

**BE BETTER.  
GROW FASTER!**



**JOIN THE SBRA**

The Ultimate Small Business Community

**JOIN  
TODAY!**



[www.sbrassociation.com](http://www.sbrassociation.com)

**Small Business  
Resource Association**



# THE SBRA COMMUNITY ATTITUDE OF GRATITUDE



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

This article will arrive at your place of business shortly after Thanksgiving and a few weeks before Christmas. Both times of the year reflect a time that I believe most people step back for a moment and take a closer look at their life, as if looking in a mirror. Thanksgiving represents a time that we reflect on how thankful we are for whatever we have. Christmas represents a time that we should reflect on how we share those things we are thankful for with those we love and care for, or are less fortunate than we are. Both represent times that, as we look in the mirror, we see the true reflection of who we really are and whether or not we are living with an attitude of gratitude or not.

50 years ago, when I started my first company, I was so focused on growing the business, paying the bills and making a profit that I never took the time to stop and reflect on where I was or how I got there. It seemed that all I knew and cared about was having a successful company. I failed to recognize that there was a team surrounding me that was building our success, as well as the thousands of people that believed in and purchased our product that funded our success. Worse yet, without the dedicated employees and the loyal customers, there would be no success. I should have taken the time to see how Blessed I really was and turned my focus off how hard I was working and start recognizing how hard others were working for me. I obviously didn't know anything about gratitude.



Years later I heard someone define gratitude as “the quality of being thankful, the readiness to show appreciation for and to return kindness”. After hearing this definition, my emotions started to kick in as I realized that I was so caught up in running my business that I had not been focusing on all the good things in my life that my business had provided me and being thankful for them. I realized that this word Gratitude was all about pausing to NOTICE and APPRECIATE that which we often take for granted, like having a place to live, food, clean water, friends, family—employees and great customers.

Gratitude is a way for people to appreciate what they have instead of always reaching for something new in hopes it will make them happier or thinking they can't feel satisfied until every physical or material need is met. Gratitude helps people refocus on what they have rather on what they lack.

Here are a few ways to help you initiate and practice gratitude in your personal and business life.

- Thank someone for something every day. You just might make their day.
- Take a few minutes every day to think of several things you are thankful for. Don't just think it, take time to visualize it and make it real. Then share it.
- Start a gratitude journal. Document your gratitude journey. This can become an excellent self-therapy technique.
- Spend time focusing on others and appreciating them and their achievements.
- Take some of your Blessings and share them with the less fortunate.

- Go out of your way to share kindness even to those who are not kind to you.

- Send a thank you card to an employee that did something beyond the call of duty.

- Have an employee and customer appreciation day.

When you look at the list above you will see the common thread that ties all them together. It's an ATTITUDE that allows you to have GRATITUDE. You choose to be kind, thankful, thoughtful, giving, appreciative, caring and loving because it just feels right. Gratitude comes from within, not because someone is making you show it, but because you know it's the right thing to do. Gratitude is giving back and showing kindness.

Back in the mid-nineties I had, what I thought was a great business deal go bad. It was not our fault but it caused a serious strain on our cash flow. The Holiday season was approaching and for the first time ever, I didn't know if I would be able to buy my own children Christmas gifts. One of my employees came to me a told me about an organization that provided shelter, food and support for women in crisis. They too were in desperate need of clothing and basic supplies for the women in their shelter as well as toys and gifts for the children of these women. Could we help? The outward me was saying no but the inner me was telling me to gather the team together, be creative and make this Christmas the best Christmas these women and their children had ever experienced. By using whatever resources we had and by calling on friends, family and other businesses we were able to provide an evening with food, live entertainment, Santa, fun, laughter and gifts for every mother and child. We experienced the power of the ATTITUDE of GRATITUDE. Twenty-seven years later we are still supporting Safe Berk's.

# SBRA Business Spotlight



## Clean Floors & More

15 N. 6th St. 19601

Phone: (484) 599-2751

[www.cleanfloorsandmore.net](http://www.cleanfloorsandmore.net)

Clean Floors & More is an all-inclusive janitorial company that provides multiple cleaning services to our clients. We are your one-stop-shop for all your business's cleaning needs. We understand that quality and communication are important to you. So we use both cutting-edge high tech, and direct phone access to accommodate you.



# ESTATE PLANNING CONSIDERATIONS FOR SMALL BUSINESS OWNERS



By Russell E. Farbiarz, Esq.

You have spent time, money, and resources building your business. But what happens to the company if you are unable to manage it?

A business succession plan indicates what happens when you cannot manage the company's affairs. Some also describe changing ownership if you get divorced. Others take effect if you pass away or become incapacitated (hopefully, none of which will happen anytime soon). Estate planning is critical for small business owners to correctly label their personal and business assets. Otherwise, the legacy you built for your heirs may be passed down differently than you wish. Plenty of estate planning tools are available to suit the moment and situation.

A **power of attorney** gives someone else, your "agent," authority to act on your behalf in designated contexts. As the principal, you decide what the agent can do, like permitting them to enter into contracts or to make healthcare decisions on your behalf. You also indicate when this power comes into play. For instance, you can pick a date or a triggering event (such as your incapacity) and determine when the power ends. In Pennsylvania, different types of powers of attorney depend on the scope of authority and duration given to the agent when the document becomes effective. Your power of attorney must include "business" powers that allow your agent to continue to operate your business, make business decisions, pay your employees and otherwise keep your business running.

A **will** is a pre-determined plan, carried out by your executor, for how your property is distributed when you die. The document also labels what property is personal and lays out who receives your

interest in the business when you pass away. Pennsylvania's default rules (intestacy laws) apply if you do not have a will and may not safeguard your assets or interest in the business. A will empowers you to bypass the defaults and set up a plan of your deliberate choosing, passing them on to the heir you want.

A **trust** is a separate legal entity that holds property according to a determined plan, possibly funded by a will or a property transfer. A trust is a way to safeguard, transfer, hold, and dispose of assets while avoiding the probate process. You, as the trustee, determine what happens to these trust assets and the general or specific goal of the trust.

A **buy-sell agreement** is a provision that allows others to buy your interest in the business when a triggering event occurs, like your death or incapacitation. The buy-sell agreement determines how to calculate the value of your shares, who can purchase the stock, and when.

Having the appropriate estate and succession plan in place can help ensure your business keeps running, independent of whether you can be at the helm at that moment. It also helps ensure that your personal and business assets are kept separate. Thinking about and planning for these contingencies may be uncomfortable but doing so now saves the confusion and hassle in the future. Protect your business assets by developing and setting up an estate plan that fits your situation and the moment.

**Antanavage Farbiarz PLLC**  
Attorneys at Law

## SBRA Monthly Member Shout Out

Members Helping Each Other Grow

**BITS**  
BINARY IT SOLUTIONS

[www.binaryitsolutions.tech](http://www.binaryitsolutions.tech)

**TRUIST** FH

[www.truist.com](http://www.truist.com)



ABT

Notary Services

[www.abtnotary.com](http://www.abtnotary.com)



ASSOCIATION

**Antanavage Farbiarz PLLC**

Attorneys at Law

[www.antanavagefarbiarz.com](http://www.antanavagefarbiarz.com)

**BERKSHIRE**  
INVESTMENT GROUP

[www.berkshireinvestmentgroup.com](http://www.berkshireinvestmentgroup.com)



NEW LIFE TO LIVE, LLC

[www.newlifetolive.com](http://www.newlifetolive.com)

## SBRA EVENTS - BE BETTER. GROW FASTER.

**TUNE-UP Tuesdays**  
information. sharing. motivating.



• Tuesday, December 13th – Skin Cancer Prevention and Treatment – presented by Amy Hendrix, Reading Dermatology Associates  
Free to the public. Get more details and register at <https://www.sbrassociation.com/#EVENTS>

## MEMBER NETWORKING MINGLE – HOLIDAY JINGLE MINGLE

Wednesday, December 14th, 5:30-7:00

@ Riverfront Federal Credit Union Operations Center, Wyomissing

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

## Learn How the SBRA Can Help Your Business Grow

– Membership Benefits Update Wednesday, December 13th, 9:00-9:30.

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

## NEW SBRA MEMBERS

A Box of Berks

ABT Notary

American Capital Express

Antanavage Farbiarz, PLLC

Automatic Developer

Creation Yoga

Markwood Consulting, LLC

My Coffee Connect / Metwalk

Nuclei Data

R & B Insurance Service

Reading Hotels LLC / Comfort Inn

Reading Science Center

Salsa Burrito