

FLEX FLEX Your Ideas

FYI

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2021: The Year of Intentionality

For many of us, 2020 brought the opportunity to spend more time at home. You may have used this to get projects done, work on personal goals, strategize for your business, or enjoy some much-needed relaxation.

As we head into a new year, and eventually are able to spend more time out and about, it is easy to overwhelm ourselves with resolutions and things to do. We suggest that you take a step back and consider what you are doing because you feel like you *should*, versus what you could do to live more intentionally.

How often have you been “busy,” but at the same time you don’t feel like you are accomplishing much? It’s easy to fill our calendars with events, meetings, and volunteering, without being intentional about our

involvement. Busy is a term thrown around in both our personal and professional lives and often bragged about, but there is a difference between being busy and doing meaningful work.

“Busy is not a badge of honor. It only leads to greatness if you are working for a purpose and making progress towards goals that serve it,” said Brian de Haaff in an article on Aha! Blog.

We certainly encourage you to give your time and effort to others and for our community, but it’s okay to say no to sometimes, in order to make room for work you can do more purposefully.

Instead of making lists of ways to do more this year, we encourage you to focus on ways to be more intentional in 2021.

Meet the 2021 FLEX Officers



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Professional Development Tip: Setting Financial Goals

By Alex Gunter, Gunter Financial Group of Raymond James

As we enter into a new year, goals are on the minds of many. Alex Gunter with Raymond James has advice for creating financial goals that will impact your life for years to come.

If a young professional hasn't done any financial planning, where should they start?

It's never too late to start, however the earlier, the better. My advice would be to start planning for retirement now. A key component is contributing to an employer sponsored plan. A lot of these match your contributions up to a specified percentage. If your employer does not have a retirement plan, contact your trusted financial professional and discuss what options are available in regards to retirement planning.

Do you have any tips for keeping organized and tracking financial goals?

One thing that I have always done personally and I utilize as a starting point for client conversations is a simple budget. This will keep you organized in regards to income and bills, and can illustrate areas holding you back from achieving goals.

For instance, when looking at monthly expenditures, is there more coming out than going in? Are you noticing that you are "net-negative"? A budget plan can highlight weak areas and provide structure to correct bad habits. There are many budget outlines available, so trial and error may come into play here.

Long-term goals can be overwhelming. What are short-term goals to start with?

First, get your debt under control. If you are able to eliminate debt early, it will benefit you in the long-run.



Circle back to the previous question of developing a budget—this ties right in. Work into your monthly expenditures a plan to pay off debt (i.e. student loans, credit cards, etc.).

Second, begin saving for retirement. Make it less intimidating by breaking it down into smaller chunks. I relate this approach to weight loss. In a previous life, I was a personal trainer and one thing I dealt with was weight loss.

Overall, each client ran into the same problem—the big picture was overwhelming. I simply approached their goal in smaller increments.

For instance, if the goal was to lose 60 pounds in a year, I would break it down to a goal of losing 5 pounds per month, not so bad right? If that wasn't enough, you could break it down even further to a weekly goal.

Saving for financial goals is no different. If you have a goal of saving \$20,000 over three years, break it down to a monthly goal. \$20,000 over 36 months is about \$550 per month. Not so bad. If you need to break it down further, that's \$17 a day or one less lunch out from a restaurant. Simplifying goals can bring financial reassurance to a young individual who is starting their retirement planning journey or saving for a first large purchase.

How can an adviser assist in keeping financial goals?

Accountability. One imperative thing an adviser can do is keep the client accountable. Making sure that once developed, they are abiding by and sticking to the financial plan they agreed to. Life happens, but the more willing the client is to stay true to their financial plan, the better positioned they will be come retirement or time for that goal they have been working towards.

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Amy Mook was born and raised in Franklin and is the Program Coordinator at Bridge Builders Community Foundations.

She will complete her bachelor's degree in Genetics and Developmental Biology in May 2021. She plans to continue her education and begin a graduate program for a Master of Science in Genetic Counseling and Master of Public Health in Fall 2021.

After completing her degree, Amy hopes to work as a genetic counselor and find ways to still be involved with the local community. Her ultimate goal is to be a leader in providing telehealth services to rural areas, including Venango County. There are many geographical, economic, and racial disparities within healthcare, so she hopes to work within that space to improve access to modern medicine and advanced technologies.

Last summer, Amy served as an AmeriCorps member to assist with the COVID-19 response in our area. She is

very grateful to have had this opportunity to serve in a time of need.

Amy enjoys grabbing a cup of coffee and a bagel at Karma Coffee Company before heading into work or having dinner at Leonardo's. Her favorite thing to do in Venango County is to attend unique events, like Applefest, Light Up Night, and Taste of Franklin. Amy's hobbies include photography, baking, and reading.

In our area, Amy appreciates opportunities to connect with so many nonprofit leaders.

"They work tirelessly to provide vital programs and services to our area, so it has been very rewarding to assist them whenever possible," she said. "At the Community Foundation, I have been able to grow my knowledge of the community and facilitate conversations among local leaders."

Three YPs Win Grant Contest

Congratulations to Valerie Perry, Bobbie Jones, and Devin Gold, winners of the Get on the Trail Contest!

The contest, by the Oil Region Alliance, is for new or existing businesses in the Oil Region and concepts must demonstrate ways to improve recreational opportunities along the trails.



Valerie received \$5,000 for her "Oil Region Food Tours" plan. This will be a 2-3 hour experience in Franklin with visits to restaurants and an overview of local history and attractions.

Bobbie, owner of Trailasana Yoga Studio, received \$2,500 for a plan to provide another option for outdoor recreation in the form of Paddleboard Yoga.

Devin, owner of Allegheny River Rentals, received \$2,500 for a plan to purchase and maintain a fleet of E-Bicycles to start a rental program. Bicycles would first be loaned to Two Mile Run County Park for the 2021 mountain bike season.

We're looking forward to seeing these business plans come into fruition. Thank you Valerie, Bobbie, and Devin for your hard work to bring these recreational opportunities to our region!

Learn more about this contest at ORAGOT.com.



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Congratulations to the winners of our Ugly Holiday Sweater Contest and thank you to everyone who entered and voted! We were able to collect many donations for our food drive and have fun while doing it. See below for contest winners & entries:



Most Hideous
Zack Sheffer



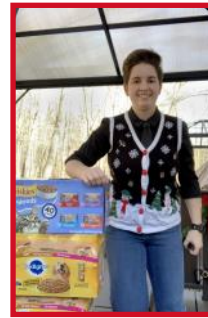
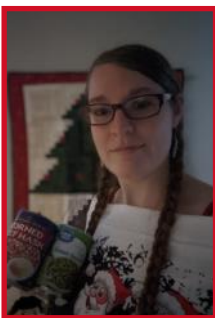
Most Festive
Kat Thompson



Most Likely to Belong to Your Grandma
Ashley Sheffer



Most Beautifully Tacky
Alicia Bidish



Left to right: Elizabeth Yale-Ivell, Adam Brozeski, Megan Weber, Shane O'Neil, Rachel Stiller, Sydney Herdle, Hannah Stiller

OUR MISSION

FLEX represents the needs and interests of Young Professionals by positioning ourselves as leaders, entrepreneurs and advocates for the sustainability of the Venango Area through civic engagement, leadership development, and networking.

Upcoming Events & Meetings:

Virtual Trivia: Thursday, January 21 • 7 p.m.

Watch on Facebook live and participate through the Kahoot app. Topic is "General Knowledge." Learn more on our [Facebook event](#).

WELCOME NEW FLEX MEMBERS

Laura O'Neil

Interested in joining? Email our Membership Chair Laura Ordaz at laura.ordaz@mining.komatsu.

CONNECT WITH US:

