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## **Manning Financial Group among Best Places to Work in county**

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Have you ever thought one of your co-workers has a better work life than you do, and you would be much happier if you could just get his or her job?

If you worked for Don and Melody Manning at Manning Financial Group in Sebastian, you could get that opportunity each year during "musical chair week." All employees must rotate through the various positions different from their own.

"Other peoples' jobs look easier, but just try it for a day and you might think differently," Don said.

"Nobody wants the front desk," Melody laughed.

Musical chair week is just one employee-friendly strategy that has earned Manning Financial Group the designation as one of Indian River County's Best Places to Work for the past three years. Manning was one of three companies so designated in the 50-employee-and-under category in a study commissioned by the Treasure Coast Human Resources Association. The study gives all participants a full report on successful practices used to attract and retain employees.

Manning beat the survey average in turnover rate, money spent on per-employee training, hours of training per employee and percentage of employees enrolled in a 401(k) plan and a profit sharing plan.

Manning stood out in other ways. For example, employees can express gratitude for assistance from a coworker by giving that colleague "paid time off" from their own bank of hours. The owners can also add to each employee's paid time-off bank to recognize a special effort. The Mannings have been known to throw in an extra day's pay, as Melody did last week for everyone's long hours in preparing a booth at a consumer auto show.

Why do the Mannings do it?

"We have highly trained employees and we believe in taking care of them," Don said. "It's cheaper to retain employees, then hire and train new ones."

Don said he asks his workers what they would do if they owned the company.

"They have good ideas," he said. "You can learn as much from your employees as you can from any book."

Melody adds that she and Don are only as good as their employees.

"Too many employers lack the attitude for gratitude," she said.

Manning Financial Group grew out of the unpleasant experience the Mannings had when they sought a construction loan upon moving to Sebastian from Fort Lauderdale in 1989.

"They took a very long time to approve the loan. They changed it from a fixed loan to an adjustable-rate mortgage and gave us a hard time," Melody said. "When we wanted to add a pool after the house was completed, the bank turned us down because we hadn't lived there long enough. They jerked us around."

While many people would bemoan their fate, Don saw a need for a new kind of mortgage company. A nurse by background with additional training in humanistic psychology and educational therapy, he began to research the requirements for a mortgage license.

His home study paid off when he passed the state exam. Wanting to found an agency offering many services, Don also earned licenses in: real estate; health, life and property and casualty insurance; and auctioneering.

With too many state regulations to track, Don kept only the mortgage and real estate licenses and the result is Manning Financial Group.

"We wanted to give the consumer knowledge and to handle all the paperwork for both buyer and real estate agent," Melody said. "We had to create a new way of thinking among real estate agencies."

Like all mortgage companies, Manning Financial Group is feeling the effects of slower home sales, but Don remains confident. "I have 14 years of client business behind me and lots of repeat business."

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