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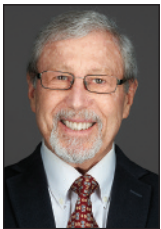
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Training Our Kidpreneurs



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

I know what you're thinking—where did Kidpreneurs come from? I just made it up as I was thinking about what my next article should be. For those of you that follow my monthly 422 Business Advisor articles, you should remember the article I wrote several months ago about what I learned from a 6-year-old. It was about my introduction into the world of Entrepreneurship and what I learned as a kid. I became a Kidpreneur, at age 6, as I learned 3 very important life lessons:

- #1. Money doesn't grow on trees.**
- #2. If you want something bad enough you will work hard to get it.**
- #3. All the money you make, with all the hard work you do, isn't all yours.**

These 3 lessons have stayed with me for 75 years and helped me in so many ways. Because money doesn't grow on trees, I learned that my wants and needs had two different meanings. "Needs" are generally referred to as a necessity—something you must have, while "wants" typically refers to a desire—something that might make you happier but you really don't really "need" it.

It was my wants that made me angry that money didn't grow on trees but it was my desire that drove me to work hard for the money to satisfy those wants. Sadly enough,

the third lesson, that all the money I earned wasn't mine, still bugs me to this day. But I have learned to just accept that lesson and keep on working, because "money does not grow on trees".

As a Kidpreneur I found out that there were many ways I could earn money, even before I was a teenager. I earned an allowance for making my bed and keeping my room neat, helping with the washing and drying of dishes, mowing the lawn, raking leaves and shoveling snow, washing cars and windows, even walking the dog. I took those skills and went to my neighbors and said if they ever needed help, I was for hire. The neighbors bought into my offer and by the time I was 13, I had my own savings account with well over \$1000 in it and growing.

My grandfather was a carpenter and he taught my dad everything he needed to do to build a house. My dad took those skills and taught them to me telling me that someday they would be well appreciated. Sure enough, in my early adult life as a teacher, I had a small home remodeling company, G.R. Seibert Construction, that I ran in my free time that made me more money than I did teaching high school.

At that point I was transitioning from a Kidpreneur to an Entrepreneur and that has driven my career for the past 60 years. I can't even imagine where I would be today if my

parents had not invested the time in teaching me financial literacy, work ethics, banking, check writing, saving and the value and self-satisfaction of working hard and earning your way in life. Yes, I owe everything I have achieved today to my God Given Abilities and the valuable lessons my parents taught me. Freedom isn't free, neither is lunch. If you want something bad enough, don't put it on a credit card, find a way to make the money so you can pay for it.

As Parents, Grand Parents, Teachers, and even Business Owners we all have the responsibility to teach the younger generation the value and satisfaction of working for what you need as well as what you want. Let's all work together to help our next generation to be self-sufficient by working hard even when there is no one looking, to be self-dependent instead of being dependent and expecting everyone else to fulfill their needs and wants, to understand and appreciate the value of hard work.

Kidpreneurs become Entrepreneurs and our country was founded and built by Entrepreneurs that were hard workers, risk takers and visionaries. We did it once and we can do it again, IF we teach our children the value of money and working for it. It is up to this generation to develop the next generation. Are YOU up to it???





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Rochelle Owens is a Realtor, author, and speaker who specializes in helping seniors navigate a stress-free home sale and a smooth transition to senior living. With decades of real estate experience and a compassionate, patient approach, she guides clients and their families through every step of the downsizing and moving process. Rochelle is also the author of *Successful Moves: The Ultimate Guide to a Stress-Free Home Sale and a Smooth Move to Senior Living*.

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WHAT BUSINESS OWNERS SHOULD REALLY BE THINKING ABOUT



By Cody Burk,
Vice President,
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When most business owners think about insurance, the conversation usually starts and ends with health insurance. While providing medical coverage is important, it's only one piece of a much larger risk management strategy. The reality is that the biggest risks to a business often have little to do with day-to-day operations and everything to do with people. That's where many businesses unintentionally leave gaps.

Many employers assume that offering a health plan is enough. But today's workforce is feeling the strain of out-of-pocket costs, limited networks, and gaps in coverage. This creates two challenges. First, employees may delay care or face financial stress, which has been shown to negatively impact productivity. Second, employers may struggle with retention as competitors offer more comprehensive benefit packages.

The solution to attracting and retaining employees doesn't always mean higher costs. Voluntary benefits like dental, vision, disability, accident, and critical illness coverage can help fill gaps without significantly increasing employer expenses. In many cases, these options provide meaningful protection for employees while improving overall satisfaction. While employee benefits are critical, they're only part of the picture.

Every business has individuals who are critical to its success. Loss of an owner, top producer, or specialized employee would create immediate disruption. Yet many businesses have no formal plan for what happens if that person becomes disabled or passes away.



Key person insurance is designed to address this risk. It provides the business with financial resources to cover lost revenue, recruit and train replacements, or stabilize operations during a difficult transition. Without it, even a profitable business can face serious challenges. That same concept also applies at the ownership level.

For businesses with multiple owners, a buy-sell agreement is essential, but often overlooked or underfunded. A properly structured agreement outlines what happens if an owner exits due to death, disability, or retirement. Just as important is how that transition is funded. Without funding through life and disability insurance, remaining owners may be forced to take on debt, liquidate assets, or bring in outside partners under less-than-ideal circumstances. Ultimately, each consideration points to one thing.

Insurance shouldn't be viewed as a compliance requirement or a once-a-year decision. Instead, it should be part of a broader strategy to protect the business, support employees, and plan for the unexpected.

Business owners who take the time to evaluate employee benefits, key person exposure, and ownership planning are better positioned for long-term stability and growth. In the end, protecting your business means protecting the people who make it run.

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