

11 Forces Impacting Your Community and What You Can Do About Them!



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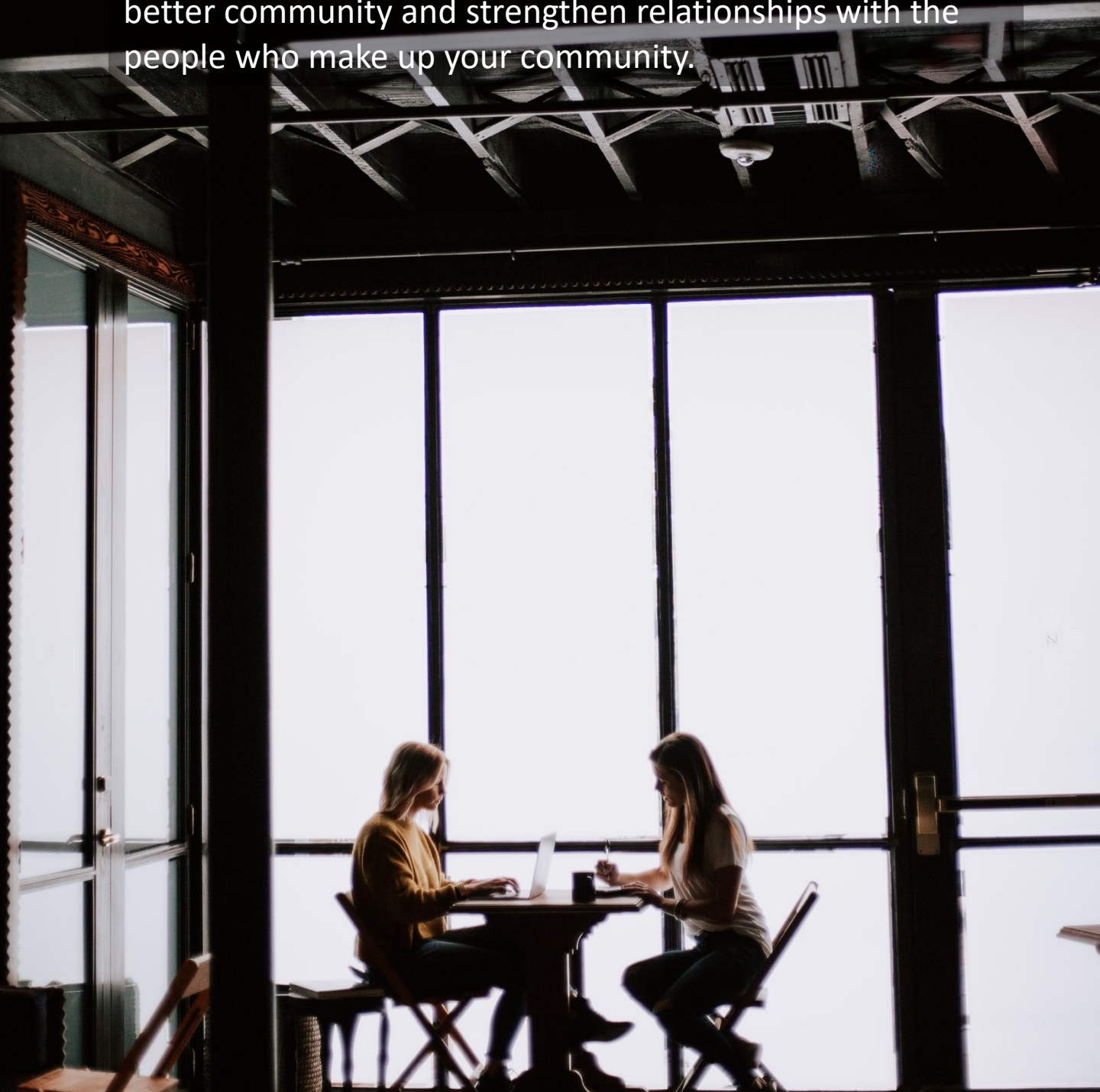
A person stands in a body of water, their arms raised in a gesture of triumph or surrender. The water is dark and still, with the person's silhouette clearly reflected on the surface. The lighting is dramatic, with a strong light source from behind, creating a bright glow around the person and casting long, dark shadows. The overall mood is one of profound impact and hope.

“I alone cannot change the world,
but I can cast a stone across the
waters to create many ripples.”

– Mother Teresa

The purpose of this document is to help you engage in a conversation with business owners and community leaders. By identifying the areas where much needed resources are being systematically taken from your community, you can explore how to make your community a better place for families to thrive.

Feel free to share it with anyone who wants to help build a better community and strengthen relationships with the people who make up your community.





Why Is This Important

Communities are the building blocks of America. Healthy communities create a stronger America and makes the world a better and safer place for all mankind.

It's more important than ever for communities to focus on the vital resources they need to thrive. These resources are being systematically stripped from communities and, therefore, communities are suffering across America.

It's time to reclaim these resources and keep them where they make the greatest impact... YOUR community!

“It takes a village to raise a child.”
- Proverb

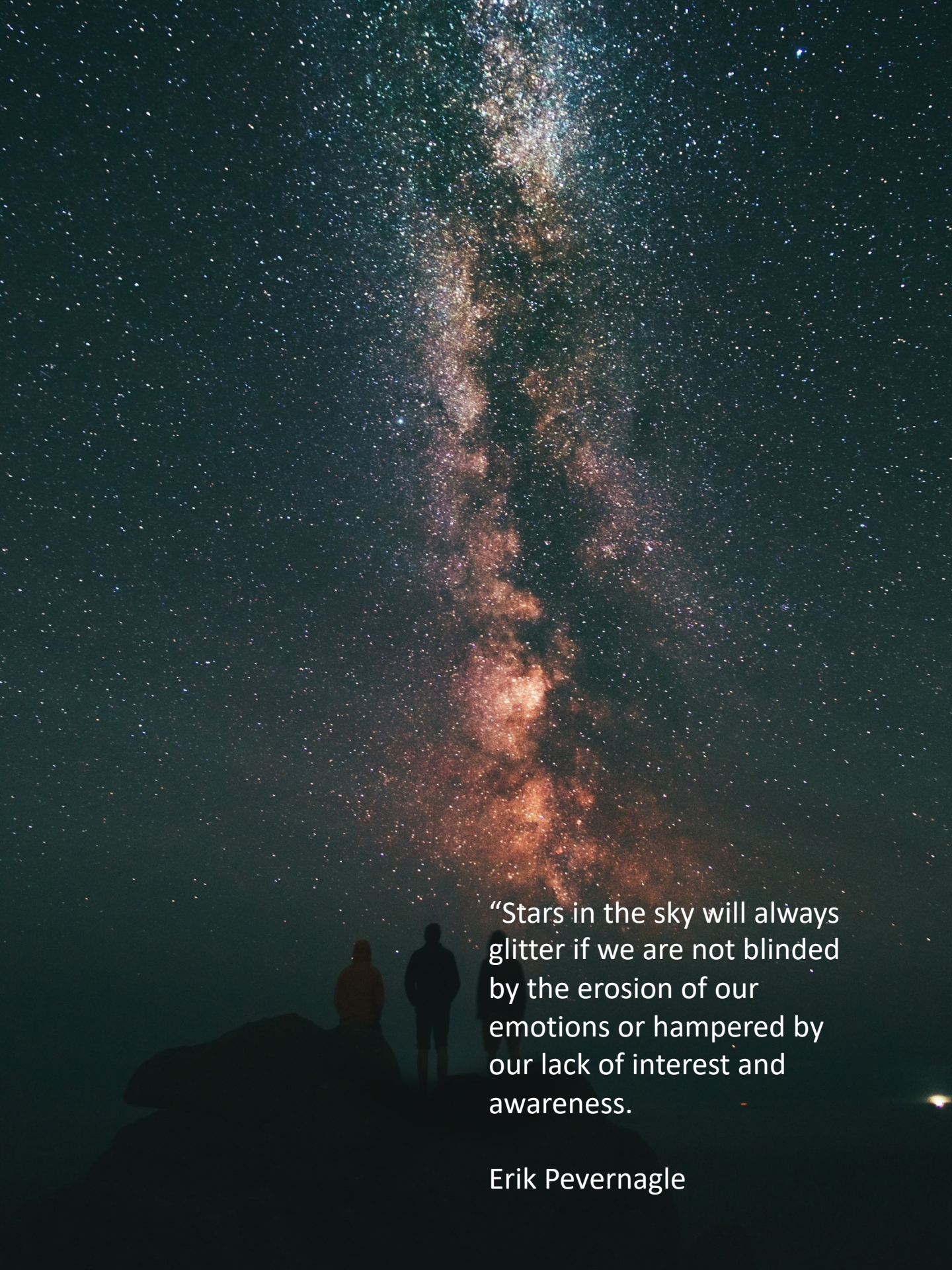




PASSION LED US HERE

“The only person you are destined to become is the person you decide to be.”

Ralph Waldo Emerson

A vertical photograph of a night sky featuring the Milky Way galaxy. The galaxy's core is a bright, orange-hued band of stars and dust, stretching vertically through the center of the frame. The surrounding sky is dark and filled with numerous individual stars. In the lower portion of the image, the dark silhouettes of three people are visible, standing on a dark, rounded hill or rock formation, looking up at the starry sky.

“Stars in the sky will always
glitter if we are not blinded
by the erosion of our
emotions or hampered by
our lack of interest and
awareness.

Erik Pevernagle

The Eleven Forces

This list is not meant to be all inclusive. We acknowledge that, more than likely, there are more forces affecting communities than the ones we address. Also, not all of these may be impacting your community specifically. However, the chance of at least one impacting your community is very high.

1. Online Retailers/Big Box Stores
2. Health Care Middleman
3. Lack of Access to Health Care
4. Overpriced Brokers
5. Financial Speculation and Gambling
6. The Time Crunch
7. Dwindling Community Spirit
8. The Youth Exodus
9. Scarcity Mindsets
10. Generational Poverty
11. Lack of Successors

1 Online Retailers and Big Box Stores

Only \approx 60% of every dollar stays in your local community when someone buys from a big box store. It drops to almost 0% when someone shops online.



90% of every dollar is kept in the local community when spent at a locally owned business



2 HealthCare Middlemen



\$100.752 billion



\$136.3 billion



\$256 billion

The cost of health insurance and prescription drug coverage is draining a substantial amount of money from American workers and communities.

The excess cost can be upwards of \$3,000 per employee which means this is costing families and communities millions of dollars.

Quick Calculator:

Number of employees on your health plan

X

\$3,000 per employee

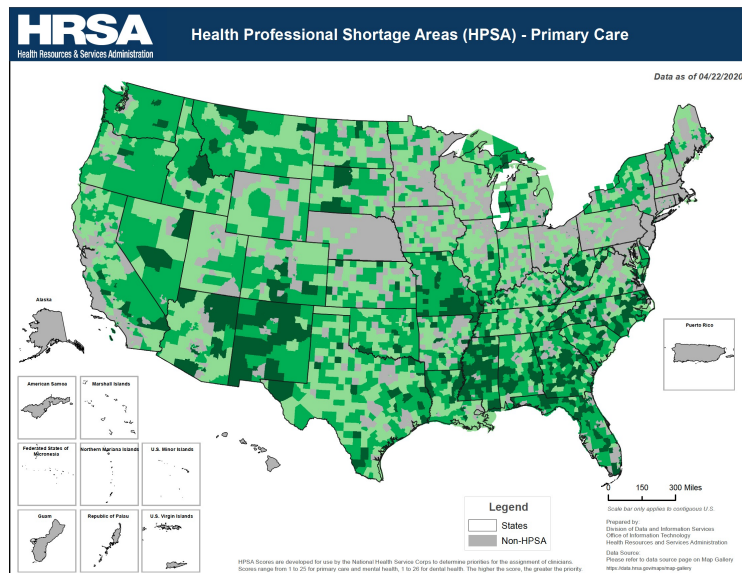
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Likely savings by not using traditional fully insurance health insurance



3 Lack of Access to Health Care

The economics of health care and the explosion of middlemen are squeezing families and creating downward reimbursement pressure on health care networks. The decreased resources are forcing networks to decrease primary care providers creating health care deserts across America. This creates a drag on worker productivity and reduces the number of resources available for your community.



The United States needs an additional 23,500 primary care providers by 2025.

Reference:

1: HRSA Data <https://www.nursepractitionerschools.com/blog/healthcare-provider-shortage-midwest/>






“The **only thing** necessary for the triumph of **evil** is for good men to do nothing.” – Edmond Burke

4 Overpriced Investment and Insurance Brokers

Hurdles of Active Management

- + 1% Operating Expenses¹
- + 1% Cost of Cash
- + 1% Transaction Costs²
- + 1% Market Impact Costs³
- + 1% Taxes⁴

= 5% Hurdle of Active Management



¹John Bogle, Common Sense on Mutual Funds, p. 206
²Charles Ellis, Winning the Loser's Game
³New York Times, July 21, 1999
⁴John Bogle, Common Sense on Mutual Funds, p. 286

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Overpriced middlemen are operating in your financial investments. The cost is a significant drag on the financial strategies of companies and families in your community. We estimate that there are millions of dollars being syphoned from your community in this way.

INSURANCE SALES
INDUSTRY SNAPSHOT

Direct Writers

Recognize them by:

- HEAVY ADVERTISING
- Sold by Insurance Co. Employees
- Bought by Computer or Phone
- Only 1 Insurer's Products Available

AGENTS EARN: New Policies: \$\$\$
Renewals: \$

Logos: GEICO, USAA, esurance (an Allstate company)

Exclusive Agents

Recognize them by:

- HEAVY ADVERTISING
- Sold by Local Agents or Online
- Only 1 Insurer's Products Available
- National Focus

AGENTS EARN: New Policies: \$\$\$
Renewals: \$

Logos: Liberty Mutual, Allstate, State Farm

Independent Agents

Recognize them by:

- VERY LITTLE ADVERTISING
- Sold by Local Agents
- Independently Owned & Operated
- Represent Many Insurers
- Regional or Local Focus

AGENTS EARN: New Policies: \$\$\$
Renewals: \$\$\$

Logos: Vermont Mutual Insurance Group, Hanover Insurance Group, MMG Insurance, Trusted Choice



5 Financial Speculation and Gambling

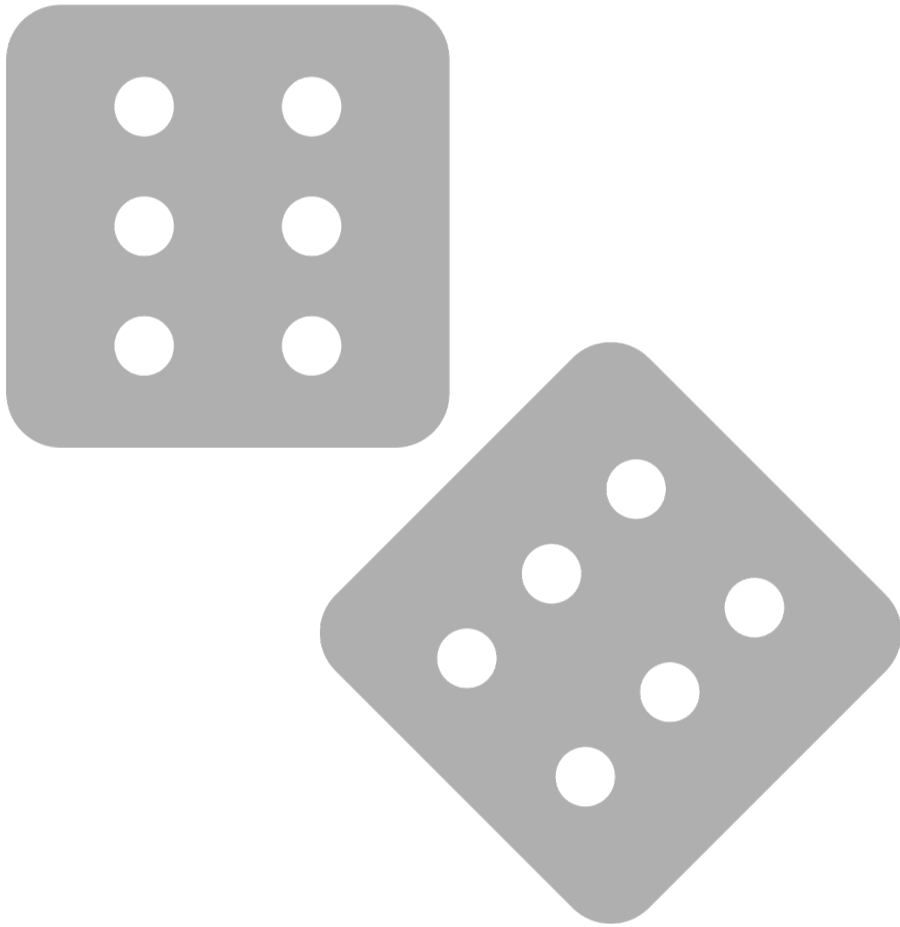
	Average Equity Fund Investor (%)	Average Fixed Income Fund Investor (%)	Average Asset Allocation Fund Investor (%)	S&P 500 (%)	Bloomberg-Barclays Aggregate Bond Index (%)	Inflation (%)
30 Year	5.04	0.38	2.29	9.96	5.91	2.40
20 Year	4.25	0.47	2.54	6.06	5.03	2.14
10 Year	9.43	0.63	4.79	13.56	3.75	1.75
5 Year	7.79	0.35	3.88	11.70	3.05	1.82
3 Year	11.50	1.08	5.91	15.27	4.03	2.10
12 Month	26.14	4.62	15.36	31.49	8.72	2.29

How does speculation and gambling show up in your community:

1. Market Timing
2. Stock Picking
3. Day Trading
4. Chasing Returns
5. Track Record Investing

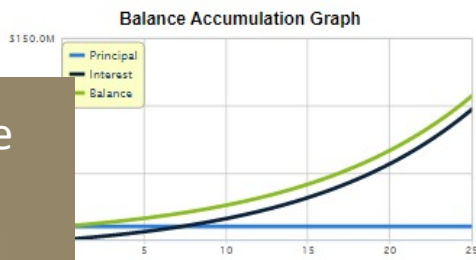
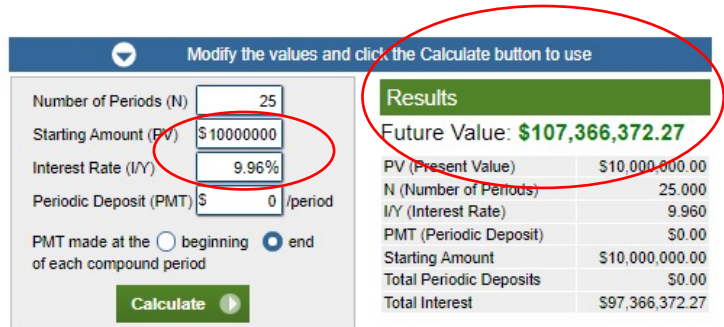
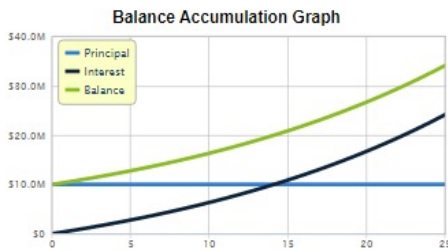
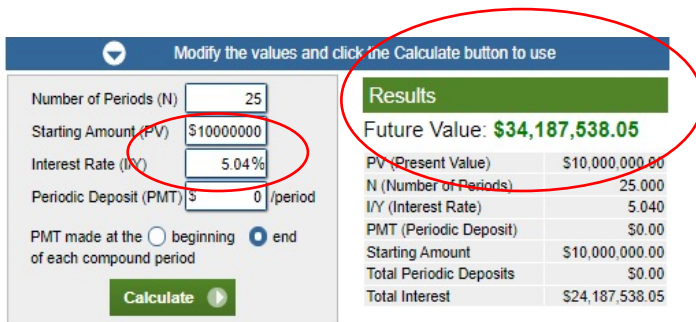
Speculation and Gambling created underperformance for the average equity investor of 4.92% over the past 30 years.





“Gambling Is Not Investing,
and Investing Is Not
Gambling.” David Booth

5 The Financial Impact of Overpriced Brokers and Speculation and Gambling



The underperformance that results from overpriced broker and speculation and gambling could cost your community millions of dollars!



6 The Time Crunch

Business owners and community leaders have more on their plates than ever before. They are asked to commit more and more of their time to causes that make the community a better place. However, as more and more financial resources are being stripped from their businesses, it forces them to work longer hours for the same amount of money. This reduces the opportunity to be a champion for the community and the families who need their community to thrive.

The Pareto Principle:
80% of the good works
will come from 20% of
the business owners
and community leaders.




“One of the biggest disadvantages of being grown up is seeing the time rush by faster.”

– Pawan Mishra



7 Dwindling Community Spirit

As more and more resources are ripped from communities, it erodes culture, civic organizations, faith-based organizations, and the physical appearance of the structures in those communities. This has a negative impact on the psyche of the people who live in these communities and really drains community spirit.



A sample of the top challenges facing Communities

1. Downtown is dead
2. People don't shop in this town
3. Nothing to do here
4. Low quality businesses

Survey of Rural Challenges – 2021 results
(smallbizsurvival.com)



8 The Youth Exodus

Young people are searching for opportunities to make a difference in the world. The millennial generation and the one behind it are more committed than previous generations to finding meaning in their work. They also put a lot of weight on having a community of like-minded people. Young people are also the most transient minded and will go to where they feel the most opportunity is.

“Young people will only stay in areas where there are good services, education, and facilities and well-paid employment.”

The Prince’s Countryside Fund



9 Scarcity Mindsets

As more and more resources are drained from communities, the natural response is to hold on to what is left. Unfortunately, this leads to a slow decline and ultimately the death of the community.



Negative Effects of a Scarcity Mindset

1. You teach yourself how to be poor
2. You are surviving rather than thriving
3. Worrying about money takes up most of your brain power
4. You make poor decisions
5. Your physical health suffers



10 Generational Poverty

Generational poverty is defined as a family having lived in poverty for at least two generations.

This creates:

- Hopelessness
- Spiritual, parental and educational poverty
- Surviving vs Planning
- Negative values and behavioral patterns



“If poverty is a disease that infects the entire community in the form of unemployment and violence, failing schools and broken homes, then we can’t just treat those symptoms in isolation. We have to heal that entire community.”
-Barack Obama



11 Lack of Successors

The businesses supporting the community today will not be here tomorrow if there is no next generation of owners.



“Statistics bear out that 60-70 percent of small business owners wish to pass along their businesses to the next generation of family members, yet only about 15 percent ever do that.”

Eido Walny.



“There is immense power when a group of people with similar interests gets together to work toward the same goals.”

– Idowu Koyenikan



Our Purpose

The **sole purpose** of our business is to increase and protect the health and wealth of small business owners.

That's because **we believe** successful, locally owned businesses bring greater vitality to the families and communities they serve.

Our vision:

A world filled with people and communities achieving their full potential.

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