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THE SBRA COMMUNITY BULLETPROOF YOUR RELATIONSHIPS



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

I never thought about this before but we are not born with the knowledge or skills to develop or maintain healthy relationships. To make matters even worse, there is no such thing as a one-size fits all relationship model. There are also many

different types of relationships we encounter in our daily lives and they all have different dynamics and end results.

As we start to grow up, we are forced to deal with parent/child and sibling relationships without knowing how relationships are built. We do the best we can but, in most cases, we need to experience the pain before we start to work on figuring out how to reduce or eliminate the pain. For those that have good parents and grandparents, the learning process is much easier as wisdom and experience gets handed down. For the rest of humanity, bruises, scars and hurt feelings become a daily experience. Some learn how to manage their relationships and some are paralyzed from even thinking about a relationship. All humanity was created to have relationships with others and these relationships make up the core of our existence.

As business owners, managers, coaches, teachers, parents or just friends, we need to have some tools to give us the awareness of what a healthy relationship looks like and how to detect and stay away from unhealthy relationships. This article will outline 10 ways Dale Carnegie, in his book "How to Win Friends and Influence People" suggests how you can better communicate and successfully interact with others, thus creating better relationships. I just attended a great presentation by Mark Owens of ESP Reality where he listed the following.

1. **SHOW GENUINE INTEREST:** Get rid of the cell phone and look into the other person's eyes to show active listening and how sincere your interest is in the other person. Share their experiences and listen to their perspective and let them know that their opinions are understood. You do not have to agree with their opinion but try to understand where they are coming from. Use that as a starting point of discussion that hopefully will lead to a mutual understanding. "Let each of you look not to his own interests, but to the interest in others." (Philippians 2:4)

2. **SMILE:** A warm smile can and will create a positive and welcoming atmosphere, making interactions more pleasant and encouraging. "Let us always meet each other with a smile, for the smile is the beginning of LOVE." (Mother Teresa)

3. **REMEMBER NAMES:** Addressing people by their names shows respect and fosters a deeper connection. Remember the success of the TV Series "Cheers" where everybody knows your name. People like to do business with people they know and trust. "A person's name is to that person, the sweetest, most important sound in any language". (Harvey Mackay)

4. **BE A GOOD LISTENER:** Encourage others to talk about themselves, their achievements, and their interest. Get to know them and you will get them to know and like you. "We have two ears and one mouth so that we can listen twice as much as we speak". (Epictetus)

5. **TALK IN TERMS OF OTHER'S INTEREST:** Frame your conversations around what matters to your audience, considering their needs and desires. "Let no one seek his own good, but the good of his neighbors. (First Corinthians 10-24)

6. **MAKE OTHERS FEEL IMPORTANT:** Acknowledge people's contributions and make them feel valued and respected. Humble yourself and put the focus of your attention on other's feelings. "Everyone has a invisible sign hanging from their neck saying, "Make me feel important". (Mary Kay Ash)

7. **AVOID ARGUMENTS:** Instead of engaging in conflict, strive for understanding and find common ground to maintain positive relationships. Many times, when you win the argument, you lose the relationship. Strive for a win/win and save the friendship. "A soft answer turns away wrath, but a harsh word stirs up anger". (Proverbs 15:1)

8. **ADMIT YOUR MISTAKES:** Being open about your errors and taking responsibility builds trust and credibility. Again, humility will win more friends than pride. We all make mistakes. "Mistakes are always forgivable if one has the courage to admit them". (Bruce Lee)

9. **SPEAK WITH POSITIVITY:** Use affirming and encouraging words, expressing appreciation and gratitude. It also entails being mindful of one's tone of voice, body language, and overall demeanor. "Let no corrupting talk come out of your mouth, but only such as is good for building up, as fits the occasion, that it may give grace too those who hear". (Ephesians 4:29)

10. **PRAISE OTHERS:** Acknowledge and appreciate people's efforts openly and genuinely. It will make you feel better, strengthen interpersonal relationships, increase your stress resistance and mental health and create a ripple of positivity. "I can live for two months on a good compliment". (Mark Twain)



By bulletproofing your relationships, you become safer in your relationships reducing the possibility of failure. It puts up a wall of resistance that protects your relationships. It will allow you to have greater relationships that will survive the test of time and the clutter of negativity that surrounds us daily. Good relationships are not

bought or the result of good luck. It takes time and effort to secure a great relationship. Whether it's business, family, friends or your spouse, practice all the above, every day.

SBRA BUSINESS SPOTLIGHT

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HEALTH INSURANCE OPTIONS FOR SMALL BUSINESSES AND THE SELF EMPLOYED



By Evan Markwood,
USH Advisors

While some entrepreneurs enjoy great health coverage thanks to group coverage provided by another job or a spouse's employer, other, less fortunate business owners have to buy an individual plan and struggle each year to find the coverage that best fits their family's needs and budget. And most of us do not understand all the options that are available nor how to even enroll in a plan! If you are one of these less fortunate ones who does have to buy their own coverage, you are not alone! In 2023, a record-breaking more than 16.3 million people have selected an **Affordable Care Act (ACA) Marketplace** health plan, and this number is forecasted to grow even higher in 2024! Pennsylvania alone for 2023 enrolled nearly 372,000 through their State-run healthcare marketplace, Pennie.com (**Pennsylvania Insurance Exchange**) so as for looking at your options as a 1099, or family business a or self-employed business owner in 2024, **ACA coverage, AKA Obamacare**, seems a logical place to start, but we'll also consider another option: Namely, an **Association Health Plan**.

Let us start with Obamacare. Like MOST laws, Obamacare benefits certain individuals on the one hand, AND does NOT benefit a whole lot of others on the other. ACA coverage can even hurt individuals from a business expense standpoint because it can be extremely expensive for several reasons. Healthcare is expensive in general, so to be profitable, insurers must charge hefty premiums to cover costs. What's more, even if you're healthy and don't even go to the doctor that much, you're paying the same high prices as someone with a chronic condition requiring lots and lots of expensive care, and by law, ACA insurance plans cannot charge more for those chronically ill, and even terminally ill customers. That fact makes Obamacare an excellent choice and sometimes the only choice for people with chronic conditions. The downside though, is that all those pre-existing conditions and associated care drive up costs for the health and the sick alike in a marketplace Health plan.

Mandatory coverage also drives up the cost of ACA coverage, and there are several mandatory coverages included in every single ACA plan by law. Take Pregnancy and Maternity for instance: Pregnancy and Maternity care are extremely expensive, and by law are covered in every single ACA plan whether you need it or not. If you are done having children and don't need that coverage, then part of your premiums are going to help other families with an expensive healthcare need, and the law is not working in your favor! And, if you do need that coverage, and others are helping you pay for it, the law is working great for you, and you may be in a good spot with ACA coverage!

Another "GREAT for some, not so great for others" part of Obamacare is known as Advanced Premium Tax Credits, or Subsidies. Some ACA customers, depending on their income, can get lower rates! And while yes, we all have some responsibility to help our less fortunate fellow Americans in need, if part of your premiums is going toward paying someone else's share, the law is not working in your favor and subsidies are driving up costs which can sting. The good news however is that several states including PA allow another option for Small Businesses and the Self Employed called an **Association Health Plan**.

An **Association Health Plan** has opted NOT to meet the ACA Standards and opted not to be available for sale on the marketplace. And, even though these are NOT then "Qualified Health Plans" according to the law, the coverage can be superior in many ways, and far less expensive if one qualifies. How does one qualify? Well, unlike Obamacare, these plans are not required to accept everyone, and can charge additional premiums if the insured has pre-existing conditions and even flat out decline to insure them at all. What that discriminating stance creates then is a group that is very healthy. There are simply fewer and smaller claims, so the group, as a whole, costs the insurance company far less to compensate for medical bills. The pricing difference can be so stark in fact, that I have had customers tell me the prices I've quoted for a private, non-ACA plan are actually too good to be true! "How can that be?", they ask, "How can it be nearly half?" Well, think of it this way: If you qualify to get into a group that only accepts healthy people, first of all, you deserve to pay less, and since you don't go to the doctor that much, the insurance company is not paying out a lot in claims and we ALL enjoy lower rates. That said however, Association members are also giving up those "Protections" in ACA like mandatory pregnancy and maternity coverage, but if you can do without it, an association plan may prove the better, less expensive choice for those of us not needing that care, an on the other side of the coin, Association plans are a bad choice for growing families.

This article is limited to what might be termed true "Major Medical" where there is a Financial upper limit to the Insured's obligation also known as a "Maximum Out of Pocket", and the care is largely comprehensive, but there is also room in the health coverage landscape for other levels and models of health coverage that may be worth exploring based on the particular circumstances. Some of the alternatives we may detail in a future article include Sharing plans, Short Term Plans, Fixed Indemnity plans, Limited benefits Plans and more, so seeking the guidance of a local, licensed Health Insurance Agent about your particular and specific situation is always a good first step. Regardless, we are here as fiduciaries and obligated by law to act in your best interest, not our own, and our services are free of charge. It is all about your outcome, not our income!

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TUNE-UP Tuesdays
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Be better. Grow faster.

- **Tune-Up Tuesday Workshop - December 12th**
9:30-10:30 a.m. entitled
"From Conflict to
Collaboration: Navigating
Workplace Relationships"
presented by Denise Garman
of Hubric Resources

- **Members Referral Breakfast - Friday, December 1st,**
7:30-9:00 am at B2 Bistro
in West Reading
- **Members Referral Breakfast - Friday, December 15th**
7:30-9:00 am at B2 Bistro
in West Reading

- **Member HOLIDAY Networking Mingle - Wednesday December 13th**
5:30-7:00 at
Riverfront Federal Credit
Union in Wyomissing

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