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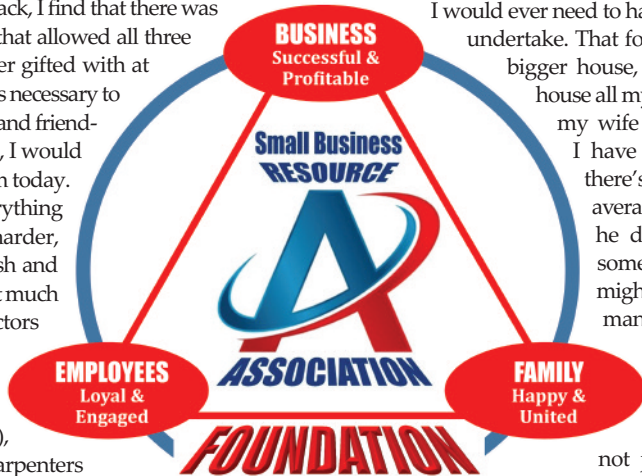


THE SBRA COMMUNITY WHAT'S IN YOUR TOOL BOX?



**By Gary Seibert, CEO,
Small Business Resource Association**

All of my life I have been a builder. I have built homes that I have lived in as well as many projects for friends and family, I have built small and mid-sized businesses domestically and around the world but, most importantly, I have built some amazing friendships that started out as a simple acquaintance and are now the most important and valued part of my life. As I look back, I find that there was a common denominator that allowed all three to materialize. I was either gifted with at birth or I acquired the tools necessary to build projects, businesses and friendships. Without these tools, I would never gotten to where I am today. Without these tools, everything I did would have been harder, taken longer to accomplish and definitely would have cost much more to do. Family doctors used to show up at your front door with a black bag full of medical instruments (their tools), plumbers, electricians, carpenters and auto mechanics all have bags or boxes full of the tools they need to perform their trades. Lawyers have a library, business men and women have a briefcase, religious leaders have a bible. You get where I'm going with this, all successful people have the tools of their trade to help them be more successful. I would like to share with you some of the tools that I have found to be absolutely necessary and that you might like to consider adding to your toolbox. Remember, the right tool, used the right way makes things easier, faster and usually better.



Building Projects

I am not going to go into detail other than my dad gave me a tool box full of plastic tools when I was three. Then he bought me an erector set, building blocks, Legos and the list goes on. You see, he introduced me to building, construction and tools early in life. When something broke, he said let's fix it and he taught me how. As I got older, the tools got more advanced and more specific to the job that needed to be done. With the advent of Home Depot, Lowes, Craftsman, DeWalt, Milwaukee, Bosh, etc. I had a source for every tool I would ever need to handle any job I would ever undertake. That forced me to have to buy a bigger house, with a bigger garage to house all my TOOLS. Needless to say, my wife cringes every time I say I have to go to Lowes. Lastly, there's YouTube. You see, the average man hates to admit that he doesn't know how to do something, even though he might own every tool known to man. YouTube allows him to get the advice he needs from someone that will walk him through the process. Sometimes it's not just having the tool but knowing how to use it. My approach to successfully completing projects was to just simply dive in. If I messed up, it was my house and I'd do what it took to fix it and learn from my mistake. My greatest tool was learning how to use the tool.

Building Businesses

My degree from college was a BS in Health and Physical Education. I taught High School P.E. from 1967 to 1975 during which time I managed a swimming pool, worked for

the Recreation Department, YMCA, a local Swimming Pool Supply Company and I managed a private gymnastics school, all in order to supplement my \$4,500/year teaching salary. In 1975, I left teaching to start Elite/GymKin a gymnastics apparel manufacturing company. My Tool Box was full of tools that were appropriate for the previous jobs I was doing but lacked the tools for running a manufacturing business. I needed a new Tool Box. Up until now, I always worked for someone else who ran the business, just doing the work I was asked to do. Now I was responsible for everything and needed a new tool box. Here is what my new Tool Box had in it:

- An attorney to protect me and the business legally,
- An accountant to keep me Financially healthy
- A sales manager to keep the flow of business necessary to keep all the employees working
- A designer to keep our product ahead of competition
- A mechanic to keep the machines running at 100%
- A shipping department supervisor
- An HR person to support to support our staff that had grown to over 125 employees
- A purchasing agent
- A director of marketing
- An insurance agent
- An IT director... and the list goes on.

And the one tool I needed the most I put off because I was young and inexperienced. I needed a MENTOR, someone I could go to and bounce Ideas off of, ask for help, get guidance or just be there to talk to. My Tool Box was now full of people that could do the things that needed to be done, better than I could, because they were experienced professionals that knew what to do. My job had changed from the doer to the director of doers, running the business, not working for the business.

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Building Friendships While Being a Leader

Tool Box number one and Tool Box number two were totally different with actual tools in one and people in the other. However, along the way I learned that as a visionary, a leader and a business owner there may be another Tool Box that is equally, if not even more important. I am referring to the tools that protect your relationships and build friendships. As a business owner it is very easy to get caught up in the every day struggles of running a successful business and the stress that is brought on by the unexpected. We deal with long hours, spending less time with family and friends, vacations being cut short, managing the personality of employees, and having to make difficult financial decisions. How you manage your business

will inevitably affect both your business and personal life. These set of tools cannot be purchased at Lowes or online and must be developed for yourself. Here are a few tools that I have found to be imperative if you desire true and lasting friendships while being a leader. First and foremost, you must be Trustworthy, Honest and Consistent. In fact, consistency is the key component that applies to every tool in this box. Be a Good Communicator/Listener - always. Be Respectful of other peoples' opinions. Be Fun Loving, have a Genuine Concern for others, maintain a Positive Attitude, be Helpful and Caring, be an Encourager, possess a Good Moral Compass, be Non-Judgmental, be Dependable, be Empathetic and Loyal. If you are not sure how some of these tools work— Find Help.

Every Great Person has a Tool Box that helped them become great. Gather your tools, keep them safely in your Tool Box and use them every day.

THE MONEY MASTERS

Wealth management advisor, speaker and author Jay Kemmerer has encouraging news to share about money, and the COVID-19 pandemic. First, let me say, "Our hearts go out to all those who are suffering financially or have lost someone during this crisis however, I know that this COVID-19 pandemic will eventually end and be a thing of the past." "Secondly, your finances can and will improve from here". If history has taught us anything, it has taught us about our country's ability to overcome. Our resilience and tenacity are second to none as it relates to medical advances, technology innovation and major economic recoveries.



Jay Kemmerer

Jay deems that by sharing and educating people with the right financial tools and knowledge, everyone can develop the ability to improve their current or past financial situation. Warren Buffet is quoted as saying, "You only have to do a very few things right in your life so long as you don't do too many things wrong." So, whether you feel you know "a little", or know "a lot," about finance, you can always learn and improve your financial skills. Jay believes that, "Opportunity Never Sleeps."

Jay realized at an incredibly young age that many people were never taught the basics about investing and the power of compounding, let alone the techniques needed to achieve a Peace of Mind Financial Lifestyle.

Jay began his 35-year career in the securities industry in 1984. He is the Chairman and CEO of Berkshire Advisors, based in Wyomissing, Pa. As a Registered Investment Advisor, they are held to the highest fiduciary standard when engaging clients. They provide Wealth Management, Estate Planning, Life Insurance Options along with Income Retirement Strategies which encompass their proprietary asset allocation portfolios.

Early in 2020, Kemmerer released his book "Messages from the Money Masters". The book provides details of the author's own financial journey and how that has enabled him to coach and inspire entrepreneurs, business owners, and families in their quest for Financial Freedom and Independence. Truly 13 books in one, it showcases the inspirational

stories of 12 Money Masters including Dave Ramsey, Daymond John, Suze Orman, David Bach, Lori Greiner, Warren Buffet, Ron Baron and more that will show you how they all overcame adversity to join the ranks of the top financial gurus in the world. Jay's book also offers real world practical tips and advice to help you better manage your money and improve your current financial situation. There has never been

a better time to arm yourself with great money advice. In this season of change people are looking for stability in their finances.

Jay R. Kemmerer and his team work with clients nationwide and is pleased to announce their customizable "Money Masters" corporate education program. Kemmerer believes, "What you do now for yourself, your employees and management team during all the changes brought about by COVID-19 will help you sow the seeds of increased profitability and morale, during and after this pandemic."

"The Money Masters" corporate education program, will provide group as well as and one on one personalized workshop incorporating Jays 35 years of financial experience along with the techniques and disciplines of the various money masters in the book. This inspirational and informative corporate education program will offer tools, solutions and advice that will bolster your companies moral, loyalty and employee confidence relating to their own financial independence journey.

Whether you are a business owner, corporate executive, or part of a sales team, "Solid financial advice never goes out of style", say's Kemmerer.

Jay and Berkshire Advisors stands ready to support and empower you in creating a healthier and wealthier financial life.

Call to learn how the "Money Masters" corporate education program shop can be tailored to your business requirements or contact us to schedule an individual consultation.; 610-376-6970 or visit us on the web at www.berkshriadvisors.net and www.jaykemmerer.com.

To order your copy today, visit www.Amazon.com.

SBRA Business Spotlight



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D&B Construction offers a variety of services for all types of businesses and organizations in Pennsylvania, New York, New Jersey, and Delaware. Services include pre-construction consulting, developmental studies, design/build, general contracting, construction management, and on-site management consulting. We provide counsel, expertise, and action in all manners of commercial construction for retail, office, hospitality, senior living, medical, religious, industrial, multi-family, and pre-engineered buildings. Our team of experienced industry leaders can retrofit older and historic buildings for adaptive reuse to suit your company's needs, or design and build an entirely new facility from the ground up. Whether it's an upgrade to existing structures or a new build, D&B carries your vision from an idea to completion on-time and on budget.

NEW SBRA MEMBERS

- Dumpster Dudez
- Giant Robo Printing
- Amity Digital
- Park Road Chiropractic
- Berkshire Advisors, Inc.
- JBT Bank

SBRA EVENTS - BE BETTER. GROW FASTER.

TUNE-UP Tuesdays

information. sharing. motivating.



Tune Up Tuesdays 9:30-10:30AM

- 11/3/20 Healthy You - Healthy Business.
- 11/17/20 Making Social Media WORK.
- 12/1/20 The Law and Small Business.
- 12/15/20 Is Your Tax Information Ready?



120 MINGLE NETWORKING

• 11/17/20
5:00-7:00 PM

Check sbrassociation.com for location