

**BE BETTER.
GROW FASTER!**



JOIN THE SBRA

The Ultimate Small Business Community

**JOIN
TODAY!**



www.sbrassociation.com



THE SBRA COMMUNITY NEW YEAR... NEW GOALS

Setting Priorities for Work/Life Balance in 2022



By Gary Seibert, CEO,
Small Business Resource Association

This will not be an article about New Years Resolutions, as we all know, most new years resolutions are over and done by February 15th. This article is about how you might change your life by setting some goals and making a few simple changes in your life.

Let's start with setting the goal and what a goal really is. A goal is "the object of a person's ambition or effort; an aim or desired result". Therefore, by definition, a goal is not just a random thought or something you might consider if the timing is right. A goal is something that you are going to make a conscious effort to achieve, that you really believe is attainable and that you can accomplish in a given period of time. Most New Years Resolutions are not well thought out or realistic. In fact, most people give up because either they were way too difficult, like losing 50 pounds by swim suit season, or the effort to achieving the goal was way too difficult to maintain. The plan had a flaw. The person and their willpower to stay on task long enough to achieve the goal was not factored into making the goal in the first place. Therefore, it was really not a goal but rather a wish or a dream. We all know what happens to most wishes and dreams--NOTHING.

So, as we look into 2022, why not start looking at areas of your personal life that if there were a change, it would have a major, long-lasting impact with a desired result that would definitely end in a positive change in your personal or business life. In other words, this goal is really important and you are willing to put in more than just an effort, you are

going to make a commitment from start to finish that you will accomplish the goal. In fact, to insure that you don't give up, you could even select someone that you trust and respect to be your accountability partner. When you are just about to throw in the towel, they are there to encourage you and keep you focused on the goal and the end result.

Now, let's take a look at 6 areas that I have found to be critical in helping me achieve a stable life balance. The 6 F's - Faith, Family, Friends, Finance, Fitness and Fun.

FAITH—For many people, faith plays a very important role in their lives. Faith by definition is "a strong belief in God or in the doctrines of a religion, based on spiritual apprehensions rather than proof". "Faith is being sure of what we hope for and certain of what we do not see". Without faith, many cannot work well because doubt will enter their minds and start to dissipate their energy and cloud the truth. Doubt will wear them down and eventually will start to enter almost all decision-making opportunities. Doubt results in a confused mind and the confused mind usually says "NO". It took me 50 years before I started my search for what Faith looked like in my life. By my wife and I visiting numerous churches with other couples, we eventually landed in a church that we have attended for the past 21 years. It was a conscious effort with an end goal that has changed our lives.

FAMILY—There are several times in the year that encourage families to get together. Unfortunately, the space and time between those encounters is lost time that we will never get back. I have family all over the country and making physical contact with them throughout the year would be very costly and difficult. However, with technology today, you can spend two minutes or two hours with loved ones and never leave your living room. Before my parents passed away 9 years ago, we made it a point to have a phone conversation every Sunday evening at 6pm their time. That was 9pm our time but it was a very special time and a highlight of the week. Make time for your family, it is important.

FRIENDS—Like our families, we all have friends. Some are just friends and some are "FRIENDS". What would your life look like if every week you made a conscious effort to connect with at least one of your friends. By Nature, we are created to connect with others. Keep your friendship alive by staying in touch.

FINANCE—When was the last time you sat down and reviewed your budget, balanced your check book, made a deposit in your savings account, talked with your financial advisor about your retirement plans, or gave money to a needy family or charitable organization? How much time do you spend worrying about money? With proper planning, you can take your money worries and turn them positive thoughts. There are two programs I would suggest. Dave Ramsey's *Financial University* and, *I was broke and now I am not.com*.

FITNESS—Your fitness/health plays a significant role in you overall life. It is however, YOUR FITNESS and you have to make the conscious effort to WANT to be FIT. It is so simple, how you look and feel are pretty much dependent on what and how much you eat and drink and how much you exercise. There is no shortage of information, classes, gyms, instructors that can help you feel and look better. It's up to you.

FUN—Here's a thought, are you having any FUN in your life? Better yet, are you sharing that fun with your loved ones? I get it, work is important and it's what is paying the bills BUT, you truly do need to carve out some time with your family and friends and just have some fun. Find a hobby or sport that you can do with your spouse or a friend. Take up gardening, hiking, biking. Do something besides working and sitting in front of the TV.

These are my 6 F's and I look at them every month to see how balanced my life is. I challenge you to do the same but don't just look at them, make some changes by setting some achievable goals. 2022 is a new year and what would your life be like if you set and achieved some new goals?



SBRA Business Spotlight



(Jonestown Bank & Trust Co.)

Since 1873, JBT has remained a strong, independent community bank with an emphasis on truly being part of the communities it serves. Whether it's the hundreds of volunteer hours JBT employees invest in community organizations and events or company-wide charitable donations, JBT is committed to making a positive impact in meaningful ways.

When it comes to banking, JBT's goal is simple – to help individuals, families and businesses improve their financial lives through services, technology, and products that meet their clients' day-to-day and long-term financial needs. And when it comes to small businesses in particular, JBT's outstanding combination of service, expertise, and Business Solutions are helping Berks, Lebanon, and Lancaster County businesses Bank on a Smile!



318 East Penn Avenue, Robeson, PA 19551
Phone: 610-693-4584 Website: www.jbt.bank

Member FDIC

New SBRA MEMBERS

- [Morefield Communications](#)
- [HonlST Solutions](#)
- [Hubric Resources](#)
- [Golden Rule Remodeling](#)
- [Jonestown Bank & Trust Co.](#)
- [GKS Brown Realty](#)
- [Clean Floors & More](#)
- [Reading Dermatology Associates](#)

SBRA Monthly Member Shout Out

Members Helping Each Other Grow



TIPS FOR FINDING A BENEFITS ADVISOR

By Michael Cleary, TAC Benefits Group, Proud SBRA Member

Despite the many challenges, owners and operators who are adaptable and creative found 2021 a year of opportunity. For 2022, the winners in agriculture will be those who are laser focused on their goals, who are committed to efficiency, and who prioritize a culture where every employee matters.

The emphasis on employee well-being can't be overstated. With labor shortages plaguing farms large and small, no one can afford an unhealthy workforce. Nor can we afford having skilled and unskilled workers stolen away by competitors. Employee health benefits are an important part of the solution.

In fact, when it comes to retention, employer-sponsored health benefits are often the tipping point. Fifty-six percent of U.S. adults said their health coverage is a key factor in deciding whether or not to stay at their current job (source: American Health Insurance Plans survey).

As you review your operational goals for 2022, is employee retention on the list? Is cost reduction? How about reducing administrative burdens? If you answered yes to any of these questions, then it's time to consider who is advising you on health benefits.

Finding the right broker or advisor might seem like a daunting task. Here are five criteria to help you find a skilled counselor who understand your needs and those of your employees:

Industry-specific knowledge – You wouldn't hire a divorce attorney to deal with an employment law issue. Brokers tend to specialize in different industries and their depth of knowledge can be invaluable from both a product and a process standpoint. If you work with a broker who has no experience in farming, expect to spend time educating them. On the flip side, a broker who has industry experience will quickly understand where you are coming from and the challenges you face. They'll bring you best practices and ideas that have worked for other farmers.

A creative and proactive approach – When designing a plan for your business, an excellent advisor will take all available products into consideration and focus on creative ways to solve your benefits problems. Cost, complexity, compliance, and employee satisfaction must all be considered. Once your plan is in place, a good broker will meet with you at least once a quarter, assess what is working best and proactively identify and address plan deficiencies. They will also keep you apprised of any new programs available for your industry.

Finger on the pulse of health benefits – Does the broker belong to industry associations so they can advise you of government regulations and industry trends? Are they well connected with carriers and other vendors so they are exposed to new ideas and new opportunities? If an advisor has a limited viewpoint, they will be restricted in what they can offer.

Transparency, accountability and responsibility – Look for someone who is 100% transparent on their services and the fees or commissions they earn annually. Also determine what happens when a broker makes an error or their service is not up to standard. How do they hold themselves accountable?

A true partner with outstanding staff and a great culture – Any advisor you choose becomes a valuable part of your team. Remember that they will be interfacing with your employees, helping them resolve claims and guiding them on benefits. It's vital work impacting your team members and their families' health and finances. Do these individuals have empathy and emotional intelligence? Do they work together well and collaborate to bring clients optimal solutions?

Dig deep. Ask the broker to describe their company culture. Find out if the people who will be assigned to your account are seasoned or not. Question their experience with claims adjudication, contract reviews, plan document reviews and compliance.

Inquire about response time. Your broker should strive to resolve your questions on the first call. At worst, you should receive an answer in 24-hours. For issues that require a bit longer to resolve, expect to hear back in 24 hours with a game plan.

Finally, ask how your broker supports the local community with service on boards, coaching, mentoring and supporting local charities. This may not be a critical criterion, but it does speak to the character of the agency and their willingness to give back.

If your broker/advisor meets many of these criteria, you should ask for at least two references from current clients and one reference from a terminated client.

SBRA EVENTS - BE BETTER. GROW FASTER.

TUNE-UP Tuesdays

information. sharing. motivating.



Free to the public. Get more details and register at <https://www.sbrassociation.com/#EVENTS>

- Tuesday, January 4th – 9:30-10:30 a.m. – SBRA Workshop
"Unique Financial Solutions", virtually on Zoom, presented by Kritina McCoy, Riverfront Federal Credit Union
- Tuesday, January 18th – 9:30-10:30 a.m. – SBRA Workshop
"The Big Bad Cyber Wolf is Here, Is Your Business Made of Straw, Sticks or Bricks?", virtually on Zoom, presented by Andrew Sonon of HonlST Solutions, LLC

120 MINGLE NETWORKING

For up-to-date information and location, check: <https://www.sbrassociation.com/#EVENTS>



Learn How the SBRA Can Help Your Business Grow – Membership Benefits Update

January 26th, 9:00-9:30 a.m. via Zoom
Register: <https://www.sbrassociation.com/#EVENTS>