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# Small Business Resource Association

## THE SBRA COMMUNITY

### LET'S MAKE A DIFFERENCE FOR OUR KIDS



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

Do you remember when Peter, Paul and Mary sang "Where have all the flowers gone?" That was way back in the 60's and our country was experiencing a new generation of young people protesting, expressing their feelings, speaking out against the establishment. Microwave ovens, VCR's, video games, desk top computers, FAX machines and car phones were only "toys of the future". Children's daycare was almost unheard of while mothers stayed home to provide for their children. Children played in their yards, built tree forts, entertained themselves with pick-up games and "kick the can". They constructed sand castles, fixed their own broken bikes, built skate boards out of 2 X 4's and an old pair of roller skates, created their own games and activities out of whatever they could find at the time. Older children kept themselves busy in sports, school activities, paper routes, odd jobs in the neighborhood or by working at local business establishments that would hire kids.

All this, plus much more, helped create a generation of young adults that grew into the 70's and 80's as critical thinkers that earned more wealth, had more material possessions, leisure time and a taste for the good life than any generation before them.

The unfortunate outcome of this evolution is that children of today are being brought up in a world of convenience. They need not and want a lot: designer clothes, expensive toys, fast food and less responsibility. This coupled with more free time with less physical activity has

created a "new generation" of children with limited imagination, stifled creativity, low motivation and depressed zest or enthusiasm for life.

How is this possible? I think it's very simple to understand. Necessity has always been labeled as the mother of invention. Since the birth of our country, the need to serve and to provide the basic essentials to maintain a safe and healthy family has driven men far beyond their own expectations and limits. Today however, too many young people have no concept of what their fore fathers endured and sacrificed to provide for their families with a life of leisure and luxury they experience today. Therefore, when there is no need or necessity, when everything is given to children so they want for nothing but more, it seems understandable why today's youth are becoming couch potatoes that lack incentive, imagination, creativity and how to think through a problem—critical thinking.

So, what can we do about all of this? First of all, let's stop doing everything for and giving everything to our children. Let's provide more opportunities for our kids to be creative, to take a few chances, to fail every once in a while, to use their imaginations that lead them to new and challenging experiences. Get them away from their computers, video games and cell phones. Get them outside and active.

I believe we need to challenge our children's choices to help them make better decisions. Get them involved in sports and group activities where they learn teamwork, problem solving, and learning through doing. Allow them to make some mistakes that they will learn from. Allow them to build their character and self-worth and develop new skills that will guide them into their adult lives. Encourage them to build relationships with other boys and girls that will develop friendships that support and protect one another. Give your children responsibilities and hold them accountable. Teach them about respect and why it is important and how to treat others. Last but not least, encourage your children to look people in the eyes when they are talking to them. Effective communication depends on engaging with the other person.

Before closing I want you to know that I strongly believe in the youth of today. With that said,

I want to suggest that the world, in general, is allowing cultural changes that can influence our younger generation in a not so positive direction. We need to provide good examples of work ethics, moral and ethical standards, love and respect of others and how to preserve our American culture of liberty and justice for all. We live in the greatest country in the world and we are responsible for helping our children maintain that position. God Bless America for another 250 years.





## Rochelle Owens, Exp Realty, LLC

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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## Why It's Important to Partner with a Local Bank for Merchant Services



**By Carolann Westendorp, Business Solutions Officer, JBT**

Merchant Services, which enable businesses to provide online and in-person electronic payment options, have become increasingly important for small businesses to succeed in today's marketplace.

One of the primary reasons comes down to customer expectations. Regardless of where they are shopping, customers want fast, flexible payment options and businesses that don't accept cards or digital payments risk losing business and sales to competitors that do. Customers view having those payment options available as an extension of a business' customer service experience.

Providing these convenient payment options merchant also helps lead to higher sales because debit and credit card users generally spend more than customers who pay with cash.

In addition, merchant services improves security for small businesses since digital payments lower the risk of theft, counterfeit bills, and cash handling errors. And with reporting tools and analytics available, small businesses can track sales, manage inventory more efficiently, and better understand customer behavior.

While there are many benefits to incorporating merchant services into your business, there's also the reality that who you choose to supply those services is often the biggest factor in determining how well it works for you. That's why

partnering with a local bank, like JBT, is so important.

To start with, getting merchant services through a local bank results in more streamlined cash flow and faster funding. You can easily and effortlessly manage credit card processing, operating, and payroll accounts in one place – an integrated approach that gets funds to your business account faster, which in turn improves your cash flow.

Equally important, by partnering with a local bank, your business gets the benefit of having a dedicated, local contact.

Often with larger processors you are forced to interact with automated call centers or representatives who are from outside the area. Or worse, some processors promise the world but after they get your business you never hear from them again. By contrast, with a local bank like JBT, you get the peace-of-mind of working with someone who truly understands the uniqueness of your market and region.

If issues arise, you can reach out directly to your local bank contact and they can work to get the issue resolved quickly, whether it's related to deposits, chargebacks, etc. This personalized support is normal in a local bank where the people live and work in the same place your business operates. The same is not true for a majority of larger national providers.

Merchant services are increasingly important for small businesses to stay competitive and choosing the right partner is equally vital. If you looking into merchant services for your business, or if you're not satisfied with your current provider, I encourage you to reach out to JBT.

## SBRA Monthly Member Shout Out

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## SBRA EVENTS

*Events: Register at <https://www.sbrassociation.com/#EVENTS>*

- **Breakfast Referral Club – August 7th @ B2 Bistro 7:30-9:00am**
- **Networking Mingle – August 26th @ the Goggle Works 5:30-7:00pm**