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## CHALLENGES—CHOICES—CONSEQUENCES

### The Life of an Entrepreneur



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

Last month's article was "So, you want to be an entrepreneur". This month I thought I would dig deep into the true life of an entrepreneur and what they can expect when they accept total responsibility before they enter the business world and start developing and growing their own destiny. In other words, how they handle and deal with the everyday challenges of running their own business.

As I started to write this article, I was curious as to how the word Entrepreneur was actually defined. I was surprised to find three definitions and in each one there were two common words—Business and Risk. This indicated to me that no matter what the definition, an entrepreneur is going to assume some degree of Risk in owning and operating their own business. I then looked up the word Risk and found this definition, "a situation involving exposure to danger". I am so glad I did not write this article 55 years ago as I may have feared the Risk (danger) and just started working for someone else. Fortunately, I was young and dumb, never saw the warning signs and just jumped into the pool. I am so glad there was water in it.

So, after 55 years of being what my wife calls, a serial entrepreneur, I have seen and learned a few things that led to the title of this article—CHALLENGES—CHOICES—CONSEQUENCES, The life of an entrepreneur. Let's look at the three C's first.

**CHALLENGES** — I have learned to dislike the word problem because, as an entrepreneur, I found very early in my career that my employees and co-workers were under

the assumption that I was in charge of solving any and all problems that would pop up in the course of a day. The word problem, almost always, was associated with something that has gone wrong and there was almost always "someone" who was responsible. Nobody wants to be responsible for someone else's problems so they were always brought to me. By getting rid of the word Problem and substituting it with the word Challenge, I created a new team activity. Working together and figure out what caused this "challenge" and figuring out how we can fix it. The word, challenge, was now a team effort and sounded like it would be fun to participate in.

**CHOICES** — Here is the difficult part. We are presented with all types of challenges every day, some very easy to deal with like what color socks you will put on today, or some more difficult like do I run the red light because I am late for work. You see, making a choice is the act of selecting or making a decision when faced with two or more possibilities. A choice is usually attached to a motivator or several motivators therefore making the decision more difficult to make. You are motivated to win the race because of the recognition and the prize but you are racing against your best friend who has never won before. A choice can also be determined by an influencer and these can be negative or positive, good or bad. Regardless, ultimately a decision takes place and a choice is made and in every situation the end result of that choice leaves you with the consequences of your decision.

**CONSEQUENCES** — Most people think of a consequence as a negative response to a bad decision. Like the consequence of getting home late after curfew was losing your driving privileges for a week. But there are also positive consequences to be received such as getting the promotion because of the extra effort you had put into your job for the past year. Both were influenced by choices that were made that led to an action that resulted in a consequence, one bad and one good. The socks you choose that do not match your pants may not lead to a serious consequence but the running of a red light because you are late may end in someone being seriously hurt or even killed.

As business owners, entrepreneurs, we are making decisions every day. I would strongly suggest forming a team of trusted people in your company or having one or more mentors that you use every time a serious decision needs to be made. Use them to help you make the right decision, the best decision for your employees and your company and your future. Some consequences may not be too damaging like a pair of multi-colored dotted socks with your black dress slacks but some bad choices could lead to consequences that may be fatal to your businesses future.

Here is a secret to making good decisions. Before making your decision, Challenge your Choices and then after careful analysis and a group approval, make your decision. In most cases you will end up with "Favorable Consequences".



# SBRA Business Spotlight

## The Wait is Over

Riverfront's newest branch and operations center located at 2609 Keiser Boulevard in Spring Township is now open for business! We're excited about unveiling our next evolution of service delivery, featuring the latest in self-service technology including video branching and VIRA, our integrated teller machine. We can't wait to introduce the public to our technology and tell them about the special promotions we've created to help put them on a better financial path.

A "Swag Wall" is available in-branch featuring a selection of Riverfront items available for purchase. While showing Riverfront pride, proceeds from purchases will be donated back to local non-profits.

"Over the past several years, we at Riverfront have been working tirelessly to enhance the services and products that our mission requires to better serve you, our member-owner," says Tim McLeod, Riverfront's CEO. "That mission simply is to enhance the financial life of our members and the grand opening of our new headquarters and retail branch culminates the successes we have accomplished in following that mission. As always, we invite you to come and visit so you can experience banking done better."

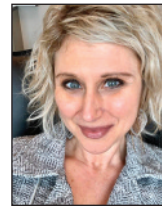
The three-level, 34,000-square-foot building not only houses Riverfront's next iteration of service offering with a retail branch design but serves as an expanded operations center. The new branch focuses on self-service and blends what members need with technology for added convenience.

The Keiser Boulevard office building was acquired on January 3, 2020. D&B Elite was the principal contractor for the remodel construction, assisting the credit union in bringing its vision to life.



**2609 Keiser Boulevard**  
**Wyomissing, PA 19610**  
**RiverfrontFCU.org**  
**800-451-3477**

# QUESTIONS TO ASK TO CREATE A CLEAN AND SAFE INDOOR SPACES NOW AND FOR OUR FUTURE



**By Jennifer Larsh of  
 New Life to Live, Proud  
 SBRA Member**

As we all begin to shift back into our schools, offices, and communities, one looming question remains: are we returning as safely as possible?

Many schools, offices, stores, and homes have started to invest in long-term solutions to combat the COVID virus. These are large investments in public and personal health and there is a lot of misleading and fraudulent information out there.

Ever since air-cleaning systems, such as HEPA, carbon, and UV lights, have turned into a buzzword, some companies started taking advantage of uninformed consumers by playing into the fears of the COVID virus and its mutations to sell us inadequate, and even unsafe, air-cleaning systems. Don't let these companies trick you with their buzzwords and industry jargon!

Here are some questions you should be asking before you invest in an air-cleaning system:

**Does the technology inactivate the COVID virus, and is it proven effective against pathogens in the air and on surfaces?**

Look for technologies with filters that work on a viral level or deploy microscopic particles to search and destroy pathogens in the air and on surfaces rather than relying on a passive filter.

**Is it continuously active, and can it adapt to your specific space?**

Some air-cleaning systems are not on all the time because they either use too much energy or are harmful to people in the room.

Continuously changing the air in the room is superior to intermittent air exchanges. Make sure you invest in an air-cleaning system that can safely and continuously run.

**Is it safe to use in spaces occupied by adults, children, and pets?**

It is surprising to find that there are technologies that are not safe for people and pets. For example, UV lights can damage retinas and outdated versions of photocatalytic oxidation (PCO) create toxic byproducts. Many industrial surface cleaning agents/systems are unsafe for use around people and pets, therefore the spaces must be empty before using these and for a certain time after their use. Ask for data and evidence to make sure the system is safe.

**Has the technology been cleared by the U.S. Food and Drug Administration (FDA)?**

There are only a few air-cleaning systems on the market that are FDA-cleared. It is important to invest in technology cleared by the FDA and also meet EPA and OSHA safety standards.

**Has the system proven its effectiveness in real-world settings, and how does the manufacturer stand behind product claims with field testing and data?**

3rd party, independent lab testing is a good start, but proof in real life is critical. Make sure to research that these technologies actually do what they claim to do.

There are many companies and technologies out there vying for our attention when it comes to creating the cleanest and safest indoor spaces. Making sure that you can answer YES to all of the above questions will help to ensure that you get the best solution for your business, school, or home and will give you long-term peace of mind.

## SBRA Monthly Member Shout Out

*Members Helping Each Other Grow*

### NEW SBRA MEMBERS

- Master Creation Salon
  - Members 1st Federal Credit Union
- New Life to Live, LLC
- R&B Insurance Service
- Springer Realty Group
- Transformative Solutions Network

## SBRA EVENTS - BE BETTER. GROW FASTER.

### NEW MEMBER ORIENTATION

#### MEMBERSHIP BENEFITS UPDATE

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### TUNE-UP Tuesdays

*information. sharing. motivating.*



**9:30-10:30 AM**

Check [sbrassociation.com/events](http://sbrassociation.com/events) for event speakers & topics.



**120 MINGLE NETWORKING**

Check [sbrassociation.com](http://sbrassociation.com) for location and time