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What is “POSITIVE REFRAMING”?



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

Most people that know me would probably tell someone else that I am a high energy, self-motivated, positive thinking kind of guy. My partners say that my position as the CEO of the SBRA means that I am the Chief Enthusiasm Officer. My glass is not only half full, it usually “runeth” over. My motto is that a smile is a frown turned up-side-down and that it takes more muscles to frown than it does to smile. In other words, every day is a great day, however, some days are greater than others. I truly try to live each day with a positive attitude knowing that 90% of what we worry about NEVER happens. The other 10% we can work out.

I believe that God has given me a positive frame of mind and I choose not to let circumstances and situations ruin that blessing. “Only I can allow YOU to ruin my day” and I choose not to allow you to do that. I know what you’re thinking, “easy to say, not so easy to do”. You are right, IF you allow yourself to get sucked into all the

negative influencers that surround you every minute of every day. I heard a worship leader tell an audience of 1500 men “Are you allowing your circumstances to define who you are, or, are you allowing who you are to define how you deal with your circumstances. Huge difference, and what he was talking about is POSITIVE RERFRAMING.

Here is the definition of positive reframing—Thinking about a negative or challenging situation in a more positive way.

This could involve thinking about a benefit or upside to a negative situation that you had not considered. How often do we jump to conclusions or think about the worst possible outcome before we take any time to consider how to turn lemons into lemonade? We are programmed to be more receptive to negative

news than positive news. We are bombarded by gossip, tragedies, failures, diseases, deaths, sad stories, doomsday talk and the list goes on. When all that is planted into your brain every day, you will sooner than later start to think and act that way.

So, how do we break out of that mindset? First of all, it is a mindset. We become what we hear, see and associate with. Negativity

has become the norm, fear controls our behavior, failure is a threat instead of a challenge. We are more focused on the negative than the positive. We see only the negative “what if” rather than the positive “what if”. Our mind controls our thoughts, our thoughts control our words, our words controls our actions, our actions controls our behavior and our behavior control our destiny. If we want to be a person of “positive reframe” we need to change the way we think.

Here are a few ways you can reframe your life and become a positive thinker and doer:

- Start to make uncomfortable decisions that will get you closer to your dreams. Don’t let that negative voice tell you that you are not good enough, smart enough or capable. Believe in yourself and not the negative voice.
- Surround yourself with the right people. People that will support you, encourage you and help you make the right decisions. Find a positive mentor or a business coach to share your journey with.
- Be in the right “mindset”, Abundance vs. Scarcity. Positive people focus on success, growth, expansion and are driven by a vision for new and better things. Failure is not a choice and success is the only goal.

- Follow the rule of 1%. Grow and improve 1% every day and your positive reframing will change your life in less than 4 months. Remember, your thoughts will someday determine your destiny.

- Constantly be learning by investing into improving who you are and what you do. The more you know the less you will be influenced by the negative and fake world around you. Knowledge is KING. Thoughts control our reality. Feed your future with knowledge.

Who you are and what you do with your business life is a choice. Choose a positive outlook. Choose to associate with other positive people that will encourage you and hold you accountable. Choose to be a servant leader. Choose to be innovative and not a follower. Choose to be relevant and address your customers needs. Choose to be financially literate and profitable. Choose to manage and grow your business and not allow your business to control your life—don’t get sucked into rapid growth and over expansion.

Turn your challenges into positive ways to make your business more successful, profitable and fun. Reframe your thoughts and actions to be positive, creative and focused on what is in the best interest of your business, employees and customers. You will be glad you did.

SBRA Business Spotlight



Business Name:
R&B Insurance Services, LLC

Address: 509 W Penn Ave,
Robesonia, PA 19551

Phone: 610-373-2000

Website: www.rbinsuranceservice.com

R & B Insurance Services specializes in saving employer's time, money, and resources through our simple, yet customized benefit solutions. A valuable benefits package can offer peace of mind and increased morale among employees. If you're looking for a solution to attract and retain employees, R & B Insurance Services can assist in designing a benefits package that stands out.

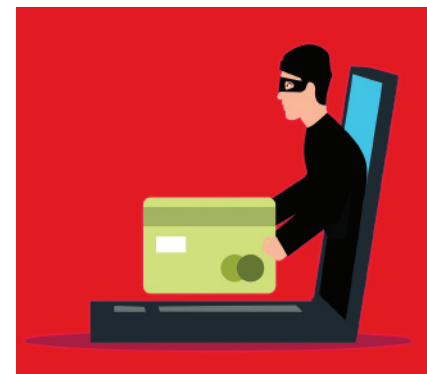


IDENTITY THEFT - PROTECT YOURSELF!



By Anthony Pomponio,
Chief Lending Officer,
Riverfront Federal
Credit Union, Certified
Fraud Examiner

In today's digital age that includes instant peer to peer payments, it is important to protect yourself against identity theft. As more and more personal information is stored online, there are ways to protect yourself from identity theft:



Use strong passwords: Choose complex passwords that include a mix of letters (including capital letters), numbers, and symbols. Use a unique password for each of your accounts and avoid using the same password for multiple accounts. While this may seem like a daunting task to remember passwords, it is the single most important thing you can do to protect yourself against identity theft.

Be cautious of phishing scams: Scammers often use phishing emails or phone calls to trick you into providing your personal information. Be suspicious of unsolicited emails or calls, and never provide personal information unless you are certain the request is legitimate. In many cases, phone calls will mimic the financial institution that you work with. This is called "spoofing". Again, never provide personal information to a person you do not know.

Monitor your credit report: Check your credit report regularly for any suspicious activity. You can obtain a free credit report from each of the three major credit bureaus once per year. Services exist that will monitor your credit report daily for a fee. Be sure to use legitimate companies for this service.

Use two-factor authentication: Enable two-factor authentication for your online accounts. This adds an extra layer of security by requiring you to provide a second form of authentication, such as a code sent

to your phone, in addition to your password. The more obstacles you put between you and the scammer, the better. Scammers want to move quickly. Like a burglar coming across a house with many spotlights vs one that does not.

Protect your devices: Keep your computer, smartphone, and other devices up-to-date with the latest security updates and antivirus software. Be cautious of public Wi-Fi networks and avoid accessing sensitive information while connected to an unsecured network.

Be cautious of sharing personal information especially on social media. Avoid sharing your full name, date of birth, and other sensitive information online. Furthermore, never provide details when you are away from your home, travelling or any other personal life event online. Scammers can utilize this information to trick, hide or physically break into your home when you are away.

Shred sensitive documents: Shred any documents that contain sensitive information, such as credit card statements or bank statements, before disposing of them. Many local townships have shredding events – check when these occur so that you can shred all of your personal information.

By taking these steps, you will protect yourself against identity theft by making it harder for the scammer to get access to your personal information.

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TUNE-UP Tuesdays
information. sharing. motivating.



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• **Tuesday, May 2nd, 9:30-10:30 a.m.**
"Transition Your Business from Surviving to Thriving" presented by Larry Bonino of Marathon Business Advisory Services, Register: <https://www.sbrassociation.com/#EVENTS>

• **Tuesday May 16th, 9:30-10:30 a.m.**
presented by Christine Kreisher, Register: <https://www.sbrassociation.com/#EVENTS>

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

MEMBER NETWORKING MINGLE

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

Wednesday, May 31st, 5:30 -7:00

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

Wednesday, May 31st, 9:00-9:30 a.m.

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