few of the plan options currently offered by Alltel. A free "MOC" number, which allows a customer to designate one land-land phone number for free calling, is also available on most plans.

The Total Freedom Plan guarantees, no roaming, no long distance charges in all 50 states. Alltel's service network provides customer's plans to follow them throughout the United States.

Many of the cell phones also function as walkie-talkies allowing quick communication between users. Camera phones, and phones capable of sending video are also hot items in the mobile communications field.

"These are great items for farmers, schools, and on construction sites," Paula said. "Text messaging is hot! We have state of the art cutting edge phones like the Blackberry, Treo, RAZR and phones with slide-out computers on display in our store."

Carr Auto-Electric offers stand-alone, family plans, mix and match phones and plans are all available. Carr also offers refurbished cell phones for their customers that do not have insurance or for prepaid users.

The retail store with 36 years of history also offers weather radios, unique and useful gifts, and services from tree trimming to welding, electrical repair work and car stereo installation work.

So as the spring and summer season approaches, whether you are looking for a mower, electronic deer alert, weather station, or a lava lamp, Carr Auto-Electric has the inventory selection to meet your needs.

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## Business Profile

# First Class Auto Design draws away from the pack

By PAM MARTIN

[pmartin@gbtribune.com](mailto:pmartin@gbtribune.com)

HOISINGTON — From applying window tint to building race cars, Mike Petersilie has worked to offer a variety of auto services at First Class Auto Design, located one block west of Main Street on Broadway Street in Hoisington.

"The window tinting I learned in high school," Petersilie said.

He has 17 years experience applying window tint film and has attended Sherwin Williams and Du Pont training courses. There is a knack to applying the film so no wrinkles remain, he said.

Petersilie applies 35 and 20 percent tinting, with the 20 percent being a more popular, and darker, application. The tinted film blocks 99 percent of ultra violet light, which reduces glare and eye fatigue, he said.

Tinting also reduces fading of a vehicle's interior materials and since it is a film, broken window glass sticks to it, providing an additional safety measure.

Petersilie remodeled the old building where the business is located two years ago, making a large open

## First Class Auto Design



Window tinting, vinyl graphics and lettering, body work and painting, used car and truck dealer

Location: 165 W. Broadway Ave., Hoisington

Phone: (620) 653-4006

Hours: 8 to 5 p.m. Monday through Friday

work area with heating and air conditioning. The correct application of window tint film and vinyl lettering is

temperature dependent. Proper insulation in the ceiling and walls provides a controlled environment for

the work.

First Class Auto carries a wide selection of vinyl lettering and emblem options for vehicles, trailers and signs. Petersilie uses clip art for lettering and designs and can scan patterns for a custom design.

Bright vinyl lettering and designs decorate the circle dirt track race cars he builds. Petersilie has raced for the past five years, deciding to try his hand at building a car last year. So far he has built three cars. Everything except the front clip, a part of the front frame, is hand-built.

"I can build a frame in 40 hours. The rest takes weeks," he said.

Petersilie builds the cars during the winter when business slows down. In between the other jobs, he completes body work, mostly on wrecked cars. An enclosed paint booth takes up a large corner space in the garage.

"I learned the body work from my dad," he said.

First Class Auto also handles race car parts and Petersilie buys and sells used cars and trucks. He is working on a project to remove an old house next door and eventually plans to expand into the west lot adjoining the business.

# Central Kansas BUSINESS JOURNAL

[www.gbtribune.com/businessjournal](http://www.gbtribune.com/businessjournal)

## We want your business news

Have you had someone new join your staff?  
 Have you expanded, changed locations?  
 Need to list something on the business calendar?  
 Won an award?  
 Are there legislative issues that are affecting your business?  
 Other business issues you are interested in?

Contact Stacy Bronson at 620-792-1211 ext. 232, email [sbronson@gbtribune.com](mailto:sbronson@gbtribune.com), fax 620-792-8381 or contact Dale Hogg at 620-792-1211 ext. 226, email [dhogg@gbtribune.com](mailto:dhogg@gbtribune.com) or fax 620-792-8381.  
 Deadline for publication is 10 days prior.

# Take minute to Explore entrepreneurship

At no time in American history has owning and starting a small business been so popular and so exciting. The Ewing Marion Kaufman Foundation indicates that 6.2 of every 100 U.S. adults over the age of 18 are currently involved in some activity of starting a small business. This means over 10 millions adults are attempting to create new small businesses. Nearly 8,500 news home based business are started everyday with total numbers are expected to surpass 25 million in number by the end of 2003.

New business startups are the economic engine generating the majority of future job growth of the America. Over 75 percent of new jobs are generated by small businesses. Forty-four percent of IRS receipts come from small businesses. More new wealth is generated because entrepreneurs are self-employed. According to the book titled "The Millionaire Next Door," 80 percent of first generation millionaires have acquired wealth because they owned and operated their own business. Those who work for themselves have a 4 times greater chance of gaining considerable wealth than those who work for someone else.

Free enterprise and entrepreneurship is the essence of what make this country so great. In an article titled: "What's Right About America" in the January 14, 2001 issue of Parade Magazine edition summarized this thought. American's live in an environment with a constant new stream of ideas, technology and opinions, which make our lives the richest on this planet. We can choose to live out life the way our heart dictates. Americans have more chances at vocational happiness than any other people on this planet.

## Susan Bittel- Nickerson

**Title:** Regional Director, FHSU Small Business Development Center

**Years in current position:** 6

**Family:** daughter Carlie, son Ryan, married to Mitchell Nickerson

**Education:** Bachelor of Fine Arts (graphic design), Bachelor of Arts (journalism), Master of Science (public relations), from FHSU

**SBDC goal is to grow Kansas entrepreneurs by helping businesses and prospective businesses build their economic base through free and confidential business management counseling.**



We have so many more opportunities to make a living in a variety of circumstances.

As entrepreneurship is explored, consider these recommendations from those that have been successful in the journey:

### **Be passion-driven**

Commit to the excitement, enthusiasm of the product and service that will be introduced to the customer. Use prudent financial management but be driven by the "fire in the belly," which is the desire to educate, inform, and serve potential customers with the business product and service. The small business owner will probably work harder than in any job held before. But the excitements and rewards of growing your own company is the "ultimate business high".

### **Think big, start small**

Many successful entrepreneurs want to grow a sizable business but start out small to test the concept and the market. Nearly 60 percent of the 2002 Inc 500 fastest growing privately owned business that

started five years earlier, began at home in basements, garages and second-floor guest rooms with less than \$20,000 in start-up capital.

### **Have a team**

More and more business are being started by one or more owners. Owning a small business has become very challenging and competitive. More areas of specialized expertise are needed to compete in today's marketplace. Successful entrepreneurs have many advisory contacts. They use the services of the Small Business Development Centers (SBDC), Service Corps of Retired Executives (SCORE), other similar business owners, accountants, attorneys, insurance agent, and bankers. Having an advisory team is an essential component of growing a successful small business.

### **Recognize opportunity**

This is a key trait of a successful entrepreneur. They often see opportunities in areas that bigger businesses cannot or are not paying attention too. According to Bhide, in his book

"The Origin & Evolution of New Business" the idea may not be that novel or unique. Entrepreneurs oftentimes identify opportunities where they are currently working. They start their own companies, works harder, hustle more for customers and take advantage of an opportunity that may not last forever. The women's retailer Christopher & Banks (CHBS) is one such example. Larger clothing retailers were not paying attention to practical fashion design in clothing for middle-class, middle-aged women. Bill Prange, CEO of CHBS took advantage of this market opportunity and grew a company by 8800 percent in five years.

Think low tech as well as high tech when seeking business opportunities. The book "The Millionaire Next Door" identifies many successful small business owners that accumulated great wealth from somewhat boring mundane services such as dry cleaning, shoe repair, fruit and vegetable distribution, pest control, and auction services.

### **Be customer driven & focused**

Be creative and looks for ways to operate a small business that larger companies ignore. Find and offer service that larger companies or their associates say "we cannot do that" or "that's not in my job description." Be positioned away from competitors with unique customer service features that make the business stand out and create great value for the customer. Do not forget about personal integrity and honesty. It is the major business asset when starting out and is probably is the reason a customer initially chooses to do business with a company.

**Send your business news and announcements to the Great Bend Tribune Business Journal editor Stacy Bronson [sbronson@gbtribune.com](mailto:sbronson@gbtribune.com)**

The Business Journal will be published the first Sunday of every month.  
Copy deadline is ten days prior to publication

# Area business resource list

**Linda McCowan**  
Prairie Enterprise-  
Enterprise Project  
1300 Kansas  
Great Bend, KS 67530  
866-617-1555

entfac@earthlink.net  
*Assists people with business  
start-ups and assistance for  
entrepreneurs.*

**Larry Meschke**  
Kansas Department of  
Commerce  
1115 E. Kansas Plaza,  
Suite C  
Garden City, KS 67846  
620-275-7643  
lmeschke@kansascom-  
merce.com  
*Facilitates use of Kansas  
Department of Commerce  
program and assistance.*

FHSU Small Business  
Development Center  
109 W. 10th Street  
Hays, KS 67601  
785-628-6786  
*Helps small business own-  
ers with numerous issues,  
including business planning,  
marketing, tax issues and  
development of business  
plans.*

**Brock McPherson**  
SCORE  
2109 12th Street  
Great Bend, KS 67530  
620-793-3420  
mcpmclaw@  
carrollswb.com  
*Retired executives that give  
business counseling for busi-  
ness owners and managers.*

**Golden Belt One Stop**  
1025 Main Street  
Great Bend, KS 67530  
620-793-8825

**Richard Sidles**  
Western Kansas  
Technology Corporation  
1910 18th

Great Bend, KS 67530  
620-793-7964  
dsidles@wktc.kscoxmail.com  
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**Julie Kramp**  
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Community College  
245 NE 30 Road  
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620-792-9278  
krampj@bartoncc.edu  
*Customized training for local  
industry.*

**Patty Richardson**  
Great Plains  
Development  
PO Box 1116  
100 Military Plaza, Suite  
128  
Dodge City, KS 67801  
*Administers grants and  
loans for local governments  
and business.*

## Economic Development Directors

**Jan Peters**  
Great Bend Economic  
Development  
Great Bend Chamber of  
Commerce  
1307 Williams  
Great Bend, KS. 67530  
620-792-2401  
jpeters@greatbend.org

**Gordon Pfannenstiel**  
Economic Development  
610 Main  
Russell, KS 67665  
800-658-4686  
rced@russellks.org

**Linda Henderson**  
Pawnee County  
Economic Development  
PO Box 240  
Larned, KS 67550  
620-285-6916

# The IRS and Income Tax

Opinion by Sharon A. DuBois

With the passage of the Sixteenth Amendment in 1913, the American Constitution ceased to be a document dedicated to personal freedom and personal responsibility. The Sixteenth Amendment allows the federal government to collect taxes based on income.

I presume that the original idea was to provide funding for the government. The income tax has become, in fact, a means of manipulating behavior. Your government believes it would be beneficial for the country if you invested your money in certain types of bonds; buy these bonds and get a break on your taxes. Adopting a child is admirable behavior; do so and we will reward you financially.

There is a thriving industry, headed by tax attorneys and H&R Block, whose very existence depends on the fact that the average intelligent, educated taxpayer cannot figure out on her own what the government expects of her in the way of income tax. One advertising technique successfully used by this industry is to claim that, if one of their competitors figured your taxes, or worse yet, you figured your own taxes, the laws are so vague that the company doing the advertising can probably find you more money. Even the IRS doesn't know what it expects from the taxpayers. There are dozens of stories about taxpayers who have asked for information from the IRS only to be given as many different answers as there were IRS agents involved. Often, these stories end with the taxpayer being fined because he complied with one of the answers he was given.

Am I the only one who finds this appalling?

In addition to being arbitrary and manipulative, the income tax imposed in this country is chillingly

invasive. Some years ago, right after the IRS publicized its efforts to become friendlier and more responsive, I had occasion to call and ask a question. It was, in fact, easier to get to talk to a real live person than it used to be - I will give them credit for that. But when I questioned their need to have a particular piece of information which did not impact my taxes in any way, I was told, "We just like to keep track of who's out there."

I'm not a fan of conspiracy theories, but that frightened me.

We even expect candidates running for public office to make their tax returns public. Why, I do not know.

We have, all of us, been dealing with the IRS for so long, and have become so used to handing over the information they ask for, that we have lost sight of the fact that information about our income, our investments, our charitable giving, and our medical expenses belongs to no one else unless we choose to share it.

My personal preference is that the IRS, and the income tax, should be abolished. Remember, please, that the Constitution had to be amended to even allow for the possibility of collecting income tax. That was a mistake, and the amendment should be repealed.

If that can't be accomplished right now, then we must insist that the tax laws be amended so that they are simple enough that no intercession between the taxpayers and the government is necessary. A flat tax, with no deductions or exceptions, is what we should insist on.

Sharon DuBois is the president of Senior Ease ([www.seniorease.com](http://www.seniorease.com)), as well as the editor of KsSmall-Biz.com. Comments and responses may be emailed to [editor@kssmallbiz.com](mailto:editor@kssmallbiz.com).

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# Health insurance: private market is the answer

By Kenneth Daniel

The availability and cost of health insurance continues to be the number one concern of small business owners, but it has lost a little of its urgency in the past year as Health Savings Accounts and several other private industry solutions became available, and price increases slowed.

Until a year ago, I was a volunteer on the board of the Kansas Health Partners Benefit Association (KHPBA). We were the private entity in partnership with a state entity, the Kansas Health Policy Committee (KHPC).

The purpose of the public-private partnership was to design or find programs that would allow more small businesses to obtain affordable health insurance for low-income employees, then let Kansans know about them.

A big part of the original partnership concept was there would be state money in the equation, but that never happened. Regardless, KHPBA found one solution that did not depend upon state money, and eventually more than two thousand previously uninsured people were insured.

Our group of very talented

KHPBA volunteers held together very well for four years, thanks largely to a couple of very dedicated leaders. Bill Kostar, Mayor of Westwood, was our volunteer President. Our grossly underpaid part-time executive was David Hornick, a highly-talented and energetic insurance broker from Leavenworth.

We affected state policy on a number of other issues. One was our successful lobbying for the small business health insurance tax credit passed in 2004, offered to small businesses that have not had insurance in the past two years.

Unfortunately, the public side of the partnership did not function well and did little to help the effort. Exceptions were Bill Riley of Manhattan, the KHPC chairman for three years, and Representative Sue Storm of Overland Park, a committee member. Riley stayed around for four years, and Storm is there still, but they were the only ones who attended regularly year after year. Most of the Committee turned over with the change in Governors in 2002, and Storm was one of few reappointed.

When Bill Riley left and Insurance Commissioner Sandy Praeger and the Governor's "Health Czar",

Dr. Bob Day, took over, KHPBA did its best to get the KHPC back on track. Our group, which had been running on fumes and the dedication of David Hornick for two years, asked for some funding.

Our group could see that the big solutions were going to be private solutions or private solutions salted with some private money. We knew that the easiest way to marshal a huge effort was to use the existing insurance companies, provider networks, and insurance agents. And, we wanted to find a way to get small business associations to get into the picture as our connection to their members.

Dr. Day was the head of Medicaid in Kansas at one time. He is interested only in public solutions – national health insurance, single-payer, Medicaid, HealthWave, and so on.

Day would try to use the existing insurance companies and provider networks, but only if they would agree to new reporting requirements. He was absolutely opposed to commissions for insurance agents, and he promised but then killed our requests for funding for KHPBA. And, he was in lockstep with Commissioner Praeger on preventing small business associations

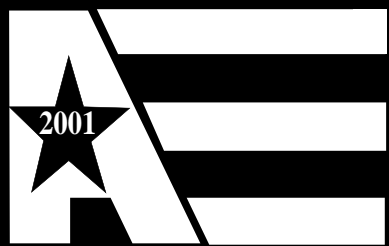
from getting into the picture, either nationally or in Kansas.

Therefore, after much soul-searching, the Kansas Health Partners Benefit Association voted to resign from the public-private partnership and disband.

That brings me to why I have lost some of my fire for this issue. I am convinced that the best chance for big solutions is in the private sector. And, I have solved the problem for myself and my 103 employees by adopting a consumer-driven health plan which includes two options, one including Health Savings Accounts, and another which includes a high-deductible policy with 50-50 payments below the deductible, but without savings accounts. These are working extremely well.

I will continue to work and write about public solutions. But, unlike my previous work for KHPBA, I won't have to design the solutions and make them work. And, my study time will be concentrated on private solutions.

*Kenneth Daniel (kdaniel@kssmallbiz.com) is a Topeka small business owner and free-lance writer. He is publisher of www.kssmallbiz.com, a website dedicated to Kansas small business.*



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