

Small Business Owners Should be Commended

As I drove through our local business district on this gorgeous spring afternoon, I'm thankful for the folks in our community who have the tenacity and ambition to own and operate a Small Business enterprise. There are several Mom-and-Pop retail shops on our main thoroughfare, with owners who genuinely take pride in the appearance and success of their businesses.

Many of these people are second and third generation family run enterprises who are there day after day, week after week, all year for as long as I can remember. Mixed in among those family-run shops are small professional offices, a variety of eateries, service businesses, recreational and even healthcare facilities. It takes all of these businesses to make our community one where we want to live, work, and raise our families. There are many of our local businesses who employ as few as 3-5 people. But without those few jobs, and the few in the next business or the next block, our economy would surely suffer a loss.

As a Community Banker, I've observed that Small Business Owners I know and work with have a few traits in common. Most of them are creative individuals who see a vision and then implement a plan to make that vision a reality. Several of the Business Owners I know are flexible and able to change direction if presented with an obstacle. They are proud individuals who strive to achieve results and aren't afraid to make sacrifices with an end goal in mind. Small Business Owners are willing to take risks--some more than others--because they know that there is seldom a reward without taking a step or two into uncertain waters. And among those who are my Bank customers, most of them aren't interested in "settling" for something. They own their own business so they can control their destiny at whatever level that might be. And most of them are service oriented, professional people.

If you look at the composition of any main business district in nearly any community, you'll see a few vacant buildings or storefronts that have been home to someone's former livelihood. I look at those places as opportunities for development, and a place that might further enhance our quality of life in rural America. Surely, there are other retail giants and industries that employ tens, hundreds, or even thousands of people within a reasonable driving distance. But there are also a great many Small Businesses who employ our friends and neighbors within practically a few blocks or at most a mile or so. In rural America, we depend on those Small Businesses, and we welcome the opportunities and potential for others who rise to the challenge of owning a Small Business.

With today's economy, many Small Business Owners have faced an uphill climb. Consumer demands, government regulation, available labor, technology, and certainly a worldwide market have presented challenges for those who've managed to keep their head above water in an ever-changing enterprise. So, it's time we Celebrate these Small Business Owners. The US Small Business Administration has designated April 29-May 5, 2018, as National Small Business

Week! We commend your dedication not only to your business but to our communities. We appreciate and admire the sacrifices made by Small Business Owners and their families that contribute to a better quality of life for all our citizens. As a Community Bank, we are grateful for your Business and we are pleased to be of service to you! Happy Small Business Week to Small Business Owners everywhere.....

Gayle Machetta,

Vice President and Loan Officer, Henryetta Location