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BUSINESS LINK

Spotlight on Volunteer

By Marnie Hughes, Communication Artistry

When Sharon Arnold transitioned to the credit union from the main-stream banking system, it was with the understanding that building relationships with people would be a primary focus. Having now served 27 years with Prosperity One, she has come to know the many members who are part of this cooperative. Sharon has always appreciated that the company she works for is about people helping people and this is also the philosophy behind her volunteer work.

Sharon has been a volunteer with the Chamber of Commerce for over five years and has served two terms as a Director on the Board. Sharon has also worked as the co-chair for the Women in Business committee as well as the Annual Golf Tournament Committee. Sharon's passions lean toward working with both youth and the elderly and she has had a number of opportunities to share her skills and compassion with these groups. Working with Junior Achievement has been one way in which Sharon has worked with youth.

To Sharon, volunteering is as natural as holding the door for someone burdened with packages or offering directions to a confused-looking person with a map. In fact, Sharon is almost puzzled at receiving recognition for her volunteer efforts as they are really just an integral part of who she is.

Sharon's volunteer history includes offering her services to her children's school whether it



Sharon Arnold, Prosperity One

was reading with students or helping with sports teams. She has also participated in walks for cancer and supported many other causes.

When asked what it is that leads her to volunteer, Sharon says that she believes in a community where people are helping people. She feels truly connected to those she's helping and it gives her a sense of pleasure to know that she has made a difference for someone.

Looking ahead, Sharon sees her retirement years as not years of leisure so much as opportunities to be an even more active participant in her community where her compassion for youth and the elderly will shine. In addition, Sharon is looking forward to volunteering at her granddaughter's school. The Chamber thanks Sharon for her continued and dedicated volunteer efforts.

Financial Focus

Why you should insure your business

It can take years to build a small business. Don't put it at risk by ignoring your insurance needs.

Many businesses and their owners have inadequate insurance coverage. That can jeopardize the future of the business, reduce the inheritance you leave behind and even affect the financial security of business partners. On the other hand, a comprehensive insurance strategy can safeguard your business, income, family, employees and associates. In addition to life coverage, small business owners should consider disability and critical illness insurance. All of these plans can help replace lost income and provide funds to steer a business through difficult times.

Insurance can help ensure your loved ones are financially secure in the event of your death or serious illness. Small business owners are often the key source of family income, so a death or disability has the potential for financial disaster. The business may even die with the owner, dealing the family a double blow.

Even if the business can continue, it may be worth little to a family that has no intention of keeping it going. Many enterprises, such as consulting firms, have few or no assets to sell. So a family can't always count on business property as a source of funds.

If you have a business partner, it may be a good idea to hold a policy on his or her life so you can continue to operate the business if the partner dies or becomes disabled. You may even have a "buy-sell" agreement that specifies that one partner is obligated to

purchase the other partner's interest in the event of death or a serious medical condition.

The proceeds of a life insurance policy, for example, can be used to buy the partner's interest from his or her estate. This will allow a smooth transfer of ownership while providing funds to meet the terms of the buy-sell agreement. This is generally cost-effective, since the cost of life insurance premiums is likely to be far less than the cash that would be required to fund the purchase of a share of the business. The policy can be held by an individual or the business itself.

In addition, insurance policies on key employees can cover the cost and time involved in replacing critical personnel. The loss of a critical employee due to death or disability can create expansive problems for a business, and the proceeds from a policy can help the business through those difficult times.

You should also consider business collateral loan insurance. This type of insurance is designed to secure funds to pay off a loan or other business debt. It is often required by financial institutions as assurance that debts will be repaid upon the death of an owner or partner. Life insurance can be used as collateral insurance, or it can take the form of creditor insurance offered by financial institutions.

Speak to your financial advisor about your needs.

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www.edwardjones.com/financialfocus
Submitted by: Colin Brookes, Financial

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