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Three Lessons I Learned from a Six-Year-Old



By Gary Seibert, CEO,
Small Business Resource Association

Way back in 1950 there was a young five-year-old boy that wanted to play baseball but he had no baseball glove. So, like most kids would do, he went to his father to ask for one. His dad was very excited that his son wanted to

learn how to play baseball and immediately took him to the sporting goods store to buy the glove. The young boy's first year at T-Ball was a great success and he was convinced that this would be the start of a long baseball career.

Late next spring when the boy had just turned 6, he wanted to sign up again to play baseball but he could not find his glove. Eventually he found it in the back yard behind the garage. Totally ruined by the long snowy winter the boy went to his father and once again asked if he would take him to the sporting goods store to buy another glove.

When the boy told his dad what had happened his dad replied "I bought you a very nice all leather glove last year that should have lasted you for many years. You did not take care of it and now you are asking me to replace the one you ruined. You know son—"money does not grow on trees". "But dad," the boy replied, "I really want to play baseball this year and without a glove I will not be allowed on the team". At that point the dad turned around and started walking out the door on his way to work. Then he stopped, turned around and said to his son, "Son, if you want something bad enough you just might have to work for it". And then he drove away.

The young boy just learned two very important lessons in life,

1. Money does not grow on trees and
2. If you want something bad enough you might just have to work for it.

You see, the boy's dad was not being mean to him but he was just trying to teach him a lesson. Although his dad could have bought him another glove, the boy would not have learned anything about responsibility or the sense of value you place on your belongings. Money does not grow on trees. Also, his dad left him with a little nugget on how he might get that glove—work for it.

Immediately, the young boy went into the kitchen where his mom was cleaning up after breakfast. "Mom, said the boy, do we have any sandwich bags and pop corn kernels?" "Yes, we do, why do you want to know that?" "Dad won't buy me another baseball glove and he said sometimes you have to work for what you want—and I really want a baseball glove".

At that, the boy and his mom went to work popping popcorn and putting it into sandwich bags. He got a small card table and a chair and put them on the sidewalk to set up his very first business—a popcorn stand. All day long he sold bags of popcorn to friends and neighbors and anyone that drove past his house. Every nickel and dime went into a jar. At the end of the day the jar was almost full and dad came home from work.

All excited the boy met his dad in the kitchen and

proceeded to dump the jar of coins on the table. "Look dad, I wanted a baseball glove very much and I sold popcorn all day long to earn the money to pay for it". Just as the two of them started counting the coins mom came over to the table and started scooping some of the coins into her hands. The boy shouted "Mom—what are you doing". She stopped and said very calmly, "not all of the money you made today is yours. I bought the popcorn and sandwich bags. You owe that money to me. Whatever is left is yours to go buy your baseball glove". Lesson number 3—Whatever you make ain't all yours.

The young boy learned some very valuable lessons that day and got a new baseball glove while doing so. You see, he not only got the glove he wanted, he learned what it took to earn some money when he wanted to buy something bad enough. The young boy, as he got older, started mowing lawns, washing cars and windows, raking leaves and shoveling snow. He even baby sat and walked dogs. By the time he was 12

years old he had a savings account at a local bank.

You see, my dad taught me a lesson about how to be an entrepreneur when I was 6-years old. That lesson has guided me my entire life. It is a lesson that every parent should teach their children and grandchildren. Remember—Money is not the root of all evil, "The LOVE of money is the root of all evil". Teach your children when they are young the principles of making money, spending money and saving money and you will spare them a lot of heartache later on in their lives.



SBRA Business Spotlight



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At Antanavage Farbiarz PLLC, we help individuals and families protect what matters most. Our firm specializes in **estate planning, elder law, wills and trusts, business counsel, and real estate law**—providing practical guidance with compassion and experience. We're also thrilled to announce that **Alexa S. Antanavage has returned to the practice**, bringing her deep knowledge, personalized approach, and dedication to serving our community back to the team.

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CYBERSECURITY:

FASTER THAN SANTA DOWN A CHIMNEY

How Holiday Scammers Strike (and How to Stop Them)



By Andrew Sonon,
President, HoniST
Solutions

The holidays bring out the best in people — and unfortunately, the worst in cybercriminals. Between Black Friday deals, charity donations, year-end invoices, and “urgent”

shipping updates, scammers know this is when our guard is down and our inboxes are full.

This time of year, the best advice is simple: **slow down before you click, call, or share.**

Cyberattacks thrive on distraction and urgency — both of which the holiday season delivers in abundance. That text claiming your package couldn't be delivered, that Facebook post about a “12 Days of Gift Cards” giveaway, that email from your “bank” asking to verify a charge... they're all designed to make you act fast and think later.

Attackers are everywhere now — text, email, phone, social media, even the mail. Their goal is the same: to trick you into revealing something they can use. And they're getting good at it. Fake logos, cloned websites, and real names pulled from hacked contact lists can make even a seasoned pro hesitate.

If there's one account you protect above all else this season, make it your **email**. It's the digital keychain to everything — your bank, online stores, payroll system, social media, you name it. Once someone gets into your email, they can reset passwords, impersonate you, or reroute payments faster than Santa down a chimney.

That's where **multi-factor authentication (MFA)** comes in. It's that quick extra



step — a code on your phone, an app notification, or a fingerprint — that stops attackers in their tracks even if they've stolen your password. Think of it like locking the door *and* setting the alarm. It takes seconds, but it's one of the most powerful defenses against the flood of holiday scams.

For business owners, this is also a great time to remind your teams to be cautious:

- Double-check payment requests that seem rushed or unusual.
- Never approve a gift card or wire transfer based on an email alone.
- When in doubt, call the person — not reply to the message.
- Be wary of connecting personal shopping or social media accounts to your work email.

The truth is, cybersecurity isn't about paranoia — it's about **awareness**. A moment's pause can prevent a week's worth of cleanup. And if something doesn't feel right, don't guess — reach out to your trusted advisor before taking action.

The holidays should be full of joy, not recovery from a scam. So, take a breath, stay alert, and give yourself the gift of digital peace of mind this season.

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