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ISSUE 28

BUSINESS IN ACTION



**THE BUSINESS
OF ELDER
EQUINE CARE**

PG. 18

**BOOST YOUR
LEADERSHIP BY
PRIORITIZING
SELF-CARE**

PG. 04

**COMMUNITY
AND CAPITAL**

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Front of Tear Out Card 1

Update Your Sales Playbook for Summer

These warm, exciting days are brimming with opportunity for more closings. Leverage this time to communicate this enthusiasm to your customers. This card includes some powerful changes you can make to your sales playbook to suit the season.







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Back of Tear Out Card 1




Adjust your value proposition
Your products or services may be especially valuable to your customers this time of year. Think about how they address seasonal challenges (e.g., the weather, travel, or children on break), and edit your scripts so your sellers can express the value proposition during sales communications.



Mention seasonal deals
If you're offering any appealing promotions this season, such as a free first week of membership or a gift with purchase, mention these early in sales conversations. Your scripts should also remind sellers to bring these up when addressing customer objections.



Appeal to pet owners
One of the easiest ways to build a strong rapport with customers is to personalize your messaging. And what better way to do so than by discussing four-legged friends? Note in your playbook's buyer personas which ones own pets, and customize emails, texts, and letters of gratitude to them with animal-focused language to boost engagement.



Update your bragging rights
Finally, don't forget to adjust any statistics in your sales playbook to ensure that they include documented successes, such as the number of five-star reviews your product has received or how much time it can save clients. As with promotions, this language should be scripted to come up early in sales conversations.



Follow these tactics, and you can appeal to more leads this summer and potentially close more deals come autumn.



Dear Bill and Judy,

With Q4 on the horizon, there's no better time than the present to prepare for this all-important part of the business calendar. This issue of Business in Action helps you gear up for it with ideas for improving yourself, your team, your company as a whole, and your relationships with those outside your walls.

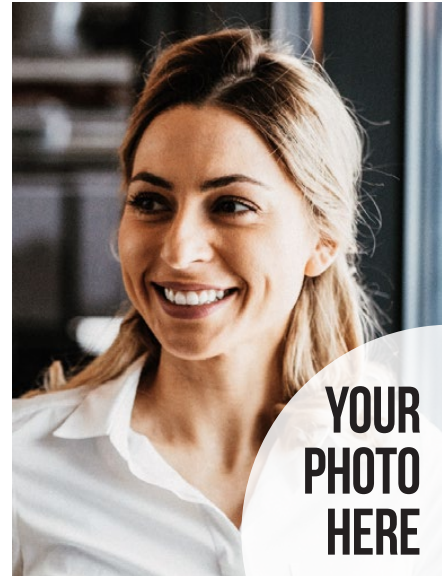
Success starts at the top, and you can't give your team your best effort unless you ensure your own wellness. Discover why looking out for number one is a must and ways to go about optimizing your mental and physical health. And speaking of your team, the enclosed piece on company culture offers steps to make your team feel more valued.

Your company also needs the proper tools to succeed. Inside, you'll find expert advice for jump-starting your referrals as well as a guide to eliminating sales roadblocks. And be sure to check out the article about achieving holiday-season success and the fourth-quarter checklist within these pages.

You should also consider embracing external paths to growth. One such avenue discussed inside is microtrust marketing, which encourages leaning on smaller, more relatable influencers for product and service endorsement. Then read on to learn how your digital community may be a valuable source of new capital.

What steps will you take to plan for a stellar end-of-year push? As always, it's a pleasure to send you this magazine.

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PRODUCTIVITY

The Five-Minute Business Audit

Grab a notepad and use this quick audit to identify the most critical improvements you can make today throughout your organization's marketing, operations, finance, and more. BY **ANDRE RIOS**

1/ Marketing: the referral check

Audit question: Who are some of your most loyal customers, and how can you make it drastically easier for them to give you more referrals? (For more info, see pg. 8.)

Example idea: Create a one-click link on your thank-you page with a 10-percent-off coupon for the referrer and new customer.

2/ Operations: the efficiency check

Audit question: What is the single most time-consuming task you or your team repeats daily that could be automated or standardized? Studies suggest 30 percent of activities in 60 percent of jobs can be automated, making process mapping a crucial consideration.

Example idea: Cut your client-onboarding task checklist in half, focusing on any redundant or ineffective work.

3/ Finance: the cash flow check

Audit question: Cash flow is the lifeblood of a small business. Aside from reducing costs, what is one way you can boost this figure within the next thirty days?

Example idea: Shorten payment terms on all new invoices from Net 30 to Net 15, or start requiring a 50 percent upfront deposit for all new sign-ons.

4/ Strategy: the mindset check

Audit question: Rather than diffusing resources, focus your growth mindset on a single area. Where do you anticipate most of your company's growth coming from in the next year, and how can you invest more in that one area right now?

Example idea: If you expect a new product to be in higher demand by this time next year, spend two hours a week exclusively enhancing this offering based on customer feedback.

5/ Staff: the culture check

Audit question: When employees understand how their work contributes to strategic outcomes, engagement and productivity can soar. What is one thing you can do this week to ensure that each of your team members is motivated and aligned with the company's goals?

Example idea: Schedule a one-on-one meeting with each employee to share recent ROI data and how their work has directly influenced it. Note areas of accomplishment and improvement so you can guide them to achieve even more.



Share these action ideas with your team, and discuss plans for rolling out each change in the coming week, month, and quarter.

Boost Your Leadership by Prioritizing Self-Care

Neglected rest and weak boundaries erode judgment and quietly constrain business growth long before motivation fades. Self-care is about protecting the clarity and energy required to lead well under constant pressure.

BY DAN O'BRIEN

AS A BUSINESS LEADER, YOU VERY

well may have experienced the effects of pushing yourself too hard. Decision quality usually shifts before motivation does. While the drive remains and the hours stay long, clarity changes. Fatigue affects how you think, not how hard you work.

The impact rarely shows up as a single failure. It appears gradually: decisions take longer and difficult conversations



get delayed. Strategic risks feel heavier than they should. Over time, leaders default to what's known, even when the business would benefit from a different move.

Because this erosion is subtle, consistency is easily mistaken for effectiveness. From the outside, it still looks like dedication. Inside the business, momentum quietly slows.

Self-care is not about comfort or balance for its own sake. It is about preserving the mental and physical capacity required to make clear decisions when pressure is constant and tradeoffs compound. Burnout can seriously impact not only your business and employees but also your personal relationships, especially your family.

⌚ Fatigue weakens leadership

At times, running a business means making decisions with incomplete information and absorbing uncertainty as a daily condition. Determination can carry you through intense stretches, but it does not scale indefinitely or protect judgment on its own.

When you're depleted, the work only you can do begins to slip. You may still be "showing up," but the quality of your presence declines.



Often, it simply feels like everything takes more effort than it should.

As a founder or owner, you are a big part of the system that keeps your business running. When your energy drops, the organization feels it through delayed decisions, uneven leadership signals, and lost momentum, often without anyone being able to name the cause.

👉 **Recovery helps your business**

Rest works only when it is treated as a requirement rather than something earned after exhaustion. Vague intentions do not survive operational pressure, especially in environments that reward constant availability.

To prioritize this necessity, choose one activity that reliably improves your clarity or focus the next day and schedule it with the same seriousness as a customer meeting, being sure to protect it. Measure it by the outcome at both home at work. If you find yourself recovering faster, having steadier attention, and making better decisions, you've found your winning formula for rest.

The activity itself is secondary. Exercise, uninterrupted reading, device-free evenings, or protected time with family all work when they



The truth is that total disconnection is unrealistic for most entrepreneurs. What is realistic is defining at least one protected window each day when you are unavailable and treating it as fixed rather than conditional.

restore capacity. Just remember, though, that occasional recovery cannot offset daily depletion.

👉 **Define boundaries**

Boundaries conserve decision-making energy. They reduce context switching and constant low-level

vigilance. When stepping back feels impossible, delegation is usually the constraint, not workload.

The truth is that total disconnection is unrealistic for most entrepreneurs. What is realistic is defining at least one protected window each day when you are unavailable and treating it as fixed rather than conditional. For example, take a short walk without your phone or schedule a blackout time each night for work communication.

Clear ownership matters. Assign responsibility for specific decisions, and allow others to carry them through without constant oversight. Reinsert yourself only when the outcome truly depends on you. Done well, delegation lowers cognitive load and strengthens your organization. Done poorly, it concentrates pressure at the top and accelerates burnout.

Boundaries are not about disengaging from the business. They are about preventing leadership capacity from being consumed by everything except the work that matters most.

👉 **Align personal goals with energy**

Your development should expand your capacity, not increase

strain. When growth is framed as constant accumulation—more habits, more output, more expectations—it quietly competes with recovery and eventually wins.

Focus instead on personal goals that restore your energy or remove friction, such as taking up a hobby or walking for thirty minutes. Simplifying routines, or resolving a long-ignored constraint often produces more impact than abstract self-improvement. Less drag creates more room for good judgment.

Relationships matter here as well. Time with other entrepreneurs can reduce isolation and normalize challenges. The same goes for friends, family, and loved ones; spend time with people who restore you. The right environments offer perspective and clarity, not performance theater or pressure to “do more.”

👉 **Learn to simplify**

Learning remains important, but selectivity matters. Information that increases complexity without improving execution adds mental load and slows judgment. It needn't only be business development; you can take a painting class or bird-watch.



Prioritize education that simplifies decisions: systems that reduce repetition while providing clearer delegation, better financial visibility, and stronger communication. The goal is fewer decisions made with more confidence, not more ideas competing for attention. If learning makes you clearer, it's working. If it leaves you overwhelmed, it isn't.

Protecting your health and energy is not a personal indulgence. It is a leadership strategy. Clear thinking, emotional control, and steady judgment come from operating

within self-imposed limits you set. Strong leadership shows up as consistency over time, not endurance at any cost.

When you protect your capacity to recover and decide under pressure, your business benefits directly. ■



Block thirty minutes this week for a noncancelable activity that can reliably improve your leadership focus the next day.

HOW TO **HARVEST MORE REFERRALS**

BY ANDRE RIOS





With a new season ahead and fresh referral opportunities ripe for the taking, heed these insights from **Peter Fournier**, founder and owner of All Things Insurance Group, who explores how to make more of these lucrative contacts fall into place.

“I had to lower my company’s cost per acquisition, and the main way to do that was by prioritizing referrals.”

Fournier acknowledges a foundational fact of running a business: investing in earning more referrals is generally far less expensive than marketing to cold leads and trying to generate more business out of the blue. In fact,

if you establish a smooth referral process, these contacts can become practically organic. This means that, with little ongoing effort on your part, new and highly relevant leads can continue to find their way to you.

“Statistically, referrals will close 50 percent higher than cold leads based on your business’s closing ratio.”

Fournier’s fact underscores the importance of prioritizing referrals over virtually any other lead source. Although your marketing and sales strategies should include cold and warm outreach, honing in on how you can maximize your referrals can tip some serious numbers in your favor. Whether your organization’s goal is to boost sales rates in a specific area, achieve certain revenue goals by the end of the year, or improve customer retention in an attempt to rein in your customer acquisition costs, focusing on your referral rates could be your most straightforward route to success this season.

“Staying in front of clients is one of the best ways to harvest referrals from them.”

For a client to refer your business to their loved ones, they have to remember you exist. While it’s an excellent idea to ask recently onboarded customers, or those who just made a repeat purchase, to share your name with their circle, don’t just request referrals on day one. Instead, your process should establish regular, consistent contact.

Consider Fournier’s strategy: reaching out to his entire client list every six months or so. This can include happy birthday text messages, holiday mailers, and follow-up emails (e.g., “We miss you! Let’s work together soon.”) Scheduling both promotional and personal touchpoints, and automating them where possible, can help prevent your loyal clientele from forgetting about you.

Additionally, maintaining an active presence and loyal following on your

socials, which you should saturate with educational, entertaining, and endearing content, helps keep you top of mind with your client list. So if a client has a loved one or business contact who needs your products or services, they’ll instantly think to pass on your name.

“Requesting referrals is sometimes simpler than making a big ask.”

In other words, there are more ways to ask for a referral than outright stating, “Please tell your friends about us!” While this is a helpful tactic, there are subtler, more incisive approaches you could take to make the request.

Take the tactic Fournier uses within his own insurance company. When his team signs a new client, it requests that they list at least three beneficiaries for their policy. It tells the policyholder that a rep will be reaching out to each of those beneficiaries, explain what it will



share with each of these individuals, and then ask the client to text each beneficiary immediately to let them know that someone will be in touch.

Afterward, his team reaches out to the client’s contacts to start conversations. These are not overt sales calls but, rather, valuable discussions, notifying the client that they were listed as a beneficiary and by whom. But the discussions don’t end there. Fournier’s team then asks the client about their own insurance coverage: “By the way, do you have a similar plan in place?” If not, then this transitions to a straightforward pitch. If they do have a policy, the caller then asks if they can help review the individual’s existing plan for opportunities to maximize their coverage or save them money.

Fournier recalls that he has *never* had anyone say no to this request.

Through this innovative approach, each conversation with a new client organically evolves into multiple value-rich discussions with the enrollee’s loved ones. These touchpoints can lead to an immediate sale or, at least, brand awareness that Fournier and his team can continue nurturing. It’s a tactic that’s applicable across industries, and you could very well develop such a tool to add to your team’s arsenal for the months ahead. ■

Take Action
Consider how you can optimize the referral tactics in your organization, tracking their efficacy with detailed metrics.

COURTESY OF PETER FOURNIER

PEXELS/TIMA MIROSHNICHENKO

WHAT'S STALLING YOUR **SALES?**

Missed sales goals often stem from internal friction (unclear training, poor lead quality, and inconsistent value communication) that quietly compounds until results force attention.

BY DAN O'BRIEN



YOU'VE FELT IT before as the pressure mounts: revenue forecasts slip, and scrutiny increases. Every stalled or lost deal feels visible, and no amount of optimism brings that revenue back next quarter.

Market conditions matter, but most missed targets do not begin outside the building. They start with small

breakdowns that are easy to rationalize in the moment and expensive to ignore over time. Sales performance usually erodes before it collapses. Conversations get harder; deals take longer. Win rates soften in ways that are easy to dismiss as seasonality or bad luck, until the quarter closes.

In many cases, the issue is not effort or motivation. It is internal friction that goes unaddressed in your company because it does not show up as a single, dramatic failure. By the time results force action, you and your team's habits are already entrenched.



Weak training creates quiet losses

Insufficient training rarely looks like incompetence.

Once leads enter the pipeline, they must be handled deliberately. Tracking should show where leads originate, how they engage, and when they are most likely to convert.

It shows up in moments that are easy to miss unless you are listening closely.

Reps hesitate when asked to compare options. Explanations vary from call to call. Value gets framed in features instead of outcomes when buyers push back. Conversations lose momentum, and prospects disengage without ever saying why. Nothing went "wrong," but nothing moved forward either.

A strong sales playbook reduces this risk by giving reps something stable to rely on. It should clarify positioning in plain language, explain how to articulate value under pressure, and address common objections directly rather than indirectly. Just as important, consistency matters more than cleverness.



When every team member tells a slightly different story, your clients may sense uncertainty even if they cannot articulate it.

Pricing deserves the same clarity. Your reps should understand not just what your offerings cost but why they do and how to defend the pricing

confidently. Proof matters here. Real customer outcomes do more work than scripted claims, especially when budgets tighten and scrutiny increases.

However, retraining does not require dramatic interventions. Most people respond better to consistency than intensity. One-

on-one coaching works when it targets specific behaviors. Short group sessions help when patterns appear across the team, such as stalled discovery calls or weak closes. Fundamentals (first impressions, objection handling, and asking for the close) erode quietly without reinforcement, even among top performers.



Poor lead quality drains time

All that said, your team can be well trained yet still miss targets if they are working the wrong leads. Low-quality prospects drain time and energy while distorting performance data. Reps feel busy. Pipelines look full. Results do not follow. Activity masks inefficiency, delaying corrective action and reinforcing the wrong behaviors.

Fixing this starts upstream. CRM data reveals which customers convert, which linger, and which never buy. Those patterns should guide your targeting decisions instead of gut instinct. Buyer profiles are most effective when built from outcomes rather than assumptions. Tools can help narrow focus, but clarity matters more than technology.

Once leads enter the pipeline, they must be handled deliberately. Tracking should show where leads originate, how they engage, and when they are most likely to convert. Timing patterns are often overlooked, though, because they feel mundane, but guessing at timing costs money. Many teams guess more than they realize. When in doubt, poll your sales team to see what it's seeing.



Pricing resistance usually signals unclear value

When deals stall late over price, the issue is often trust rather than cost. If value has not been established early, pricing feels abrupt and risky. Buyers hesitate not because they do not see potential but because they lack confidence to commit. Late-stage surprises create doubt that no discount can fully erase.

Effective teams address this long before a proposal appears. Value is reinforced consistently throughout the process rather than saved for the close. Proof replaces promises. Case studies, testimonials, and concrete outcomes lower perceived risk in ways polished language cannot. Your customers need to see themselves in the story, not simply admire it.

Patterns matter here. Objections that cluster around contract size, timing, or approvals usually point to a system issue rather than individual resistance. Adjusting packaging, payment options, or how value is framed often unlocks deals more effectively than coaching reps to push harder. Clear pricing conversations build trust, and trust keeps deals alive when budgets tighten or internal scrutiny increases.



Look past the obvious blockers

Training, lead quality, and pricing are common pressure points, but they are not the only ones.

Sales teams also struggle when they are poorly differentiated, unclear on why they win, or burdened by administrative work that pulls time away from selling. In those environments, effort increases while results stagnate and burnout usually follows since these people work harder to overcome problems the system should have removed.

Diagnosis matters more than urgency. Track conversion rates, deal velocity, and where prospects drop out. Talk to customers who did not buy and listen for patterns rather than anecdotes. Performance reviews should focus on removing friction, not assigning blame. The goal is to identify the true constraints, not the most visible ones or the easiest to criticize, so that your sales team is the well-oiled machine it's meant to be. ■

Take Action

Use your sales data to identify your sales team's single largest internal bottleneck, and use these tips to determine the best course of action to correct the issue.



SPOTLIGHT

THE BUSINESS OF ELDER EQUINE CARE

Samuel Griffin, president of Ryerss Farm for Aged Equines in Pottstown, Pennsylvania, discusses what it takes to run his organization, the country's first horse rescue and retirement farm and the oldest nonprofit horse sanctuary in America.

INTERVIEW WITH **SAMUEL GRIFFIN**
WRITTEN BY **MATTHEW BRADY**
PHOTOGRAPHY COURTESY OF **RYERSS FARM FOR AGED EQUINES**





Tell us about how Ryerss Farm came to be:

During the Victorian era, horses were considered to be mere machinery. Our founder, Anne Waln-Ryerss, had compassion for these animals and was one of a growing number of people at the time who insisted that horses should be cared for. Our farm grew out of that movement. Anne was a dedicated animal advocate during her lifetime, as were her and her husband's families, helping to create both the Pennsylvania SPCA and the American Anti-Vivisectionist Society. We opened in 1888, thanks to money she left for building a place that cared for older and injured animals.

How big is the farm today, and what takes place there?

We own around four hundred acres and around eighty stalls. At any given time, we have from seventy-nine to eighty-five equines living here—not only horses but also mules and donkeys. We've housed just about every equine other than zebras.

When we settled into our current location, we preserved the land for agricultural use only to support as many animals as we could; half of it is dedicated grazing space for the animals, and the other half is farmland. We grow our own hay, straw, and corn and sell the corn on the open market. Overall, it's a big operation.



Are you open year-round?

Yes, 365 days a year from 10:00 to 4:00, with free admission. We'll sometimes close for a holiday, although people have been known to just show up to see the horses on Christmas morning.

What's it like to run a year-round organization and farm that cares for dozens of equines?

There's a huge amount of work involved. Our farm manager, Cory Mowrer, takes care of all the farm operations, doing so much of the overall work. But it's also handled by a few other full-time employees, including an on-site, live-in veterinarian, and around one hundred volunteers. It's basically like running a retirement home for horses. However, none of the people who do it would say it's work because they all love caring for the animals. That's why we have almost no turnover.

My house is actually right next to the farm, so I can see everything happening firsthand even when I'm at home. For example, we produced about forty to forty-five acres of corn last year. Watching it grow all season and then get harvested in fall just reminded me about how much goes into running this place. I find it astounding.



At any given time, we have from seventy-nine to eighty-five equines living here—not only horses but also mules and donkeys.



What's the most challenging aspect of running the business?

You'd probably get a different answer from every person here. For me, it's financial because I wake up every morning thinking about how we're going to make ends meet. For others, the biggest challenge is keeping the farm in order. In addition to caring for our animals, we have a lot of buildings with a lot of roofs and plumbing, for example, and it's always a roll of the dice every year determining what crops to sow and where—all the worries of a farmer. Cory's an excellent one, and he approaches it very intelligently.

Supply and demand is always a critical part of running a business. How is that balance for Ryerss?

Demand is not quite as huge as it was when I first got here, only because we accepted most horses on our waiting list, yet we'd never see many of them. That list has only gotten bigger, so for horses to be on it now, we ask their owners to pay a \$250 fee, which goes toward their horse's entrance fee to live here. If they never show up, it's considered a donation to Ryerss. This better ensures that people who put their horses on our list are serious about it.

Our waiting list extends out about two and a half to three years. To secure a spot, some people put their horse on the list when it's quite young and then wait years for it to turn twenty, our minimum age limit. Others put it in their will that their horse is to come here if it outlives them.



Being a locally based nonprofit, how do you raise capital?

About 40 percent comes from charitable donations, and we have a \$10,000 admittance fee for each horse that's brought in, which pays for its care for a year and a half to two years. We also hold annual events to raise money.

We're playing the long game here as far as I'm concerned. For instance, if we have a thousand visitors and one hundred of them turn out to be well off, maybe two out of that one hundred wind up not having any children and don't know where they're going to leave their money. Ideally, we want them to donate it to Ryerss.

You mentioned events. How many do you have each year, and what role do they serve in the grand scheme of things at Ryerss?

We started holding them for consistent visibility and awareness, so that people would come and see us and know what we do, and to raise a little money. In autumn, for instance, we hold our birthday gala, a fundraising brunch and auction; and in December a free holiday event, which is a big draw.

In spring, we have a 5K run/1K walk that goes around the farm; that's gotten bigger every year. And during summer, we have our Family Fun Day, which includes family-friendly food and activities. Everything is bought through tickets, which we sell for a dollar each, and nothing costs more than about five tickets. We also host summer camps where kids learn about horses and farming, encouraging future interest in both.





“
People here know we’re never going to move, which provides a sense of stability in changing times.”

What does Ryerss mean to its community?

That’s a good question. This part of Chester County is becoming suburbanized, but Ryerss will always be evergreen. People here know we’re never going to move, which provides a sense of stability in changing times. And, of course, because of the influx of visitors we get, it’s great for the community as a whole. I think we’re an important piece of it.

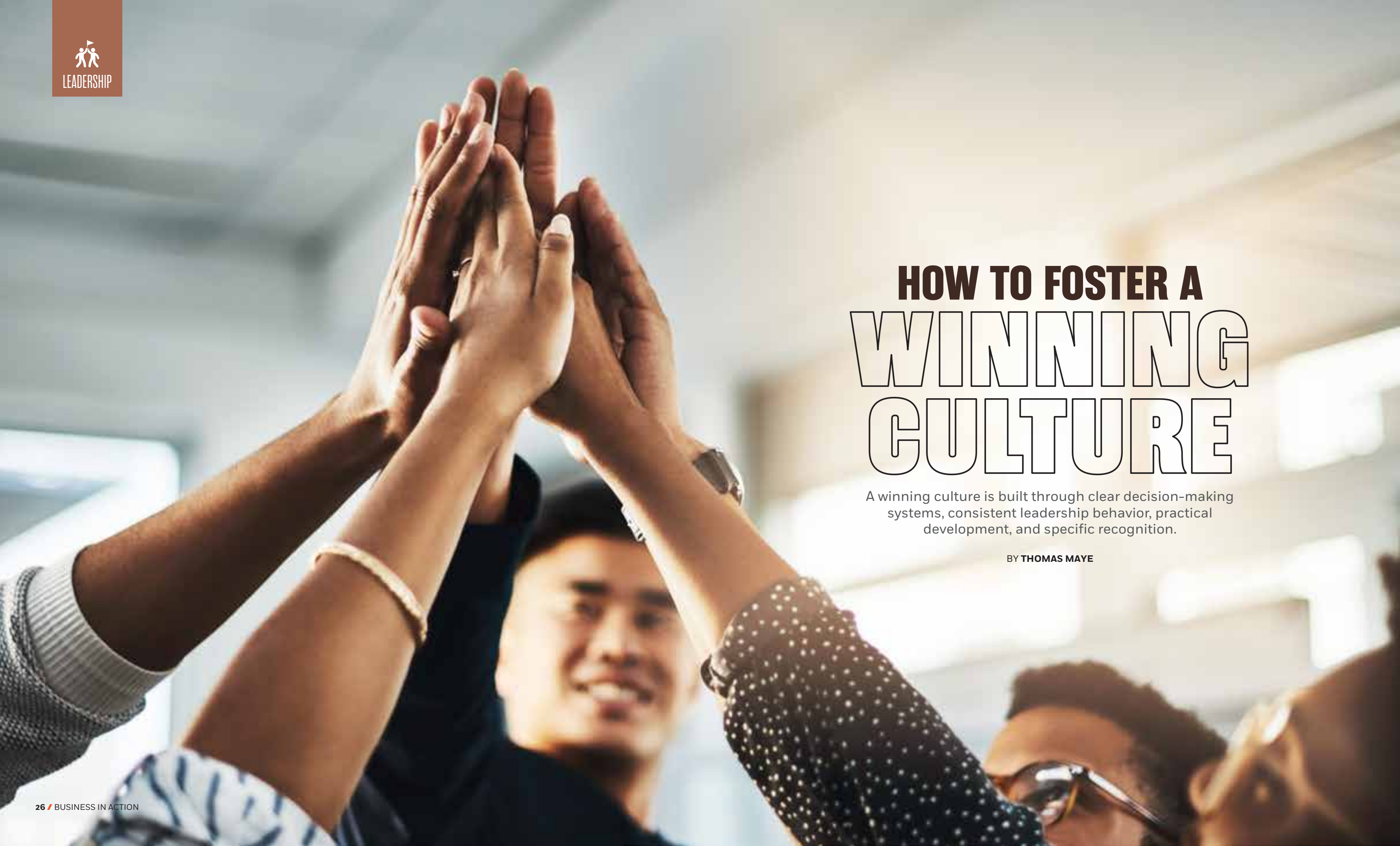
What’s the best part of this venture for you?

I grew up with horses; my grandparents and parents both had them. I was a rider from a young age, which I enjoyed immensely, and I was always very attached to our horses. In fact, I was retired when some friends of mine on the board of managers here asked if I’d like to join them, which was a no-brainer. I’ve been here fifteen years now after my first “retirement,” which is a testament to how much I love Ryerss, its staff, and its residents. Every person is here for a greater purpose, which makes all the effort the farm requires well worth it. ■

How crucial are your volunteers to your success?

They’re the key to the whole thing. And I don’t mean just the volunteers cleaning the stables but also our board of managers, which is comprised of nine volunteers with horse backgrounds, and our board of advisors. All these people are normally quite busy, yet they make sure to give their time to the farm. There are only about five or six paid staff in the whole shooting match here, such as the office manager, animal welfare manager, and farm manager.

For more info, visit ryerssfarm.org



HOW TO FOSTER A WINNING CULTURE

A winning culture is built through clear decision-making systems, consistent leadership behavior, practical development, and specific recognition.

BY THOMAS MAYE



Most companies don't lack culture. They lack clarity.

When direction, priorities, and expectations aren't explicit, performance varies for reasons no one can fully explain. Projects stall. Ownership feels uneven. Accountability appears selective rather than intentional. In those environments, "culture" becomes a catchall explanation instead of something leaders can actively shape or rely on.

High performance grows out of how things happen: who decides, how tradeoffs are made, and what happens when priorities collide or resources tighten. Under pressure, these mechanics matter more than values statements or mission posters. If they're unclear, people default to habit. Leaders spend more time reacting

than leading. Progress slows at exactly the moment momentum matters most.

Strong cultures reduce that drag. People know what matters, what doesn't, and how their effort fits. That clarity cuts down on revisions, unnecessary approvals, and second-guessing. And effort translates more directly into results, and work feels purposeful instead of exhausting.

 **A mission should help people decide**

It earns its place only when it helps people make better decisions with limited time, budget, and attention. If it doesn't guide action, it's merely decoration.

Start by defining the specific problem your organization exists to solve and the small set of outcomes that matter most. Just as important, name what will



WHEN YOUR EMPLOYEES SEE THEIR PERSPECTIVE REFLECTED IN DECISIONS, OWNERSHIP INCREASES EVEN WHEN THE OUTCOME ISN'T THEIR PREFERRED ONE.

receive less focus as a result. After all, tradeoffs don't demotivate people; confusion does. Without constraints, alignment breaks down and urgency turns into noise.

Make the connection to individual roles explicit. Your team members should be able to explain how their effort affects results and how it doesn't. That clarity can reduce defensiveness, unnecessary

justification, and "just in case" effort. Failing to establish and maintain that link adds volume, not direction.

Employee input improves decisions when it surfaces constraints and practical insight early. To be clear, leaders still decide; the benefit is better judgment and faster follow-through. When your employees see their perspective reflected in decisions, ownership

increases even when the outcome isn't their preferred one.

 **Leadership behavior sets the tone**

Culture shows up in what leaders allow to continue.

Unclear expectations, unresolved issues, and sudden priority shifts quietly teach people what matters—long before surveys or



and return to familiar patterns because nothing in the system requires different behavior.

Focusing on development leads to better decisions within a short window. There are fewer mistakes, faster ramp-up, and stronger judgment in moments that matter. Improvement showing up in execution grows confidence and naturally decreases oversight.

Effective development doesn't equate efficiency with more work. It's rewarded with greater trust and fewer unnecessary demands. Conversely, development without a payoff, like advancement or increased wages, means skepticism isn't far behind.

 **Recognition clarifies what good looks like**

It shapes behavior only when it is specific enough to teach.

Vague praise feels positive, but it doesn't set a standard. Your team members remember what gets named, not what gets implied. In many organizations, consistent effort goes unnoticed while outcomes dominate conversations. Unfortunately, initiative can fade

engagement metrics catch up. These signals can shape behavior more reliably than any stated value.

High-performing environments depend on leaders who explain direction early, communicate changes clearly, and address problems directly. That includes naming missed expectations, not just celebrating wins. Avoidance creates friction, and clarity builds trust. These habits aren't automatic; they require reinforcement, especially under stress.

This matters most on the front line. Managers shape the daily experience

of work far more than executive messaging. Clear communication, thoughtful delegation, and timely feedback keep work moving and reduce unnecessary escalation. Improving your effectiveness helps progress feel normal to your team rather than performative.


 **Development should make work easier**

Employee development only matters if it changes how things get done.

If learning is treated as a perk, a retention tactic, or an obligation, it quickly loses credibility. People attend sessions, take notes,

and people choose what feels safest instead of what is most useful.

Thankfully, recognition doesn't require programs or public spectacle. Timely acknowledgment works when it points clearly to the meaningful contributions and real outcomes of your employees. That recognition can be quiet or public; the format matters less than the clarity it creates. The goal is reinforcement. People repeat what they see recognized, especially if it aligns with stated priorities and visible decisions.

 **Community helps work move faster**

Work moves more easily where trust is present.

Teams with strong relationships share information sooner and recover faster as problems arise. That shows up directly in quality, speed, and resilience under pressure.

Connection works best if it supports shared purpose. Time together matters only if it improves execution afterward. If collaboration doesn't make decisions easier or work smoother, it becomes activity without impact.

High-performance cultures are built through steady, unglamorous choices. Direction gets clarified. Standards get reinforced. Capability improves. Meaningful contributions get noticed. None of this is dramatic, but all of it compounds. When the environment is set up well, execution follows without constant pressure. ■



Identify one leadership habit, development practice, or recognition behavior that currently creates friction or confusion, and determine how you can change it visibly and measurably.



The Power of Microtrust Marketing

Small businesses nationwide are resolving their consumers' advertising fatigue with microtrust, or leveraging smaller influencers, local experts, and the oldest trick in the book: trusted peer recommendations. **BY ANTHONY COFFMAN**

THE MODERN CONSUMER

The modern consumer is overwhelmed by a sea of advertising, from promotional social media posts to pre-roll commercials featuring Hollywood and social media elite. While landing such high-profile endorsements might seem like a recipe for success, bombarding consumers with this lofty imagery has led to an unexpected contrary effect: a crisis of trust. Why should your target audience have faith in recommendations from far-off individuals who don't use your product organically or engage with your customer service directly?

In the face of many audiences' growing distrust of business marketing, don't swell your marketing budget to buy the next big endorsement. Rather, adjust your techniques and return them to a more human scale, where greater dependability can sway more consumers.



Welcome to the age of microtrust, which is effectively handing power back to small businesses over corporate giants. This new landscape prioritizes authenticity, relatability,

and personal recommendations in marketing. If you own or lead a small business, delve into some of these key approaches to fostering microtrust.

→ The faith crisis

Until recently, celebrity endorsements were the gold standard of marketing. The theory was simple: if a famous person uses it, then it must be valuable. But modern consumers are acutely aware that these rubber stamps are often transactional and not genuine backings. And hard data reflects this skepticism. While brands continue to invest billions in macro-campaigns, consumer trust in traditional advertising is plummeting. The perceived distance between a global celebrity and the everyday purchaser creates a trust gap that even expensive campaigns simply cannot bridge. This may be positive news for you; after all, forking over funds for prominent endorsements may be financially unfeasible.

Luckily, consumers hold more trust in messaging that is far less expensive for you to generate. Local praise and referrals from loved ones may surpass other forms of advertising. So to achieve your marketing goals, the smartest play may be leveraging the trust inherent in being the opposite of a celebrity or mega influencer: a local and relatable voice. Doing so can grant you the kind of authenticity that large corporate competitors can't touch.



In the face of many audiences' growing distrust of business marketing, don't swell your marketing budget to buy the next big endorsement. Rather, adjust your techniques and return them to a more human scale, where greater dependability can sway more consumers.

→ Neighborhood impact

The most compelling proof that influence is about resonance, not reach, is the dramatic rise of the microinfluencer: creators with audiences typically ranging from 1,000 to 100,000 followers.

While they lack the audience size of an A-lister, they command something far more valuable in the form of intimacy and niche know-how. Their followers view them not as distant icons but as peers, neighbors, and trusted experts. This personal connection results in startlingly



high performance metrics. According to Sales Hub, microinfluencers often achieve engagement rates of 3-8 percent or higher than their celebrity macroinfluencer counterparts. This enhanced engagement can directly translate to higher conversion rates for the businesses they promote.

For your small business, partnering with such creators to build a more intimate marketing strategy offers two critical advantages:

1. Higher ROI

Microinfluencer partnerships are affordable. You can partner with a dozen smaller creators for the price of

a single post from a celebrity, allowing you to diversify your message and reach multiple niche communities. The efficiency is undeniable: some reports show that campaigns featuring nano- and microinfluencers deliver an ROI of up to twenty times higher than those sponsored by larger ones.

2. Hypertargeting

Global influencers may have tremendous reach, but a local coffee shop doesn't need followers in another country; it needs customers within a three-mile radius. Partnering with a local food blogger or a fitness coach who films their morning routine at a neighborhood studio ensures that their marketing budget only reaches relevant customers. Consider how you can apply this potential to suit your specific industry segment.

→ The unbeatable power of the peer

Beyond the digital landscape, peer recommendations (or, simply, word of mouth) remain a foundational pillar of microtrust. This is the single most successful marketing tool for small businesses, and no celebrity campaign can touch its efficacy. Consider the following:

- **Conversion:** Consumers are four times more likely to buy when referred by a friend.



- **Sales impact:** Word-of-mouth impressions drive at least five times more sales than paid advertising impressions.
- **Lifetime value:** Referred customers don't just buy once; they are more likely to stick around and generate a higher lifetime value for your business.

In one survey, 52.2 percent of US small businesses cited referrals as their most successful marketing tool. This is the organic bedrock of the age of microtrust. Happy customers become authentic advocates, turning their personal experience into credible social proof.

As a small business owner, your strategy should be built on cultivating these authentic connections. This new age of microtrust is a reminder that the most compelling influence is always found on a human scale, right in your own neighborhood. ■

Take Action

Research at least three local creators who you could contact to arrange a partnership opportunity and at least three avenues for requesting consumer referrals.

HOW TO WIN THE HOLIDAY SEASON

BY DAN O'BRIEN



Holiday marketing success is rarely about demand. It is about timing, clarity, and execution discipline. Businesses that prepare early, commit to a single clear message, fund what converts, and protect their teams consistently outperform competitors who wait for urgency to force action.

Most businesses fall short because planning starts after competitors are already executing.

By the time festive visuals appear and discounts roll out, customer attention is already fragmented and advertising costs are already climbing. At that point, even strong ideas struggle—not because they lack merit, but because timing is working against them. Late entry forces louder messaging into a crowded market, where attention is scarce and tolerance is low.

Holiday marketing rewards early preparation and sharper choices. The businesses that win do not try to out-shout competitors at the peak. They arrive earlier with a clear point of view and allow familiarity to do part of the work. If the goal is measurable revenue rather than seasonal noise, you must make decisions before urgency peaks and options narrow.

➤ **Blending destroys holiday results**

Shoppers behave differently during the holidays than they do the rest of the year. They browse outside their usual brands, compare faster, and

make decisions under time pressure. This creates opportunity, but only for businesses that are abundantly clear about why they matter immediately.

Seasonal visuals alone do not earn attention; red and green do not differentiate anything. What cuts through is a single, concrete reason to choose you during the holiday window. And that reason must be obvious within seconds. If clarity requires effort, most shoppers will not invest it.

The strongest holiday offers usually anchor on one advantage: price, speed, convenience, or reduced risk. The most common mistake is trying to communicate all of them at once. When everything is emphasized, nothing lands. Focus sharpens recall, and recall drives conversion when buyers are scanning quickly for certainty.

Value still matters during the holidays, but only when it is specific. If you offer discounts, rewards, or bundles, show the math: “Save 20 percent” feels abstract, yet “Save \$120 on your



year-end order” feels concrete. Precision reduces hesitation, which quietly kills holiday conversions.

For products or services that are not naturally giftable, reframing is essential since holiday buyers respond to immediacy. A long-term benefit rarely converts on its own, but a short, defined offer that solves a

current pain does. During a high-stress season, customers gravitate toward relief, control, and peace of mind, not distant future outcomes.

➤ **Early execution builds leverage**

Once your message is defined, timing becomes a multiplier, so draft emails, social ads, landing pages, and direct mail well before

November. Early visibility builds familiarity, lowers acquisition costs, and warms audiences before urgency peaks. That way, by the time competitors flood inboxes and feeds, your message feels known rather than intrusive.

Waiting until December does not create excitement. It forces you sell in the most competitive, expensive moment of the year, when attention is fragmented and experimentation is risky. Early execution allows you to be present without shouting, which often converts better during a noisy season.

It also creates room for adjustment. Campaigns launched in advance can be refined based on engagement and response instead of being rushed into market with no margin for correction. Small improvements made early routinely outperform large changes made under pressure.

➤ **Fast payback channels require funding**

Strong messaging only works when supported by disciplined investment. Holiday marketing often requires increased spend, but spending without constraint is one of the fastest ways to erode returns



and experience postholiday regret. Not every channel earns the right to scale during a compressed buying window.

Increase investment only in channels with a proven ability to convert before year-end. For example, retargeting, email, high-intent search, and known customer segments consistently perform best when timelines are short. Broad awareness campaigns rarely pay back fast enough during the holiday window, regardless of creativity.

Budget planning must also account for operational reality. Inventory, fulfillment, and customer support capacity directly influence conversion. Scarcity messaging can motivate buyers, but running out of product or missing delivery expectations ends the relationship entirely. Adequate stock and reliable fulfillment ensure that demand is captured instead of wasted when customers are ready to commit.

► Teams need capacity

Holiday performance is not driven by marketing alone. Execution breaks down when teams are exhausted, unclear on priorities, or reacting instead of following a plan.

Chaos shows up as inconsistent messaging, missed deadlines, and avoidable errors, none of which customers forgive during peak season. Pressure does not create clarity. Preparation does.

Set expectations early. Define timelines, approvals, and ownership before volume increases. Clarity reduces stress and speeds decision-making when pressure rises. Visible progress toward goals and regular sharing of campaign wins reinforce momentum without adding unnecessary strain.

When teams understand how their work connects directly to revenue and customer experience, quality improves. That consistency is often the difference between a one-time holiday transaction and a customer who returns in January with trust already established.

Holiday marketing success comes down to timing and execution discipline. Businesses that prepare early, commit to one clear message, fund what converts, and protect their teams tend to finish the season with stronger revenue and momentum that carries into the new year. ■

Take Action

Create a simple holiday marketing strategy board now, defining one core message, key dates, channels, budget limits, and ownership.



COMMUNITY AND CAPITAL

Securing funding can be one of the biggest challenges for any business owner, but a fruitful avenue is right at your fingertips: your digital community.

BY MATTHEW BRADY





IN THE TWENTY-FIRST CENTURY, the way businesses raise capital has evolved dramatically. Traditional methods such as pitch meetings, formal introductions, and financial projections are still important, but they no longer operate in isolation.

Enter: online communities, potential gold mines that allow business leaders to cultivate trust, demonstrate traction, and attract investors faster than ever before. When used strategically, such platforms can spotlight progress that encourages supporters and investors alike to participate in your company's growth.

→ **Sowing a social media presence**

Investors often say they “bet on the jockey, not the horse,” meaning they look closely at the founder just as much as the business model. One of the most significant advantages of social media for business leaders is its ability to amplify personal branding. This tool allows leaders to not only show their expertise and communicate their vision but also build their credibility with the public.

For instance, there are countless examples of home experts who have built large followings by breaking

down complex issues into easily digestible content. When you do something similar online, you can position yourself as knowledgeable and trustworthy, making investors more comfortable about a potential partnership because they can clearly see how you think and lead.

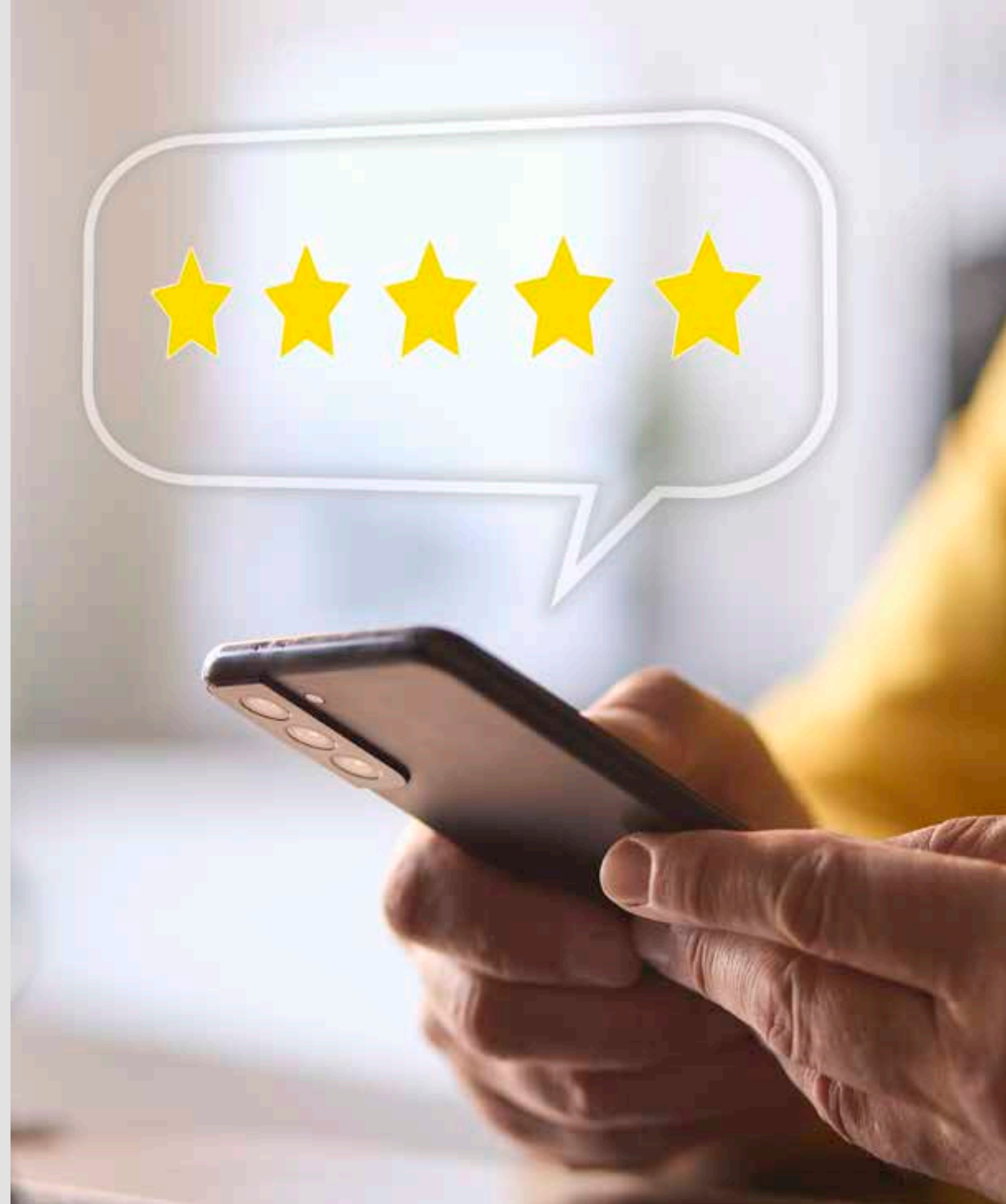
Beyond personal branding, social platforms serve as a showcase of traction by providing a live pulse on engagement, customer interest, and community sentiment. When business leaders share milestones like new partnerships and product launches, or even just positive reviews, they provide vital social proof that their business is gaining momentum. For investors who want early indicators of a product-market fit, these real-time signals can be far more compelling than a static PowerPoint slide, demonstrating

that people enthusiastically care about what the business is doing.

→ **Fostering your virtual village**

Community building is another crucial element of securing funding through digital platforms since a strong and engaged community bolsters investor confidence. Whether it's a LinkedIn following, a Facebook group, a Discord server, or even a subreddit dedicated to the product category, having a group of people who regularly engage with a company's content and use its products shows that the business has a reliable base of early adopters. A well-known example of such a success is the clothing brand Bombas, which gained a massive following by utilizing and promoting its buy one-give one model of business. Even better, these communities regularly share

Beyond personal branding, social platforms serve as a showcase of traction by providing a live pulse on engagement, customer interest, and community sentiment.





testimonials, serving as unofficial brand ambassadors for a brand—all without being prompted.

Just as important, they are often the earliest supporters of fundraising campaigns, especially on crowdfunding platforms like Kickstarter and Wefunder. Such passionate enthusiasm for, and belief in, a business can drive momentum that attracts institutional investors by signaling that demand exists for what the supported company offers.

Because of this, prioritizing engagement within these communities is a must. When you are visible, approachable, and responsive as the lynchpin of the company, you can cultivate trust not only with customers but also with potential investors observing from the sidelines. Host live Q and A sessions, share behind-the-scenes updates, and even consider asking community members for insights into product decisions—whatever keeps the discussion flowing. Such efforts can foster a sense of ownership among followers, compelling them even more to become vocal advocates of your business. In turn, these voices often catch investors' attention by validating the company's growth potential.



Platforms like LinkedIn and X make it exceptionally easy for business owners to connect with investors long before they ever ask for money.

To that end, many entrepreneurs also announce their fundraising efforts on social media and highlight their progress along the journey. These enthusiastic updates, such as “We’ve secured 40% of our seed round money!”, create excitement and urgency. And the sense of momentum in the online community often accelerates the fundraising process through sheer enthusiasm and, frankly, a bit of FOMO on an investor’s part.

→ Going straight to the source

Another way you can strategically use social media to secure funding may already be familiar to you: relationship building. Platforms like LinkedIn and X make it exceptionally easy for business owners to connect with investors long before they ever ask for money. By leaving thoughtful comments, sharing your insights, or reacting to industry news on their posts, you can organically enter investors’ spheres of awareness and foster familiarity, potentially leading



to more productive conversations and higher chances of investment.

Content creation is also a powerful avenue for demonstrating not only your leadership and firm grasp of your market landscape but also your long-term vision to potential investors, who often are on the lookout for founders with such abilities. Utilizing a tool such as long-form content (blog posts, newsletters, YouTube videos, podcasts, and the like) allows you to articulate your strategic thinking while reinforcing your credibility and commitment.

Through social media and community platforms, today’s business leaders have unprecedented tools at their disposal, including the ability to create an online ecosystem that attracts and accelerates investor interest. At a time when transparency and authenticity matter more than ever, embracing these platforms strategically can uniquely position your businesses to grow and thrive. ■



Brainstorm the best ways you can engage with your company’s online community to increase your organization’s revenue.

UNWRAP YOUR Q4 GOALS

With the final months of the year fast approaching, it's time to step on the gas and propel yourself toward a successful close to 2026. Use this checklist to reevaluate your fourth-quarter goals and even set challenging new ones.

BY ANDRE RIOS



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Front of Tear Out Card 2



Business Insights from the Animal Kingdom

Looking for ways to improve your business? Here are three nature-inspired strategies to help you cultivate success in your workplace.





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Back of Tear Out Card 2

THINK LIKE A BEE  Bees are masters of collaboration, and hives thrive because of their collective effort and efficient communication. Follow their lead, encouraging open dialogue and honest communication within your team to create a productive, harmonious work environment.

HUNT LIKE A LION  Hawks, lions, and other predators showcase the immense power of focus: they pick their targets and approach with patience and precision, increasing their chances of success. Similarly, set clear, ambitious goals aligned with your company's vision and equip your employees with the training and resources they need to excel.

ADAPT LIKE A CHAMELEON  Chameleons are renowned for their ability to adapt to their surroundings, changing color to blend into the background in order to evade threats. Likewise, always encourage flexibility and innovation within your team so they can better respond to market changes and seize new opportunities.

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The Smith Family
Philadelphia

Stacey is the best of the best! Our family was very pleased with her services, especially Snowball, our little pup! She listened to all of our concerns, wants, needs, and dreams. Stacey is totally awesome! I will be sharing her information with everyone that I know.



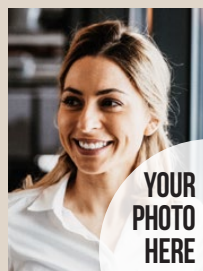
The Miller Family
Manayunk

Stacey was very patient with us, even though we were very picky. She knew how important it was for us to have a great experience and great service. We would definitely refer Stacey to all of our friends and family.



The Austin Family
Manayunk

Stacey is truly a very impressive person. She works fast, efficiently, and effectively. Her services are top of the line and we were very satisfied with her work. We love Stacey!



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