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YOUR LOCAL LENDING TEAM (l to r): Karen Hess, Business Services Lending Associate; Lori Levengood, Sr.VP/Chief Lending Officer; Phil Fry, Business Services Manager; John Faust, President/CEO; and Paul Yacobowsky, Director of Sales.

the distinct needs of the property being purchased. Keep in mind that the kind of commercial loan being sought could make the qualification process more stringent. This is where the Diamond Business Lending professionals can help you pursue the best solution for your commercial lending needs.

If you are a small business owner who is interested in a commercial loan, Diamond recommends first

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The Diamond Credit Union Business Services experts want to hear from you. They can help you define ways to achieve your business goals and provide support for ongoing success.

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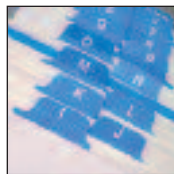
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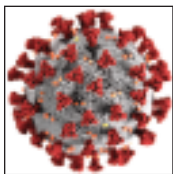
6

Cover Story: Since opening in September 2000, Chestnut Knoll Personal Care and Memory Care has provided award-winning senior care for its residents and seniors in the tri-county area — for 20 years!



26-28

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Contents

- 12 Berks County Back To Business
- 28 Ask SCORE
Why A Strong Business Brand Matters & How To Build One
- 29 Social Media Tips
Start Building Your Audience For Holiday Success
- 30 Focus On Engineering Services
- 32 Essential Skills, Essential Workers
Cultivating A New Generation Of Talent For Our Workforce
- 34 Advertised Services Directory
What You Are Looking For — At Your Fingertips
- 35 Regional Chamber Round-Up
Greater Reading / Perkiomen Calley / Phoenixville / Spring-Ford / TriCounty Area Chamber Of Commerce
- 40 The SBRA Community
Helping Small Businesses Be Better And Grow Faster
- 46 Self Improvement
The Power Of Yes vs. No / Put Me In Coach
- 53 Legal Perspectives
Signing Contracts On Behalf Of Corporate Entities
- 56 Tech Tips
Your Slow Technology Could Be Costing You Customers
- 60 Downtown Marketing & Development
Placemaking In Two Different Directions

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To contact the Route 422 Business Advisor:

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CHESTNUT KNOLL

Celebrating 20 Years of Care!



Shawn Barndt

By Kathy Hunt

Nestled at the end of a leafy side street in historic Boyertown, Pennsylvania, Chestnut Knoll Personal Care and Memory Care has provided award-winning senior care for 20 years. Since opening in September 2000, it has strived to meet the needs not only of its residents but also of seniors in the tri-county area through its home care services.

"We want to have a positive impact in the community and stay very attuned to its needs. We pride ourselves on being a community resource and on giving back to the community," said Shawn Barndt, executive director and one of the founding team members at the privately run, 119-resident facility.

Serving the greater community

Among the ways that Chestnut Knoll supports the region is through its preventive health care clinics. Open to the public, these clinics offer such services as blood pressure and balance screenings. They present informational sessions that cover a range of issues, including diabetes education and AARP driver recertification. The clinics are held on-site and at convenient, remote locations such as the Coventry Mall in Pottstown.



Jodie Daniels

"As a team, we identify what the need is or what we, as experts in the field of geriatric care, we see upcoming needs in the community. We then present the information ahead of the curve, so to speak, so that people are informed and prepared," said Jodie Daniels, director of community relations and assistant executive director at Chestnut Knoll.



PHOTOS ON THIS PAGE BY STYLISH IMAGES



To further equip people for those inevitable life changes, Chestnut Knoll hosts educational seminars on such topics as Veterans Affairs (VA) benefits. It runs education and support groups for community members caring for an aging loved one or coping with the diagnoses of Alzheimer's or Parkinson's disease. It also sponsors a Parkinson's education and exercise group. Confidential advice from a certified senior advisor is available. All of these services are free for the outside community.

In addition to acting as an educational resource, Chestnut Knoll's staff and residents maintain a supportive presence in the region. They hold sidewalk sales, deliver Meals on Wheels and join in the Alzheimer's Association's "Walk to End Alzheimer's." They fundraise for the Boyertown Community Library, Boyertown Area Multi-Service and Boyertown Area Fire and Rescue, just to name a few.

Another fun and enriching way that seniors stay involved is by spending time with local youths and participating in Gilbertsville Elementary School's yearly

Grandparent/Grandfriend Day. At this event, residents serve as "grandfriends" to children without grandparents. Thanks to this willingness to step in, the students can attend the school event with a new, older friend.

It isn't "all work and no play" at Chestnut Knoll. The facility arranges free transportation for such leisure outings as the Oley Valley Community Fair and Longwood Gardens in Kennett Square. Residents frequent local shops, eat out and go on walks. They take trips to such historic sites and museums as Valley Forge National Park and the Boyertown Museum of Historic Vehicles. Open to the public, Chestnut Knoll's complimentary excursions fill up quickly.

"We work hard to keep residents engaged. In fact, some are even more engaged than when they resided at home," Barndt said.

With the advent of COVID-19, Chestnut Knoll continues to adapt to best serve the senior population. "We've been staying educated about the new coronavirus. We constantly communi-



cate with our teams on all three shifts, providing round-the-clock education to all of the staff, residents and families. Education and communication are key," Daniels said.

Barndt added that Chestnut Knoll has been highly diligent and follows all

guidelines issued by the Department of Health and Centers for Disease Control and Prevention (CDC). As a result, they have had no cases of COVID-19 within the facility.

(Continued on page 8)

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COVER STORY

(Continued from page 7)

Staying active with the FOX Optimal Living Program

Seniors stay physically active with exercise programs created in conjunction with FOX Rehabilitation. In 2012 Chestnut Knoll partnered and assisted in creating the FOX Optimal Living (FOL) Program. This individualized, evidence-based program considers each person's physical strengths and weaknesses and structures therapeutic exercises around them. Held in either group or one-on-one settings, its classes aim to improve the residents' endurance, flexibility, strength and balance. The courses also support daily function and reduce the risk of injuries.

Through FOX Optimal Living, residents have the option of receiving 150 minutes of moderate physical activity each week. This applies not only to those living in Personal Care and Memory Care but also to individuals on short-term respite stays. The latter are people who have been discharged from a hospital or rehabilitation center but still require assistance to reach their maximum potential.

Once participants have achieved their therapeutic goals, they transition into a wellness program. Led by a certified exercise physiologist, the program's classes enable people to maintain an exercise schedule and sustain their physical gains.

"Chestnut Knoll's FOX Optimal Living is a unique rehab program and a totally different model of therapy in personal care. Through it, we have the resources, expertise and clinicians to work with our residents to reach their highest level of function. It is something that takes time and consistency," Daniels said.

Along with a full-time physiologist, Chestnut Knoll has two physical therapists, two occupational therapists and a speech and language pathologist on site.

They, too, aid in this whole model approach, helping residents to remain as active and independent as possible.

Chestnut Knoll's clients range in age from 49 to 103. Because the Optimal Living program is individualized, it can be altered to benefit people of any age.

A Positive Approach to Memory Care

The practice of considering the whole person applies to every aspect of life at Chestnut Knoll. This is particularly true in its engaging and secure memory care neighborhood. Residents with memory loss, dementia and Alzheimer's disease receive structured, individualized care that emphasizes their strengths and skills. Chestnut Knoll's Memory Care Neighborhood offers ongoing, specialized training in Teepa Snow's Positive Approach to Care, which provides caregivers the opportunity to enhance residents' lives. The highly structured, secure environment is designed to promote independence, socialization and quality of life while maintaining residents' self-worth. Included in the programming are art, music and pet therapy, and participation in the FOX Optimal Living therapy program.

Providing care at home

As supportive and stimulating as life at Chestnut Knoll may be, not every older adult wants, or needs, to move to a personal care residence. Sometimes all that a person requires is a bit of assistance with daily tasks. If they can receive this hands-on help, they may continue to live in and enjoy the comfort of their own home. This is the motivation behind Chestnut Knoll At Home Services. Created in 2003, it gives aging adults and their family members direct support, education, and, ultimately, peace of mind about remaining at home.

(Continued on page 10)



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Nicole Sheets, Certified Industrial Hygienist and Certified Safety Professional, with twenty-three years of experience as a consultant in the fields of OSHA compliance, industrial hygiene, and safety consulting.

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COVER STORY

(Continued from page 8)

"Home care started as a way to meet the needs of older people in tiny communities not being served by other agencies and counties. We'd say, 'Your mom lives by herself in Bechtelsville? We have a worker who lives in Bechtelsville. Would you want her to swing by and check on your mom?' That's how it began. We saw a need," Barndt said.



Linda Detwiler

“Our caregivers learn about people. They put themselves in the persons' shoes and treat them as they'd like to be treated. They're empathetic. We always say, 'You can teach skills, but you can't teach heart. You can't teach someone to care,'”

Licensed by the Pennsylvania Department of Health, Chestnut Knoll At Home Services covers Berks, Chester and Montgomery counties. It employs 100 staff and caregivers, all of whom are trained, bonded and insured. Certified in CPR and first aid, caregivers assist with bathing and hygiene, meal preparation and delivery, medication monitoring, light housekeeping, laundry and personal grooming. They transport clients to appointments, run errands and shop for them. They also offer companionship, which is immensely important, especially now, during the pandemic.

said Linda Detwiler, who oversees Chestnut Knoll At Home Services.

In addition to direct care, Chestnut Knoll At Home Services offers case management and daily wellness calls. It also has behavior management and family education for those with Alzheimer's disease.

"We are a private agency. We are not a franchise. I stress that because we customize our care based on need and work with families to reduce stressors for both the family caregivers and the aging loved one," Detwiler said.

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Success starts from within

During the past two decades, Chestnut Knoll has won numerous awards for its exemplary service to its residents and the community. Earlier this year it was named a "Caring Super Star of 2020" for service excellence in senior living by Caring.com. The go-to website for evaluating senior care options, Caring.com selected 59 nationwide Caring Super Stars of 2020.

Barndt attributed this success to the employees. "We have a great respect and gratitude for the people who work here. We're only as good as our team. Without them, we don't have a program," she said.

The approximately 100-member staff comes from a variety of backgrounds and interests. Some have embarked on new, meaningful careers in long-term care. Others possess a long history in the profession. All attend new hire and annual in-house trainings to stay up-to-date on the best practices in senior care.

Having trained, educated staff is one of Chestnut Knoll's strengths. So, too, is the longevity of its staff members and their familiarity with their clients. "Many staff have been with us for the full 20 years. So, although we have college

kids and part-timers who use us as a stepping-stone in their careers, the majority of our staff stay," Barndt said.

She noted that in October 2019 Chestnut Knoll recognized 40 employees for at least 10 years of service. Out of those 40 individuals, 36 had worked for 11 or more years at Chestnut Knoll. The group was honored at the annual President's Club luncheon at the Bally Inn.

"If you believe in what you do and you have people who believe in the same things, you'll build a strong community," Barndt said.

For more information regarding Chestnut Knoll Personal Care, Memory Care and At Home Services, contact Jodie Daniels, executive director and certified senior advisor, at 610.473.8066 or jdaniels@chestnutknoll.com, and please visit www.chestnutknoll.com.



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BERKS COUNTY BACK TO BUSINESS

Berks County Commissioners, GRCA Launch Rebuild Berks Recovery Plan

As Berks County reopens, resources and information will be made available.

The Berks County Commissioners and Greater Reading Chamber Alliance have joined forces to launch "Rebuild Berks — Keep Business Local. Watch Berks Thrive."

The partnership between GRCA and the Berks County Commissioners — Christian Y. Leinbach, Kevin S. Barnhardt, and Michael S. Rivera — will help every Berks County resident and local business owner access the resources they need to succeed as the region reopens following the economic shutdown from the COVID-19 pandemic.

"Reopening and recovering safely following COVID-19 requires a team effort and we are pleased to announce our partnership with the Berks County Commissioners during our Rebuild Berks plan," said GRCA's President and CEO Jim Gerlach. "While the pandemic has brought many unexpected challenges and hardships to our community members and small businesses, we are prepared to rise from this experience stronger and more united. Together, we are greater."

The Greater Reading Chamber Alliance (GRCA) is a 501(c)(3) with a mission to connect businesses with the resources that allow them to become bigger, better, and

more efficient and the Berks County Commissioners constitute the chief governing body of the County.

"We can all do our part in acting together to ensure the successful reopening of the county that we call our home," said Berks County Commissioners Chair Christian Leinbach. "When we all work together, big things happen and we are excited to see what our partnership with GRCA on the Rebuild Berks initiative will bring."

The Berks County Commissioners and GRCA recognize that there is a need for consumers and businesses to shop local and source from local suppliers and manufacturers in order to help Berks County thrive. With the launch of the Rebuild Berks initiative, information and resources will be readily available for those seeking to support local, enroll their employees in safety trainings, and continue to protect the health and safety of those in the community.

For further information, please contact Stephanie Weaver, Public Relations Officer, at sweaver@countyofberks.com or 610.816.1242, or Leah Fassnacht, Director of Communications & Marketing, at lfassnacht@greaterreading.org or 610.898.7780.

Wolf Run Landscapes and Nursery

Wolf Run Landscapes specializes in landscape design and installation, using mostly native plants in the landscape to help stabilize the loss of our biodiversity and sustain green naturalized areas. Services provided include tree health care, proper pruning and removal of trees and shrubs, natural lawn care services from new to renovation, hardscapes — natural stone walls and walks, gravel paths, paver patios and walks, as well as water gardens and ponds. Their focus is the enhancement of nature's definitive spaces — creating a refreshing, bold look for their clients!

Owner/president Mark Priebe began the company in 1995, and 25 years later, Wolf Run Nursery continues to grow. The hardscape installation department now includes natural pavers and blocks, along with natural stone products. Tree care was improved with proper pruning and tree removals done by certified arborists. The New American Garden movement has been embraced, with the help of garden designer Paul VanMeter of local fame. The movement entails less lawn, large sweeps of grasses and perennials along with trees and shrubbery. This helps with all types of biodiversity, which is a healthy plus for all of us!



(Continued on page 14)

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BERKS COUNTY BACK TO BUSINESS

(Continued from page 12)

Landscape design is now aided with the newest landscape software. Wolf Run will continue to advocate less lawn and more plants in the landscape garden. In terms of pest control, Priebe has developed techniques and methods for controlling the most pervasive species, including the Emerald Ash Borer and the Spotted Lanternfly. "If Alianthus trees (Alianthus altissima or "Tree of Heaven") are on your property, you really should get them taken care of, to decrease the chance of getting the insect in vast numbers," Priebe explains. He offers a special formulation to treat for Spotted Lanternfly. "What we do is put a band on trees. We put the sticky tape on them. If you really care about your trees, you have to treat them with only systemic insecticides," he said. "I'm a Master Naturalist by training. Once you learn about the earth in detail, you bring out your theories. We've been taking this country apart with very little regard for putting it back together. My eighth-grade teacher taught us that in our lifetime, we'll run out of resources. Hearing that from an adult, it stuck with me," he said.

At a time when we face tree and plant numbers decreasing, along with animals and insects in our natural world, we must help by naturalizing our own landscapes and gardens, for this will be the last stand. The time for action is now!

For additional information, please call 610.779.5717 or email: wolfrun@ptd.net, and please visit www.wolfrunlandscapes.com. Wolf Run Landscapes is located at 29 Klappertal Road, Reading, PA 10610.

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For additional information, please call 610.375.1331 and visit www.meisterarchitects.com.

Riverfront Federal Credit Union Launches New Video Banking Service

Riverfront Federal Credit Union has launched Riverfront Live, a live video chat service, that will be available in branch and, coming soon, can be accessed using a laptop or mobile device. This new service will allow members to bank face-to-face at a safe distance with a Riverfront service representative in real time from anywhere. Members will be able to open accounts, add new services, apply for a loan or mortgage, set up automatic payments and much more.

Riverfront Federal Credit Union implemented the Riverfront Live service to give its members an improved and interactive user experience with access to immediate personalized assistance with their banking needs from the branch, home or office. The new video banking platform is one of several initiatives Riverfront has implemented to better serve its members' financial needs and maintain connectivity during periods of in-person banking restrictions. Moving forward, the technology will be integral in working with our members from wherever they find it most convenient!

Founded in 1948 as RDG Reading Federal Credit Union, Riverfront Federal Credit Union is a member-owned financial cooperative open to anyone who lives, works, worships, or attends school in Berks County, Pa. or is a legal entity doing business in Berks County. Our primary objectives are to improve the financial position of each member and make a difference in our neighborhoods.



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Meg's Quilted Memories – Stitching Together Your Life Story

Meg's Quilted Memories, in Exeter, is celebrating its 8th year in business as Berks County's place for t-shirt and memory quilts. Owner, Maribeth Gardella says their success has been due to "providing excellent customer service and customization to make your quilt as unique as you are."

She explains; "We all have so many t-shirts from places we've visited, jobs we've worked at and concerts we may have attended. Kids in school get shirts from sporting events and clubs. These all represent times in our lives and happy memories. For many, we hold onto those shirts for years even if they're faded and worn. It's hard to throw them out but what do you do when you have so many and can't wear them anymore?"

"The idea for t-shirt quilts started years ago when my oldest son was small. He looked so cute in his t-shirts I knew I wanted to save all those shirts and give him a gift of his childhood. It was such a

special time that I wanted to capture. He still has the quilt to this day."

Meg's Quilted Memories does more than just t-shirt quilts, they also do t-shirt pillows to complement any quilt. "We design with you in mind and, as the customer, you are involved as well. You'll see a picture of the quilt before we sew anything. We don't sew until you're happy with what you see." She goes on,

"We also involve the customer in the fabric selection and we can get in specialty fabrics if someone wants something different from what we have in stock."

In addition to the t-shirt quilts, Meg's Quilted Memories also can use other materials in quilts. "We completed quilts with toddler and baby clothes. We've done many memory quilts using a variety of materials mixed in with the t-shirts. We can use just about anything — from robes and pajamas to combat fatigues to scarves and ties."

(Continued on page 16)



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BERKS COUNTY BACK TO BUSINESS

(Continued from page 15)

Maribeth also offers quilting services. She explains, "There are many people out there who may have started to sew a quilt top and never completed it, so, it's sitting in a drawer or closet. We can help with those projects they are what we call UFOs — UnFinished Objects."

For additional information, please call 810.250.1825 or visit www.megsquilted-memories.com

Suzy Rae Design

Are you looking for your business to stand out? Do you want your image to look professional? Suzy Lysczek who founded Suzy Rae Design in 2004 does just that! She takes the time to listen to her client's needs, objectives, and ideas, in order to create a print or digital design that truly reflects their business. With more than 25 years of experience, the Suzy Rae Design team of designers



takes their company mission very seriously working with both profit and non-profit clients to develop, create and implement their design making sure your branding is on point. No company is too large or too small to work with Suzy Rae Design. They use their creativity to produce logos, brochures, handbooks, annual reports, catalogs, restaurant menus, signage, websites, and much more. They are local and here to design for you to attract new business.

"The key to SRD's success is making the whole process from concept to completion seamless for each customer by providing them with a design that meets their needs and customer service they can rely on," said Suzy Lysczek president Suzy Rae Design.

In 2019, Suzy Rae Design celebrated their 15th Anniversary and moved from their Wyomissing location to their current location in Muhlenberg Township. Their new location offers clients easy access and a comfortable

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meeting space and a chance to meet our office pups, Maya and Barley. Suzy Rae Design also takes great pride in giving back to the community. Personally, Suzy has shared her time and talents with many non-profits in the area, and has served on the board of directors for The Greater Reading Chamber Alliance, The Animal Rescue League of Berks County, and currently serves as Vice President

on the executive board for the Friends of the Reading Police K-9 Unit and co-chairperson for the Cystic Fibrosis Fund of Berks County's annual Valentine's Gala.

For additional information and to view our portfolio, please visit www.suzyraedesign.com or contact Suzy Lysczek at suzy@suzyraedesign.com or 610.376.1128 x 731.

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108 S 5th St.: multi-tenant commercial investment with 24 off-street parking spaces, 16+ office & retail suites offered at \$575,000.

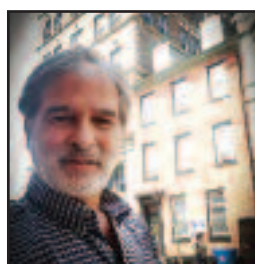
530 Court St.: a two-unit commercial property on "lawyers row," just a block from the county services building. A great deal at only \$95,800.



Coming soon: Mixed use property featuring stunning 3-bedroom apartment and PA licensed indoor auto dealership! Very exciting and unique!

Destination Realty, LLC

Sean Moretti, REALTOR and Broker/Owner, started Destination Realty, LLC in 2011 to provide professional real estate services in Greater Reading and Berks County with a focus on property management, commercial and investment property sales, and leasing in downtown Reading.



common spaces. These co-workspace rentals are perfect for the transition out of the home-office...allowing workers to keep safe while adding value with all-inclusive leases! An added bonus is the availability to network with like-minded entrepreneurs with

convenient access to all the amenities that downtown offers.

Moretti says, "The real estate business is uniquely positioned to add value to our community by connecting investors with properties and introducing them to qualified contractors and community leaders." "We help navigate City Hall and work closely with organizations like Greater Reading Chamber Alliance, Berks County Community Foundation, and Berks Alliance. We facilitate introducing new businesses to these groups, which are filled with people who are dedicated to the community, and able to add value to the entrepreneur — both themselves, and through their networks, which results in new relationships and growth in our town."

What's new in Reading? Micro leasing and modern apartments! Recently, a number of excellent co-working/single office suites have come available, some with shared conference rooms and impressive

Up-scale apartments being added in West Reading and Wyomissing has led to an increased demand for modern, market rate apartments in downtown Reading. There are several large projects of that nature in the works now. This exciting development has the potential to increase foot traffic and draw new retailers to the city to serve these new residences. We believe that a tipping point in the development of this type of living space is just around the corner and that Greater Reading and Berks County is poised to facilitate these projects and benefit from the increase in demand for Reading City real estate.

For additional information, please contact Sean H. Moretti, Realtor, Broker Owner, Destination Realty, LLC, Commercial Real Estate at 610.743.3310; email seanhmoretti@gmail.com; and visit www.destinationrealtypa.com.

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BERKS COUNTY BACK TO BUSINESS



Berks Hearing Professionals, LLC

Berks Hearing Professionals, LLC opened in 2006 in Elverson, Pennsylvania with the goal of helping people hear and communicate better. In 2011, Berks Hearing Professionals moved to Birdsboro and 2013, opened a second location in Wyomissing. In 2020, both the Wyomissing and Birdsboro locations are staffed daily with Board Certified Audiologists, available to help individuals improve their quality of life through better hearing. The practice offers comprehensive hearing evaluations and the latest hearing aid technology available including Bluetooth, health monitoring, and rechargeability. This year the practice evolved to include cochlear implant evaluations and comprehensive newborn hearing tests.

berkshearing.com



Berks Hearing Professionals, LLC

Mindy K. Brudereck, Au.D., FAAA, CH-TM
Nicole Kendig, Au.D., FAAA
Board Certified in Audiology
Board Certified Hearing Instrument Specialist

321 N. Furnace Street, Suite 90
Birdsboro, PA 19508
610-404-8025

560 Van Reed Road, Suite 205
Wyomissing, PA 19610
610-750-6107



Berks Hearing Professionals is 100-percent owned by Dr. Mindy Brudereck, Au.D., a Berks County native and a practicing audiologist for the past 19 years. She has dedicated her career to helping others and has actively volunteered within the profession on both state and national levels. She was part of the committee that helped develop October as National Audiology Month through the American Academy of Audiology. She continues to stay current with the

changing field of audiology and strives to maintain best practices with every patient.

Berks Hearing Professionals met the challenges of 2020 and has changed to accommodate the new procedures and practices. Sanitation and safety procedures have been updated to keep the staff and patients safe. Telehealth and remote care technology are available and used regularly by the audiologists for patients that are not able to leave their homes. The staff at Berks Hearing Professionals is happy to provide the best possible hearing care to each individual.

For additional information, please call 610.404.8025 (Birdsboro) or 610.750.6107 (Wyomissing) and visit www.berkshearing.com.

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Email: fplatt@apcor.com
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ideas and better design, providing MORE VALUE for your marketing dollars.

We strive to exceed expectations regarding quality and customer service, as only a local company can. We work for some of the largest companies in the area, upholding stringent quality standards demanded by their in-house marketing departments. We also have a huge customer base of small to mid-sized companies, who know they can rely on us provide great ideas and high-quality products that enhance their image.

Signs & More is located at 118 W. Lancaster Avenue in the center of Shillington. Call 610.777.0500 or stop in to learn MORE about the advantages we can offer you and visit www.SignsMore.com!



LinkTech Incorporated Receives *2020 Best of West Reading Award*

LinkTech Incorporated, located at 200 Penn Avenue in West Reading, has been selected for the 2020 Best of West Reading Award in the Data, Voice & Fiber Optic, Security Cameras, Wireless Networking Engineers category by the West Reading Award Program.



Each year, the West Reading Award Program identifies companies that they believe have achieved exceptional marketing success in their local community

and business category. These are local companies that enhance the positive image of small business through service to their customers and our community. These exceptional companies help make the West Reading area a great place to live, work and play.

LinkTech, Inc. is a structured cabling system provider that designs, installs, and maintains cabling systems for all technologies and security systems/access control systems. The professionals at

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LinkTech, Inc. is certified with PA D.G.S. as an MBE, ITQ, SPI and SDB. LinkTech, Inc. would appreciate the opportunity to participate in the bidding process. If you require any additional information please contact Ramon Melecio, president of LinkTech Inc. at rmelecio@linktechinc.com.

LinkTech, Inc. is located at 200 Penn Ave., West Reading, PA 19611; Phone: 610.927.2126 Ext: 3001; Cell: 610.587.0406; www.linktechinc.com.

ABOUT WEST READING AWARD

PROGRAM: The Reading Award Program is an annual awards program honoring the achievements and accomplishments of local businesses throughout the West Reading area. Recognition is given to those companies that have shown the ability to use their best practices and implemented programs to generate competitive advantages and long-term value.

The West reading Award Program was established to recognize the best of local businesses in the community. The organization works exclusively with local business owners, trade groups, professional associations and other business advertising and marketing groups. Their mission is to recognize the small business community's contributions to the U.S. economy.

BERKS COUNTY BACK TO BUSINESS

EB Designs LLC - Liz Hafer

EB Designs LLC, established in 2016 as a full-time endeavor, is a local Berks graphic design company offering print, web and social media design solutions for the innovative. With over 19+ years of experience in the design field and years in the community, Liz prides herself on not only being a local small business, but giving back to other local small businesses and the community wherever possible. From co-op projects such as the inaugural "Giving Back 2 Berks Small Business" give away introduced during the pandemic, offering Small Business yard signs for purchase to show support within the community, to utilizing local suppliers, printers, and vendors for her clients' needs wherever possible, she is a firm believer in supporting small business and understanding to "we are all in this together."

Now in her fifth year of business, EB Designs continues to work primarily with local small businesses and non-profits in Berks County and beyond, including Children's Home of Reading; Berks County Monument Preservation Fund; and Pointman Ministries. Liz is very

passionate about working with small business and non-profits as she enjoys helping them grow by providing the right marketing tools to be successful. She is 100 percent committed to her clients, from concept to completion, and clients can expect first-hand interaction and support from her even after the project is done. Liz wants to see small businesses succeed, no matter the circumstances! For a full list of services visit www.eb-designs.com.

In addition to EB Designs, Liz also leads the Berks Women in Motion networking group. Founded in 2017, Liz took over leadership in October of 2019 and hit the ground running on a mission in getting the group in motion, together and building relationships outside of the 30-second introductions. The group is comprised of a wide variety of empowering local women in business who are very community driven. The energy is unlike any other! The goal of BWIM is to bring together successful businesswomen and community leaders in the Berks County area who are looking to expand their connections, further build relationships within the



community and support one another with business referrals.

Liz has expanded the group with various networking opportunities, volunteering, and fun team building activities. Due to the pandemic, the group has continued to meet by moving their meetings and roundtable discussions to a digital platform and have recently begun introducing other activities to see each other in person while practicing safe distancing best practices. For

more information on BWIM, visit <https://berkswomeninmotion.square.site>. Offering a membership free networking group, in a carefree environment and flexible commitment to attend events, BWIM is ideal for any busy businesswoman.

For additional iii information, please visit www.eb-designs.com or contact Liz Hafer at liz@eb-designs.com or 610.406.5414. EB Designs LLC is Located in Temple, PA.

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Berks Career & Technology Center

Berks Career & Technology Center (BCTC) is proud to announce the completion of the Advanced Welding and Metal Fabrication Training Center. The four-million-dollar, state-of-the-art facility, opening in August 2020, houses 42 brand new welding booths, a welding robot and rigging apparatus.

Welding is used in many industries including construction, manufacturing, aerospace, petroleum, agriculture, and the military. Due to this fact, welding is an essential part of the U.S. economy. Local and regional employers have a strong need for skilled, certified welders.

Students in the BCTC Welding Technology program learn the welding standards established by the American Welding Society (AWS). Students will learn to fabricate or repair metal using electric arc welding. Students also receive training in shielded metal arc welding, gas metal arc welding and gas tungsten arc welding, as well as oxyacetylene cutting/welding. Students will also have hands on experience using pulse welding technology and a CNC controlled plasma table to create projects.



Adults seeking a career in welding can choose from three unique training opportunities. Day and evening classes are available and students with exceptional financial need can receive up to \$6,345 in federal financial aid.

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Maillie LLP Moves to New Headquarters in Limerick

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In August 2020 we moved to our new headquarters 500 North Lewis Road, Limerick PA 19468. Demand for our services and expertise continues to create employment opportunities for accounting professionals and support staff. With

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our expanded space we recognize that it's a good time to refresh our logo and celebrate our continued commitment to our clients and the communities we support. Our look is modern, but our history of serving as your trusted advisor remains unchanged. We look forward to continuing to serve our community from our new location.

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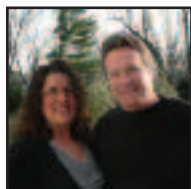
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BUSINESS PROFILE

DeMedio's Building Maintenance, Inc.

DeMedio's Building Maintenance, Inc. (DBMI) started in 1985 in Conshohocken, PA. DBMI, formerly known as Dirt Busters, specializes in cleaning commercial and residential accounts in Montgomery, Chester, Delaware, Berks and Bucks counties.

Joseph DeMedio, President and founder of DeMedio's Building Maintenance, Inc. has been working since the age of 14 as an office cleaner. He was an opportunist at a very young age and worked with many businesses in the Conshohocken area. Joe had the opportunity to start a cleaning service with a friend where at the time they formed a partnership. His friend decided to proceed to a different profession, and Joe then dedicated himself to maintaining the cleaning business. At this time, DBMI was a one-man show until Joe met Susan. Susan was an undergraduate at Temple University and was also an opportunist at a very young age. From that moment, they both worked extremely hard to get the business to where it is



Joseph DeMedio and Susan DeMedio.

today. As a company, we are heavily involved in the community with volunteering and participation in networking groups. We believe that being involved in the community allows us to better understand people in the area. Currently the next generation, Jayme DeMedio and Jose Gonzalez, are learning the tricks of the trade to eventually take over the legacy and hard work that Joseph and Susan DeMedio put into getting DeMedio's Building Maintenance, Inc. to where it is today.

(Continued on page 24)



Jayme DeMedio and Jose Gonzalez.

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– Diana

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DeMedio's Building Maintenance, Inc.

(Continued from page 23)

What we offer our customers are shampooing of carpeted areas, stripping, sealing and waxing of non-carpeted areas, disinfecting processes in our cleaning procedures, full commercial and office cleaning, complete floor care (carpet, tile, hardwood, cement), upholstery care, green cleaning, deep sanitizing and enhanced cleaning, light construction/modification clean-ups, and peace of mind with knowing your office spaces are thoroughly cleaned and taken care of.

Having a clean office keeps your staff safer and healthier. We are fully insured with Worker's Compensation, Business Liability Insurance, Bonded, and vehicle insurance. No job is too small or large. Whether your space is 500 square feet or 50,000 square feet, the DeMedios can keep it clean whether it is business offices, property managers, light industrial firms, software and hi-tech companies, churches or places of worship, community centers, non-profits, medical and dental offices, warehousing and logistics, retail stores, and financial institutions. We can accommodate any business with a cleaning service package. We can discuss what your needs are to give your office the best ap-

pearance possible for your clients. We can clean on an as needed basis to seven days a week.

You assume your office cleaners will clean your office, right? You also really want a cleaning company that you can trust. You want to know that even though you aren't right there, the cleaners are treating your workspace with the respect it deserves. You want to know that they are giving an honest day's work for an honest day's pay. We know that not everyone is cut out for cleaning. As the saying goes, "It's a dirty job, but somebody's gotta do it!" It is a dirty job, but it is a job we love. We find true satisfaction in restoring "dirty" spaces to their former shine. When was the last time you walked into your office and said "WOW!"? Some people think of cleaning as a "necessary evil," a chore that MUST be done. We do it because we love it! We relish the challenge to return a dirty space to its like-new condition. We thrive on the "WOW!" reactions our work gets from our customers. Not everyone is qualified to clean. It takes both aptitude and attitude. When DBMI recruits new team members, we look not just at their skill set and work records, but also at their

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mental outlook. We conduct background and security checks as well. The DeMedio's employees WANT to clean. They enjoy working with their hands and they pride themselves on their ability to restore a space to its clean and fresh appearance.

When someone joins the DeMedio's crew, they receive training and support as well as opportunity and reward. With this combination, the DeMedio's never need to subcontract to others or to recruit day laborers to fulfill its obligations. Clients can rest assured that the DeMedio's crew is reliably trained and dedicated to delivering a freshly cleaned space. We also have specialists available for especially difficult tile, rubber or concrete floor problems, chrome you thought beyond help, or if you end up with a damage/restoration issue.

We believe the best testimonial to our trustworthiness is the many, many accounts that have chosen to work with us for literally decades. That speaks volumes about the care we deliver. Some clients are even on their second generation of family ownership. We take great pride in that. Our crew members have been with us for five to 25 years. No subcontractors either. Our team is just that. Ours. If it has been awhile, then it may be time to call DeMedio's Building Maintenance for a free cleaning assessment and estimate. Before

we provide your free estimate, we visit your space and meet you. This is the best way to ensure you get the cleanliness you want. During this visit, we work hard to understand your facility and the type of cleaning services that will best serve you. We ask what's important to you and how you'll judge cleanliness. You'll be able to highlight for us any particular issues we need to address. Once hired, our expert start-up crew takes over. They learn the flow and the needs of your environment and design the cleaning protocol to deliver your results. We then train an assigned crew who will care for your space on an ongoing basis. To make sure all stay on target, we conduct surprise inspections and we check in with you periodically to ensure your satisfaction and keep communications current.

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Ask SCORE

WHY A STRONG BUSINESS BRAND MATTERS AND HOW TO BUILD ONE

Building a strong brand is critical to a business' success. But, it's not an easy thing to do, especially as you're launching. Here is why building a strong brand matters and how you can get started.

If you do a google search for "what is a brand," you will find endless opinions from countless marketers and other professionals trying to nail down the definition.

The truth is, a brand is an elusive, visceral concept, not a tangible asset. Its value is measured through the emotional connections that exist between businesses and their customers, not with hard numbers plotted on a spreadsheet. And, this is precisely why building a strong business brand can be one of the most challenging tasks for a small business owner.

Strong business brands are not built overnight. Your company's brand is represented by more than your logo or tagline. It is the culmination of your interactions with your customers, your business' core beliefs, how you present your company and yourself to the world — and every other aspect of how you do business.

If you do not proactively build the strong business brand you want, the market will build it for you. Marty Neumeier, Director of CEO Branding at Liquid Agency in Silicon Valley, is a speaker, author, designer and one of the most well-respected authorities on branding. Through all of his work helping companies like Google and Apple build their brands, he distills his explanation of a brand into the simplest of terms. He is quoted as saying, "Your brand isn't what you say it is. It's what *they* say it is."

To build a strong brand, you must create opportunities for your audience to connect with you in engaging ways that allow them to understand your company's purpose and believe in the value you bring to their lives. Their perception of your brand is its reality.

It is critical to understand the importance of branding your business properly. But, how do you build the type of brand that connects with customers and creates loyalty? Start by asking yourself these four questions.

1. What is your business' purpose? What problem does it solve?
2. What is the first thing you want your customers to think of when they see your product or service?
3. If your customer were to tell a friend about your business, what would you want them to say?
4. What do you want your company to be known for?

Your answers to these questions should begin to give you some clarity into what makes your business special and why cus-

tomers would want to connect with your brand and purchase from your business. This understanding will form the foundation of your branding strategy.

Once you have your branding strategy established, it is time to think through how you will showcase your brand to the world. Your brand should be unique, easily recognizable and easy to understand. You will next need to develop clear messaging and design elements, including a logo. With everything you do and create, consistency is key.

Once your brand strategy, messaging and design elements are set, you are ready to share your brand with the world through a number of channels. Your brand should be clearly communicated in everything your customers and partners see, such as your:

- Website
- Blog and Social Content
- Advertisements
- Brochures
- Promotional Materials
- Business Cards
- Signage
- Trade Show Displays
- Internal Signage and Documents
- And Anything Else Representing Your Company

Building a brand takes time and consistent effort. Especially in the beginning, your brand will evolve as you and your business do. It is okay to tweak messages and make improvements along the way. Then, once you have your brand strategy in place and you know your message is resonating with your customers, stick with it. A strong brand is built through consistency.

Building a strong brand is critical to a business' success. But, it's not an easy task. Developing your business' brand is the perfect time to bring in the support of a SCORE mentor. A SCORE mentor has experience building strong brands and has access to the best resources to help you along the way.

Since 1964, SCORE "Mentors to America's Small Business" has helped more than 10 million aspiring entrepreneurs and small business owners through mentoring and business workshops. More than 11,000 volunteer business mentors in over 320 chapters serve their communities through entrepreneur education dedicated to the formation, growth and success of small businesses. For more information about starting or operating a small business, contact SCORE TriCounty. You can call 610.327.2673, email tricity@scorevolunteer.org or visit the website at www.tricity.score.org.

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SOCIAL MEDIA TIPS

By Theresa Mintzer

I know that most of you aren't ready to think about the holidays. Guess what? Now is the perfect time to start thinking about the holidays. We have no idea what this holiday season will look like, but it is a safe bet that people will be making a lot of online purchases.

Here are the things you should be doing now to set up for your success later.

1. Confirm that all your information is up to date and consistent across social media.
2. Try to build brand awareness through your social media. Use different social media sites like using Instagram, Stories, and ads.
3. Take advantage of back-to-school and Fall to grow your audience.

4. Post regularly. If you can, start posting videos. You can retarget your viewers with ads at the holidays. If a video is doing well consider boosting it. You can retarget that audience later.

5. If you have a Facebook Pixel on your website confirm that it is working. If you don't have one, now is the time to install one. You want to be able to target website visitors with ads later.

6. Start thinking about what a mobile holiday shopping process will look like to your customers. Consider how you can make it as friendly as possible.

Now is the time to advertise your business. Ads will become more expensive as we get closer to the holidays.

If you need extra help, I offer Social Media and Facebook Ad Coaching to help businesses create a plan that works. Head on over to my website at www.Mintzer-Solutions.com for more information and to schedule an appointment.

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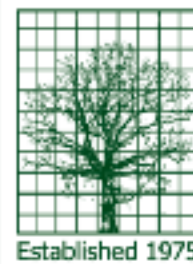
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It Boils Down to Time

By Jason Bailey, PE, All County & Associates, Inc.



Why is it that people always question the cost of an estimate? Do they question if the professional is being fair or honest? No, it is because they lack an understanding of all the things that go into the project. It is time we, as professional service providers, start working with potential clients to help them understand what they are getting in return for the price they pay.

Simon Sinek is a well-known motivational speaker and author. After leaving high profile ad agencies in New York City, Simon wrote his first book, *Starts with Why*. In this book, he talks about "The Golden Circle." The concept is that you are selling three things: "Why," "How," and "What."

Far too many people think the engineering firm's products are the drawings, reports, and regulatory approvals. This kind of thinking simplifies the entire process to what makes all firms the same. It is "What" they provide. It is the result of the two more important and differentiating elements, "How" and "Why."

Think about the "How," it is the time. The consultant needs to dedicate time to the client. Though the more time the professional dedicates doesn't mean a better result. Instead, it is quality time, reputation, and ability to use experiences. It starts with time to listen to the individual and

understand their needs. It is the time they dedicate to practicing their trade, continuing their education, and being ready for the next question. Finally, it is the time it takes to prepare the needed documentation for submission.

Ultimately, it is the "Why" that is the hardest to explain, but it is the thing that sets firms apart. At ACA, our "Why" is Helping You Make Informed Decisions. As we started out saying, we are here to answer your questions and determine what you need. From there, we move into the consolatory phase and offer a service.

Jason Bailey, PE is the General Manager of All County and Associates, Inc., a civil engineering firm based in Pottstown, Pennsylvania. He leads the Civil Engineering team who prides themselves on "Helping You Make Informed Decisions". He runs a bi-weekly blog series on their website at <https://all-county-assoc.com/category/news-events/>. If you have a project or questions, All County and Associates can be reached 610.469.3830.

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North Montco Technical Career Center (NMTCC) is a great place to learn and explore a career before entering college, a technical school or the workforce. NMTCC offers students the tools for success in six high-demand areas including the Construction Trades, Cosmetology, Culinary Art/Baking, Engineering & Manufacturing, Horticulture, and Health & Human Services. Here are just a couple ways that NMTCC differs from a traditional high school education:

Taking the fast track to a satisfying career

The educational experience at NMTCC extends beyond the classroom. Internships, community service, field trips, guest speakers and cooperative work experience provide students with valuable experience and expose students to various careers and

possible career connections. All students benefit from NMTCC's partnerships with business and industry; over 200 local employers volunteer their time on various school committees which help keep our programs in sync with the demands of the modern workplace. NMTCC provides the tools to put students on the fast track to a satisfying career.

Getting a head start on college

NMTCC maintains dual enrollment and articulation agreements with numerous colleges and technical schools. This means that NMTCC students can earn post-secondary credit while still in high school. These partnerships permit our students to earn college credits from these schools for the technical course work completed at NMTCC. NMTCC allows students to get a head start on college and save money at the same time.



Who can attend NMTCC?

Students in grades 9, 10, 11 and 12 who live in any of the 5 participating school districts may attend NMTCC depending on the enrollment schedule for your district. The participating districts include Methacton, North Penn, Perkiomen Valley, Soud-

erton Area, and Wissahickon. In addition, the private schools of Dock Mennonite Academy and Lansdale Catholic are connected to NMTCC.

How Do I Enroll?

Review our programs on our website (www.nmtcc.org) for pre-requisites and costs. Students many contact a North Montco Technical Career Center Guidance Counselor by calling 215-368-1177 or asking a sending school Guidance Counselor for registration information. Submission of student information does not guarantee a seat at North Montco Technical Career Center.

May I participate in activities at my high school?

The school day at NMTCC is structured so students can return to their high schools for after school activities and sports. Students are encouraged to participate in these activities at their sending high schools. In addition, by attending NMTCC, students have the opportunity to make new friends and exercise their leadership abilities in the career and technical student organizations that are active at NMTCC.

Articulation Agreements

Each program has agreements with different technical schools where students can continue their education and receive credit for work completed while in high school.





Dual Enrollment

Students can earn several college credits before leaving high school? Get a step ahead by participating in the North Montco Technical Career Center (NMTCC) dual enrollment program.

Real World Experience

School-to-Career Learning Programs

School-to-career learning programs at NMTCC combine quality education with worksite learning so students are given the opportunity to apply the valuable skills they are learning. The School-to-Ca-

reer office can assist with creating a resume and developing interviewing skills. This office also provides job postings for students who want to gain real-life, on-the-job experience before graduating from high school. One of NMTCC's School-to-Career programs may be the opportunity students need to further their career goal.

The programs available to students at NMTCC include:

- Internship
- Pennsylvania Youth Apprenticeship Program (PYAP)
- Cooperative Education (Co-op)

This is just a brief snapshot of the exciting learning opportunities available at North Montco. For more information, visit our website at www.nmtcc.org.



CLASSES STARTING SOON!

Continuing Education for Adults & Customized Training for Business

Register today: www.nmtcc.org

Continuing education courses are available at North Montco Technical Career Center. With multiple programs offered in six high-demand occupation sectors, adults can increase workplace skills and earn the certifications employers want most: Construction Trades, Culinary Arts, Engineering, Manufacturing, Health Careers, Driver's Education and Commercial Driver License (CDL). Key components to training in all of the programs reflect current industry trends and advances in technology. Partnerships with business and industry, manufacturing and schools have kept NMTCC's programs state of the art to meet the demands of local employers. Various apprenticeships are available. Call today for more information (215) 855-3931



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BRESLOW'S BOOKKEEPING	26	INSURANCE SERVICES	
KARLENE'S CONSULTING	26	JAB INSURANCE BROKERS	59
APPAREL / CUSTOMIZED T-SHIRT QUILTS		R & B INSURANCE SERVICES	10
MEG'S QUILTED MEMORIES	15	THE LOOMIS COMPANY	25
ARCHITECTS		INTERIOR DECORATING	
MEISTER-COX ARCHITECTS	14	DECORATING DEN INTERIORS	27 & 55
ATTORNEYS		LANDSCAPE DESIGN & INSTALLATION	
WOLF BALDWIN & ASSOC. PC	54	WOLF RUN LANDSCAPES	12
AUCTIONEERS		LANDSCAPING / PROPERTY MAINTENANCE	
GEYER AUCTION COMPANIES	29	SOTTOSANTI LAWN CARE	11 & 27
AUDIOLOGIST		TONY & JOE'S LANDSCAPE DESIGN	17
BERKS HEARING PROFESSIONALS	18	LIMOUSINE SERVICE	
AUTOMOTIVE / AUTO BODY SERVICE		MICHAEL'S CLASSIC LIMOUSINE	24
MERCER'S TRUCRAFT COLLISION	57	LODGING / BED & BREAKFAST	
AUTOMOTIVE / SERVICE		TWIN TURRETS INN	27
AAMCO TRANSMISSION	57	LODGING / HOTEL / MEETING FACILITY	
CJ'S TIRE & AUTOMOTIVE SERVICE	57	THE HAMPTON INN LIMERICK	27
EMBODY'S SUNOCO	10	MACHINE & TRUCK EQUIPMENT	
RED KIEFFER'S AUTO REPAIR	57	LEVAN MACHINE & TRUCK EQUIPMENT	58
AUTOMOTIVE / TIRE SALES & SERVICE		MAINTENANCE/JANITORIAL SERVICES	
H & F TIRE SERVICE	57	CLEAN FLOORS & MORE, LLC	64
KANTNER'S TIRE SERVICE	21	DEMEDIO'S BUILDING MAINTENANCE	24
AUTOMOTIVE ENTHUSIAST & BUSINESS OWNER CLUB		L & J CLEANING SERVICE	27
RED HORSE MOTORING CLUB	48	MARKETING / ADVERTISING	
AUTOMOTIVE FINANCING		BERKS DIGITAL, INC.	21
HIGH STREET AUTO CONNECTION	56	MARKETING / DESIGN	
AUTOMOTIVE MUSEUM		REED MARKETING COMMUNICATIONS DESIGN	43
BOYERTOWN MUSEUM OF HISTORIC VEHICLES	14	MARKETING / DIGITAL & SOCIAL MEDIA	
BANKING / FINANCES		BELL MEDIA GROUP	17
DIAMOND CREDIT UNION	49	MARKETING & SOCIAL MEDIA SERVICES	
HARLEYSVILLE BANK	43	INTERLACE COMMUNICATIONS	28
RIVERFRONT FEDERAL CREDIT UNION	15	TRUE PRO MARKETING SOLUTIONS	27
THE VICTORY BANK	64	MASSAGE CENTER / SPA	
TOMPKINS VIST BANK	23	CENTER WELLNESS	10
VISIONS FEDERAL CREDIT UNION	13 & 51	MASSAGE THERAPY & PERSONAL TRAINING	
WFSB BANK	24	CHARLES PEEPLES MASSAGE	60
BUILDING CONTRACTOR / REMODELING SERVICES		MEDICAL SPA	
ERIC SCHULTZ REMODELING	50	YOUNG MEDICAL SPA	60
BUSINESS ASSISTANCE AND RESOURCES		ORGANIZATION	
MONTGOMERY COUNTY COMMERCE DEPARTMENT	49	GREATER READING CHAMBER ALLIANCE	12
BUSINESS BROKERS		POTTSTOWN ROTARY CLUB	39
MARATHON CAPITAL ADVISORS / MARATHON FINANCING AD- VISORS	59	ORGANIZATION / TOURISM & CONVENTIONS	
BUSINESS COACHING		VALLEY FORGE TOURISM & CONVENTION BOARD	54
DENA B COACHING	46	PAINTING CONTRACTOR	
EMBRACE THE CHALLENGE, LLC	46	WILLOW HOUSE PAINTS	34
BUSINESS COUNSELING		PAYROLL SERVICES / BOOKKEEPING SERVICES	
SCORE	48	EXPRESS DATA SYSTEMS, INC.	59
CANDIES RETAIL / WHOLESALE		PAYROLL SERVICES / HR SUPPORT	
REPERT'S CANDY	16	PREMIER PAYROLL SERVICES	45
CONSULTANT / LONG TERM PLANNING		PEST & WILDLIFE CONTROL	
ELDER CARE DIRECTION	61	PATRIOT PEST SOLUTIONS	47
CONTRACTOR REMODELING SERVICES		PHOTOGRAPHY PROFESSIONAL	
HOMEWERKS, LLC BUILDING & REMODELING	26	STYLISH IMAGES PHOTOGRAPHY	53
COUNSELING SERVICES		PLUMBING	
ANIMAL ASSISTED THERAPY, LLC	26	A. JACKSON ECKER, INC.	27
DANCE SCHOOL / ENTERTAINMENT		PRINTING SERVICES	
POTTSTOWN DANCE THEATRE	24	EVERYTHING PRINTING	24
EDUCATION / COMMUNITY COLLEGE		REAL ESTATE / FOR SALE/LEASE	
DELAWARE COUNTY COMMUNITY COLLEGE	29	APTCOR COMMERCIAL REALTORS	18
EDUCATION / TECHNICAL SCHOOL		BRODE & BROOKS REALTORS	22
BERKS CAREER & TECHNOLOGY CENTER	20	CENTURY 21 GOLD LISA TIGER	21
NORTH MONTCO TECHNICAL CAREER CENTER	10	DESTINATION REALTY	17
ENGINEERING SERVICES		SUNNYBROOK VILLAGE BUSINESS CAMPUS	9
ALL COUNTY & ASSOCIATES	31	ZUBER COMMERCIAL REALTORS	63
CARROLL ENGINEERING CORPORATION	31	RECREATION / PUBLIC GOLF COURSE	
EARTH ENGINEERING	31	ARROWHEAD GOLF COURSE	8
LUDGATE ENGINEERING	30	GILBERTSVILLE GOLF CLUB	49
MCCARTHY ENGINEERING ASSOCIATES, INC.	30	RESTAURANTS	
ENVIRONMENTAL SERVICES		BLACKJAX AMERICAN PUB & GRILL	42
LEWIS ENVIRONMENTAL	43	DUCK DONUTS	42
FINANCIAL SERVICES / RETIREMENT PLANNING		HIGH STREET TERMINAL	42
FIRST FINANCIAL GROUP / JEFFREY BINGHAM	5	KING DINER	42
PEAK BROKERAGE SERVICES	62	MERITAGE BISTRO & CATERING	42 & 51
FLOORING		SPECK'S DRIVE-IN	42
CHESMONT CARPET ONE	52	YE OLD COVENTRY PUB	46
FRANKLIN FLOORING	61	RETAIL / JEWELER	
FOODMARKET		VAN SCOY JEWELERS	17
BOYER'S FOOD MARKET	16	RETAIL / TOBACCO & RELATED PRODUCTS	
GARAGE DOORS		COLE'S TOBACCO	28
B & C GARAGE DOORS, LLC	25	RETIREMENT COMMUNITY	
GARDEN CENTER / NURSERY		ARCADIA AT LIMERICK POINTE	44
PUGHTOWN AGWAY	26	SAFETY & OSHA COMPLIANCE CONSULTING	
GRAPHIC DESIGN		ADVANCED SAFETY & INDUSTRIAL HYGEINE, LLC	8
DOWNTOWN DEZIGN	26	SALON / SAPA / NAIL BAR	
GRAPHIC DESIGN SERVICES		TRE NAIL BAR / TRE SPA	25
EB DESIGNS, LLC	20	SENIOR CARE / LIVING ASSISTANCE SERVICES	
SUZY RAE DESIGN	16	SENIOR HELPERS	28
GRAPHIC DESIGN, SIGNS & BANNERS		SENIOR CARE / MEMORY CARE / AT HOME SERVICES	
GRABER LETTERIN' SIGN CO.	26	CHESTNUT KNOLL	62
GRAPHIC DESIGN, SIGNS & PRINTING SERVICES		THE LANDING OF COLLEGEVILLE	23
FASTSIGNS	26	SEPTIC SERVICE	
LUCKY SQUIRREL PRINTWORKS	27 & 58	A HONEY DIPPER / J. BREHM, INC.	60
SIGNS & MORE	18	TECHNOLOGY / IT	
HARDSCAPING & MASONRY		EB LOGIX, INC.	53
STICKS & STONES HARDSCAPE & MASONRY	48	NUAGE LOGIC	11
HEALTH / HEALTHCARE		PLUS ONE TECHNOLOGY	22
POTTSTOWN HOSPITAL TOWER HEALTH	2	TECHBLDRS, INC.	56
HEALTHCARE / ORTHODONTISTS		VIDEO PRODUCTION SERVICES	
ROG ORTHODONTICS	8	JNKYRD CINEMA	61
HOME HEALTH SERVICES		VIDEO PRODUCTION/TELEVISION	
TRI-COUNTY HOME HEALTH & HOSPICE	34	PCTV NETWORK	55
		WASTE MANAGEMENT / DISPOSAL	
		DIAMOND DISPOSAL	28

Stay safe at
Home.

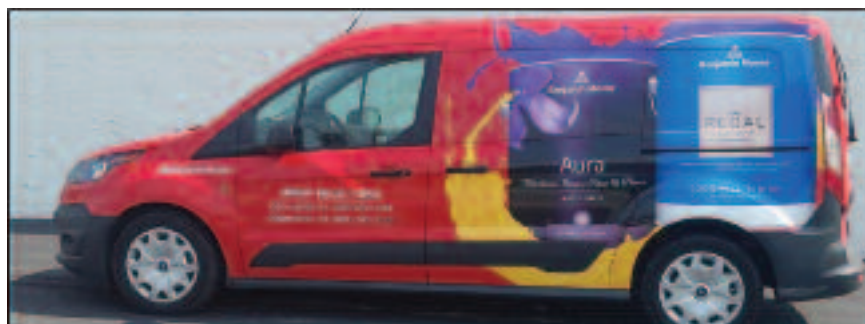


TriCounty
HOME HEALTH
& HOSPICE

More than any other group, seniors are susceptible to the dangers of extreme heat, and chronic disease could affect your ability to fight off side effects of temperature changes. At TriCounty Home Health, it's all about helping people. If you're managing a chronic illness this summer season, we can help.

13 Armand Hammer Boulevard,
Suite 201
Pottstown, PA 19464

Call us today to learn more.
855.237.0195



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Harleysville PA 19438

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REGIONAL CHAMBER ROUNDUP

GREATER READING CHAMBER ALLIANCE



- 606 Court Street, Reading, PA 19601
- 610.376.6766 • fax 610.376.4135
- info@greaterreading.org
- www.greaterreading.org

Mission: To be Berks County's leading resource for building a healthy, competitive business community

Vision: Assist companies to retain, expand, and grow their operations and employment and attract new business to Berks County.



UPCOMING EVENTS

September 9 – Supervisor Training Module 1: Principles of Supervision (Fall 2020)

Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
6 Weeks on Wednesdays –
Sep 9, 16, 23, 30, Oct 7, 14
8:30 – 11:30 a.m.
\$595/person for Chamber Members
\$745/person for Not-Yet Chamber Members

September 14 – Lead Worker Certification Program AM – fall 2020

Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
9:30 – 11:30 a.m.
12 Weeks on Monday's: Sep 14, 21, 28,
Oct 5, 12, 19, 26, Nov 2, 9, 16, 23, 30
\$650/person for Chamber Members
\$750/person for Not-Yet Chamber Members

September 14 – Momentum: Getting into it, sustaining it, and achieving your next level of results

Virtual Zoom Meeting
1:00 – 2:00 p.m.
Free
Advanced Registration Required

September 14 – Lead Worker Certificate Program PM – Fall 2020

Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
12 Weeks on Monday's: Sep 14, 21, 28, Oct 5,
12, 19, 26, Nov 2, 9, 16, 23, 30
6:00 – 8:00 p.m.
\$650/person for Chamber Members
\$750/person for Not-Yet Chamber Members

September 17 – How Coronavirus May Affect your Retirement

Virtual Zoom Meeting
1:00 – 2:00 p.m.
Free
Advanced Registration Required

September 17 – 107th GRCA Annual Dinner: The Virtual Dinner

Virtual Event/Desktop Platform
6:00 – 9:00 p.m.
\$75/person
Full Tables Available through Sponsorship

September 21 – Professionalism

What it takes to be your potential and stand for the potential of others
Virtual Zoom Meeting
1:00 – 2:00 p.m.
Free
Advanced Registration Required

September 22 – Essentials of Effective Management

Driving Organizational Results – Fall 2020
Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
5 Weeks on Tuesday's: Sep 22, 29, Oct 6, 13, 20
8:30 – 11:30 a.m.
\$695/person for Chamber Members
\$895/person for Not-Yet Chamber Members

September 22 – Women2Women Conference & Expo 2020 Digital Summit Send Off & All Day Expo

Virtual Zoom Meeting
9:00 – 11:00 a.m.
\$25 – September 22nd Send Off & All-Day Expo Pass

September 23 – Coffee & Convos Smith Law Group

Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
4:45 – 6:00 p.m.
\$10/person Chamber Members
\$15/person Not-Yet Chamber Members

September 25 – Lessons in Leadership Excellence in Execution – Fall 2020

Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
6 Weeks: Sep 25, Oct 9, 23, Nov 6, 20, Dec 4
8:30 – 4:00 p.m. (Includes lunch)
\$1,500/person for Chamber Members
\$1,750/person for Not-Yet Chamber Members

September 25 – Strategies for Highly Effective Presentations & Public Speaking

Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
8:30 – 12:30 p.m.
\$195/person for Chamber Members
\$295/person for Not-Yet Chamber Members

September 28 – The Truth About Extraordinary Results: Debunking myths and illusions to unlock your potential and those you lead

Virtual Zoom Meeting
1:00 – 2:00 p.m.
Free
Advanced Registration Required



Brought to you by the Berks County Commissioners in partnership with the Greater Reading Chamber Alliance.



• 152 E. High St., Suite 200, Pottstown, PA 19464 • 610.326.2900
• info@tricountyareachamber.com • tricountyareachamber.com

Leveraging the power of membership to grow and strengthen our community, our businesses, and our future leaders.

TCACC Mission: As the primary business advocate, the TriCounty Area Chamber of Commerce provides relevant membership services and proactive leadership to enhance economic opportunity and quality of life within our region.

WELCOME NEW CHAMBER MEMBERS

Congratulations to the businesses listed below. Their applications were approved by the Board of Directors in August.

Manatawny Land Transfer
215 East Philadelphia Avenue
1st Floor East
Boyertown, PA 19512
610.326.9838
www.patitleins.com

Title Insurance Companies

At Manatawny Land Transfer, our experience with title insurance and settlement services is second to none. We will represent your interests to make sure your valuable property is properly protected.

Maria Blanco
610.495.9495
www.mariablancos.net

I have been helping grow small businesses for over 20 years. I am a Certified Public Accountant and Quickbooks Pro Professional Advisor. I was a corporate controller helping a technology company grow from 50 employees to 250 employees. For my husband's photography business (close to 20 years ago) we discovered how difficult it was to find a website and marketing company who understood the needs of small business owners. And so my passion for helping businesses grow along with my creative side has evolved into a resource for small business owners. From the creation of websites to training of staff, let us help your business grow!

Tri-County Appraisal Service
203 East Philadelphia Avenue
Boyertown, PA 19512
610.326.1390
www.tri-countypropertyappraisal.com

Real Estate Appraisers/Consultants/Inspectors
We are experienced, professional real estate appraisers for home, estate, bank, divorce, re-finance, and tax appeal appraisals. Serving Lehigh, Northampton, Berks, Montgomery, and Chester counties in Pennsylvania

CHAMBER MEMBERSHIP ANNIVERSARIES

SEPTEMBER

41+ Years

Universal Machine Co.

30 Years

James M. Capinski and Associates

5 Years

Nester Insurance

FlagZone LLC

1 Year

Reading Royals

Robin Taney Reflex Therapy Specialist

Rita's of Pughtown

High Street Auto Connection

Bare Hand Love Catering

Monastra & Grater, LLC

Honey's Homebrewed CafeHomb

Duck Donuts

Bespoke Legal Group, P.C.

Worthington Home Health Care

Edward Jones – Jennifer Raynor

Styer Real Estate

Effectv

Royersford Urban Air LLC

When purchasing goods and services, please keep TriCounty Area Chamber of Commerce Members in mind while you



Always Buy Chamber!



BETTER TOGETHER.

JOIN OUR COMMUNITY OF 520+ BUSINESSES
IN THE TRI-COUNTY REGION.

Contact Gregory Glenn, Member Relations Director
gregory@tricountyareachamber.com - 610.326.2900

www.tricountyareachamber.com



#tcaccbettertogether

MEMBER RENEWALS

JUNE

Thank you to the following Members who prioritize their TCACC membership and renewed their commitment.

Superior Cleaning Solutions, LLC

Barbara A. Akins, CPA

Encompass Health Rehabilitation
Hospital of Reading

Grabner Letterin' Sign Co.

Occupational Health – Pottstown
Hospital Tower Health

Diamond Credit Union

Precision Polymer Products, Inc.

Pottstown Oral &
Maxillofacial Surgery Assoc.

Bechtelsville Car Wash

SCORE TriCounty

Coventry Parlor at Laurel Locks

First Priority Bank, a Division of
Mid Penn Bank

The Twin Turrets Inn

5 Ways Your Customers Win with You as a Chamber Member

Did you know that **your customers receive multiple benefits from you being a chamber member** and those benefits can increase their loyalty? Here are 5 examples:

- 1. You're in the Know** - When you're a member of the chamber you know what's going on in the business community.
- 2. You Have Inside Knowledge (and Tickets) for Events** - As a member, you may be able to purchase tickets earlier or bring an interested guest - **you come off looking like a rock star to your customer or vendor.**
- 3. You Know About Legislative Initiatives** - The chamber is busy working behind the scenes for all businesses in your area.
- 4. You Become a Resource** - You become a connector in the community and someone they patronize to get the inside scoop.
- 5. You Hire the Best** - As a chamber member, you get to meet a wide variety of people and expand not only your sales networking but your career network as well.

REGIONAL CHAMBER ROUNDUP



TRI-COUNTY YOUNG PROFESSIONALS

PRESENTED BY LEADERSHIP TRI-COUNTY

Tri-County Young Professionals is a program for professionals ages 21-40 working in the tri-county area of Berks, Chester, and Montgomery Counties. We are a diverse group of ambitious, visionary young minds from a variety of industries and backgrounds coming together to connect, develop as professionals, and give back to the community.

JOIN US TODAY TO CONNECT, GROW, AND MAKE AN IMPACT.

www.leadershiptricity.org/young-professionals
610.326.2900



For questions or more information, contact:
Danielle Rexrode
Marketing & Communications Director
danielle@tricityareachamber.com



VIRTUAL COFFEE CHAT

TUESDAY, SEPTEMBER 15 | 10 - 11 AM

Join the women of REACH for a morning of coffee and connections!

**FREE | VISIT OUR WEBSITE TO REGISTER
OPEN TO TCACC MEMBER AND NON-MEMBERS**

Leadership TRI-COUNTY

The Educational Branch of the TriCounty Area Chamber of Commerce

COMING SOON...

Exciting virtual learning & leadership development opportunities

LEADERCAST 2020 | EDUCATIONAL SEMINARS | AND MORE!

www.leadershiptricity.org



SEASON 4

Coming in September!



TUNE IN ON
 **LIVE**

@TriCountyAreaChamber

EVERY MONDAY & WEDNESDAY

Scan to learn more about Chamber Chat



REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

• 171 East Bridge Street, Phoenixville, PA 19460 • 610.933.3070 • fax 610.917.0503
• info@phoenixvillechamber.org • www.phoenixvillechamber.org



The Phoenixville Regional Chamber of Commerce is an independent organization serving the business interests of Northern Chester, Western Montgomery and parts of Delaware Counties.

The Chamber's mission is to "advance the principles of free enterprise by providing the leadership which will enhance the economic climate of the region, address the priority needs of its members, and interact with other individuals and organizations for the overall benefit of the business community."

WELCOME NEW CHAMBER MEMBERS

Arcadia at Limerick Point
Vibe Star Entertainment

UPCOMING EVENTS

**Chamber Round Up -
Thursday mornings
via Zoom at 10 AM.**

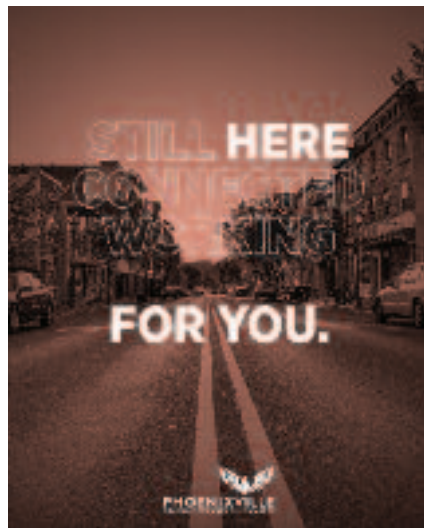
All business members welcome. Phoenixville Regional Chamber of Commerce

**2020
Phoenixville Chamber
Charity Gala - Goes Virtual**

including Silent Auction Saturday,
November 21, 2020

Look for more information to follow

**Phoenixville
Annual Awards Dinner**
Postponed to March 10, 2021



PXV COVID-19 Resources

Help/Information for residents:
Inthistogether.com

Chamber COVID Resource Page:
phoenixvillechamber.org/chamber/resources/covid-19-updates-and-resources/

PHOENIXVILLE FIRST, 2020



Next Virtual First Friday: September 4

First Fridays are all about enjoying Phoenixville,
See our website or Phoenixville First Facebook page for more information.

SIP · SAVOR · SHOP
PHOENIXVILLE

www.sipsavorshoppxv.com

Enjoy Phoenixville!

Enjoy Phoenixville's Bridge Street's Open-Air restaurants, breweries and retail shops through October 4.

Patrons **must wear a mask** unless seated at a table, or unless the patron is medically unable to wear one.

REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

• P.O. Box 127, Royersford PA 19468 • 610.489.7200

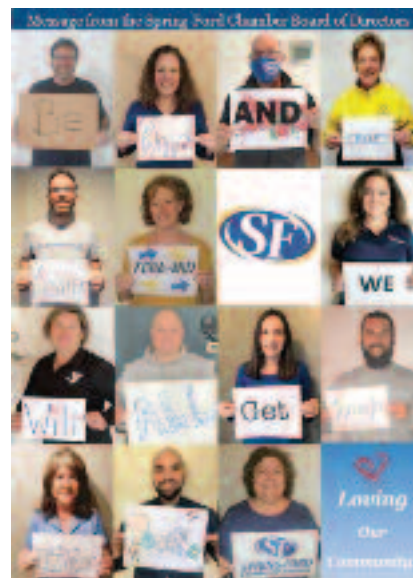


The Spring-Ford Chamber of Commerce is a community-focused business advocate. We strive to help our member businesses grow while improving the community in which we all live and work.

The Chamber consists of local businesses whose main objective is to run a successful business. We are a great resource for members, not only because we offer the opportunity to network and brainstorm with fellow members, but also to have exposure to the local community, your customer, through our continued involvement in community events and charitable endeavors. Visit www.springfordchamber.com for Chamber Events, Press Releases, Online Newsletters and more!

Chamber Notes

- The Spring-Ford Chamber is still open and operating as usual. If you should need our assistance, please feel free to call the chamber phone number or email me directly.
- If you have any announcements that you would like shared on our Member Announcement website page or in our weekly e-blasts; please email them to info@springfordchamber.com
- Are you looking to host a networking event. Let the Spring-Ford Chamber help you by using our Zoom Account and hosting a joint Virtual Networking Event. Contact the chamber for more information
- This fall the Chamber will be hosting a number of virtual webinars, if you are interested in being one of our speakers please contact the chamber office.



VIRTUAL EVENTS

***All Zoom links can be found at www.springfordchamber.com

Every Thursday – 11:30am Shark Think Tank
Business Owners Only

Watch the Chamber Facebook Page, Website and Email Blasts for special webinar's and check-in networking events.

*See the Chamber website and facebook page for our Zoom Room link.

RESCHEDULED EVENT

**Saturday,
October 3, 2020 –
Spring-Ford
Community
Hoagie Sale**

Drive Through Dinner, Bake
Sale, Community Day Bags
and entertainment
Spring-Ford Area Senior High
School 3:00pm – 6:30pm



9" Hoagies - \$7.00 a piece: Italian, Turkey, and Vegetarian
Pre-order and get chips and a soda included
Bake Sale with proceeds benefiting the Spring-Ford Scholarship Fund.

All other physical Chamber events such as Community Days, Mixers, Luncheons, and networking Opportunities have been cancelled for 2020; based on the recommendations of our regional, state and federal government recommendations.

RSVP for all events online at www.springfordchamber.com

REGIONAL CHAMBER ROUNDUP

PERKIOMEN VALLEY CHAMBER OF COMMERCE



521 Main Street, Trappe, PA 19436 • 610.489.6660

• info@PVchamber.net • www.PVchamber.net

Welcome to the Perkiomen Valley Chamber of Commerce!

For over 60 years the Chamber has been the recognized voice & advocate for the business community. Creating opportunities for members to connect with business professionals, mentors, and potential customers, the Chamber helps members improve business and create a thriving community for themselves and their employees. We can help grow YOUR customer base in Collegeville, Trappe, Schwenksville, Upper Providence, Lower Frederick, Lower Providence, Perkiomen, Skippack, and Oaks.

For more information contact Executive Director, Renee Blomstrom, 610-489-6660, renee@PVchamber.net.

Don't miss Chamber events, member news, special offers and more...

Like us on FaceBook @PerkValleyChamber and email info@PVchamber.net to receive weekly e-news! Visit www.PVchamber.net to view membership directory

A message from the Chamber office

I hope this message finds you healthy and safe. In the interest of safety, the PV Chamber has replaced in-person events with virtual networking opportunities. Timely information about programs, grants, financial aid, special offers, advocacy efforts and more is shared in weekly e-news and on our COVID-19 Resource Hub. We encourage you to bookmark the **COVID-19 Resource Hub** to stay informed. To view the page, click on the COVID-19 banner on www.PVchamber.net.

The Chamber provides resources for our members and the business community. Our virtual Zoom meetings connect you with business leaders and expert panelists providing guidance, resources, and answer to your questions regarding business operations during these challenging times. Sponsorships are available and most events offer free or low-cost registration options. Members and non-members welcome!

Stay strong. Stay healthy. And know that we are here for you. Please reach out if there is anything we can do to help you through these challenging times. **TOGETHER** we will REBUILD.

Sincerely,
Renee Blomstrom, Executive Director
renee@pvchamber.net; 610-489-6660
www.PVchamber.net

WELCOME NEW MEMBERS!

Keller Williams Realty Group - Terese Brittingham
www.KWrealtygroup.com; 610-574-9271

Royersford Track Club - Daryl Nelson
267-236-9098; www.royersfordtrackclub.com

COVID-19 Resources: perkiomenvall-chamber.org/covid-19-updates-and-resources/

Please visit the PV Chamber website for COVID-19 health updates and business resources, webinars and event schedules. Be safe and healthy!

"If we make the right decisions now—informed by science, data and the experience of medical professionals—we can save lives and get the country back to work."— **Bill Gates**



We've increased communications, sending **time-sensitive announcements/resource links** through email and social media.

To **sign-up for E-news**, send request to info@PVchamber.net. Follow the PV Chamber FaceBook Page @PerkValleyChamber.

RECORDED WEBINARS

Click on the Webinar & Events tab on COVID-19 Resource page to hear the recordings

Community Town Hall "The Science Behind COVID-19"

Dr. Brian Broker discusses new findings about how the virus is transmitted, why we are seeing spikes in cases, the importance of social distancing and wearing a mask, how to keep your employees, customers and family safe, promising treatments, vaccination and more. View Dr. Broker's presentation slides and Q&A session online.

NOTE: A second installment of this program will be scheduled this Fall.

Virtual Town Hall with Gene Barr

President & CEO of PA Chamber of Business & Industry received rave reviews. The program was recorded and can be viewed from our COVID-19 Resource Hub.

UPCOMING EVENTS

Mixer/Annual Kick-off Sales Event at Salter's Fireplace, Patio & Grill

Salter's invites PV Chamber members to attend a sneak-peak of the popular Salter's Annual Sales Event which begins on Friday, September 11th. Traditionally, PV Chamber members receive a private invite to the sale the day before it opens to the public. Due to COVID-19, the September 10th mixer may become a virtual event. Check the Chamber website www.pvchamber.net for updates. To learn more about Salter's, visit www.saltersfireplace.com

PV Men's Virtual Happy Hour – September 17, 2020 @ 4:30pm

Pre-registration required to receive Zoom link

The Pottstown Rotary Club Wants You!



You are cordially invited to make new friends and business contacts, while engaging in fun activities designed to serve our community.

This is your opportunity to grow your business and your circle of friends, and help make your community a better place to live and work.

Join us at 6:30 on Wednesday evenings at Brookside Country Club for a delicious meal, camaraderie, and a Rotary meeting where we plan and execute projects to improve the community.

- *Meaningful community service projects*
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- *Opportunity to learn about our community*

**Call Bill Wellen at
484.886.5396 to learn more!**



www.pottstownrotary.org

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JOIN THE SBRA

The Ultimate Small Business Community

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TODAY!



THE SBRA COMMUNITY

Helping Small Businesses Be Better and Grow Faster



By Gary Seibert, CEO, Small Business Resource Association

I have started and built businesses for over 50 years. Early on in my journey, a mentor of mine told me “If you want to move up the ladder of success, surround yourself with people that are equal to or better than yourself. Doing it by yourself is not only lonely, it’s one dimensional and, to be successful, you must seek different perspectives”. In other words, Big businesses have many advisors to help them navigate through their daily challenges. Small businesses are not exempt from this essential business practice and therefore they need a Community of other successful business owners to surround, coach, consult with, and mentor them on their journey.

Thus, the birth of the Small Business Resource Association (SBRA), a B2B community founded by entrepreneurs and made up of business owners just like yourself, each specializing in different aspects of business.

The SBRA recognized three specific needs that every business has in common:

1. Business Improvement
2. Employee Development
3. Family Enrichment

The first two are obvious and most other business help organizations do a pretty good job supplying products and services to address those needs. However, very few organizations provide little, if any, services for the family members of the employees.

Our research has told us that an employee that has a Happy and United family is more productive, dependable and loyal resulting in fewer missed days and a company with less turnover. Therefore, the SBRA not only provides a wide range of resources to help the business and the employees but we also provide a vari-

ety of services and discounts that are offered through the employer to their employees and their families.

Every business needs all types of insurances, as does the employees. The SBRA has developed a relationship with a National organization that brokers over 100 insurance carriers to help find our members and their employee’s families the best rates for Health, Life, Property & Casualty, Auto, Home and numerous other insurance needs. They have made the process effortless by providing a licensed agent to work with you personally.

The SBRA also provides a resource for Risk Management which can help reduce the costs of insurance.

To help you build your Brand and secure more leads the SBRA is proud of all the opportunities made available to our members:

- Networking events
- Workshops and seminars provided by our members
- The Small Business Resource Show podcast on iTunes
- Bi-weekly business Tune-Up meetings
- Business Assessments
- “The Huddle”, a consultation to help guide you through the problems you may be facing in your business
- Collective Minds, a master mind group program for small business owners
- Numerous marketing opportunities and sponsorships
- Coaching and mentoring and more...

The SBRA provides valuable resources for small business owners, and, if for some reason you need something we do not have in our toolbox, we will find it for you. And, here is the best part, you get all the above for less than \$1/day.

2020 started out to be a gang-buster year. For many it has turned out to be just a BUST. The SBRA is here to help every small

business get back on their feet, keep their doors open and rebuild. We are here to help you, give advice, encouragement or just to talk to. We are YOUR Association.

Visit our website sbrassociation.com to see all we have to offer and then click register to become a member. We’re confident you’ll be glad you did.





PERSONAL AND PROFESSIONAL GROWTH FOR BUSINESS OWNERS



**By Terri Hill,
Two Hills Consulting**

How would you like a shortcut to success? Would you like easy access to information from others who have

traveled the same path and know what to avoid and where to go?

A master mind group could be exactly what you're looking for. Master mind groups have been around for more than 100 years and were identified by Napoleon Hill in *Think and Grow Rich* as one of the factors in achieving success in life. Henry Ford, Thomas Edison and Andrew Carnegie credit these relationships with advancing their businesses. Current thought leaders like Jack Canfield used a recommendation from a master mind group to successfully bring the *Chicken Soup for the Soul* series to publication.

The Small Business Resource Association (SBRA) wanted to provide this support to their members and introduced a concept called Collective Minds. Collective Minds leverages the experience and skills of the group's members to help each other multiply their output and create exponential gains.

The first Collective Minds group is wrapping up their first year together and members have been thrilled with the results. Adam Wentling, owner of Precision Hearing Aid Center, said.

Joining the Collective Minds mastermind program through the SBRA has been one of the best business decisions I've made to date. I had been hearing and reading so much about masterminds, of which many can cost upwards of \$1000 per month. That's where the SBRA comes in and does what they do best: they pool resources to get equal, if not better, value of the \$1000 month groups, at a fraction of the cost. My motivation in joining was focused solely on growing my business, but this group has helped me grow in all aspects of life. How can your business or career thrive if your personal relationships are not in order? Too much to talk about here, reach out if you want to know more.

In this current economic climate there's never been a better time for businesses to refocus and learn how to create opportunities in this new economy. If you're interested in learning more about the program, you can visit the SBRA website at sbrassociation.com for more information. The next groups will start in September and October. Space is limited so it's important to reserve your spot early.

There's a popular Chinese proverb that says: *The best time to plant a tree was 20 years ago. The second best time is now.* So tap into some wisdom and reserve your spot today in the next Collective Minds' groups!

WHY YOU NEED TO BE PODCASTING AS A BUSINESS OWNER



By Justin Schenck, The Growth Now Movement

Podcasting has become one of the fastest growing mediums for small businesses. With over 700,000 active shows, people are quickly discovering the power of the podcast. So why are so many small business owners now using them in their bag of marketing tools? It's simple really, their target market is tuning in, in droves, to hear what they have to say. Forty-percent of Americans age 54 or younger are listening to podcasts, and, according to statistics, are a relatively affluent group with half of them earning over \$75,000 a year. Is that a target market you'd like to reach?

Podcasting is currently the only long form medium that individuals are consuming these days and since they're listening to hour-long podcasts on a weekly basis, it is an easy way for business owners to build strong relationships and develop trust with potential customers. Here's why as a small business owner it's time to get started podcasting.

Podcasting is a more cost effective alternative to video marketing

Producing good marketing videos can be extremely expensive due to the hours spent editing, the cost of video equipment, lighting, sound and backdrops, all to produce a 2-3 minute video. With podcasts you can get started for less than \$100 and still produce high end quality sound.

Not to mention the fact that a lot of people are not comfortable in front of the camera, which as a result can hurt your business and reputation.

Podcasts are highly engaging

Even though your listeners aren't a part of the conversation they feel like they are getting to know you on a more personal level. When someone chooses to spend 30-60 minutes with you every single week, they begin to feel like you are a part of their life, creating a lasting bond with the audience. That, of course, translates to sales.

In a survey conducted by INC.com on over 300,000 podcast listeners, more than 60% of them have bought from something that the podcast host was promoting. This is a direct result of building a relationship between the host and listener. People buy from who they trust!

Podcasts increase brand awareness

Brand awareness is one of the most important things needed for your business. Podcasting helps you by not only sending your episode all over the world but by positioning you as an expert in your field. For example, there are countless real estate agents out there, which one do people choose? They choose who they trust and the ones who they know what they're talking about. You can use the podcast to showcase both of those skillsets to current and future clients.

So, how do you get started podcasting? Simple, buy a microphone and start creating content. If you don't have the time or the knowledge to do it yourself there are a number of full-service podcast production companies out there, or you can do the work yourself. Now as you can see, it's time for your business to start podcasting.

Justin Schenck is the host of The Growth Now Movement podcast, the founder of www.beginpodcastingnow.com, and a member of Small Business Resource Association



SBRA EVENTS - BE BETTER. GROW FASTER.

TUNE-UP Tuesdays
information. sharing. motivating.



Tune Up Tuesdays 9:30-10:30AM

- 9/8/20 - What can Government do to help you with Congressman Dan Meuser.
- 9/22/20 - The Success Triangle, How Behavior, Attitude and Technique are the Keys to Our Success.
- 10/6/20 - Focus on the win / think big.
- 10/20/20 - Are you prepared for the future financially?
- 11/3/20 - Healthy You-Healthy Business.
- 11/17/20 - Making social media WORK.
- 12/1/20 - The Law and Small Business.
- 12/15/20 - Is your tax information ready?



120 MINGLE NETWORKING

• 9/15/20 5:00 - 7:00 PM
Check sbrassociation.com for location

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USE A PROFESSIONAL CLEANING SERVICE TO ENSURE YOUR FACILITIES ARE AS SAFE AS THEY CAN BE!

CLEANING TIPS

Provided by Gilbert & Claudia Nazario, Clean Floors & More, LLC

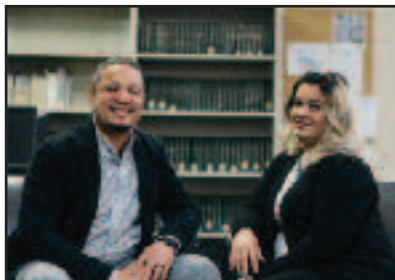
With concerns about the health and safety of school students even more pressing than before, many parents are turning to alternative education options, including the smaller classroom sizes offered by many private schools.

Private schools have just as much at stake in keeping their staff and students healthy as any bigger facility, and all school cleaning routines need a major overhaul from the more casual checklists you may have had before the COVID-19 outbreak.

While cleaning, including mopping, emptying trash, and wiping off door handles may have been the norm for custodians of the past, today's health scares require the awareness that bringing in a professional cleaning service like Clean Floors & More may be the best way to ensure your facilities are as safe as they can be.

The Centers for Disease Control and Prevention (CDC) confirm that COVID-19 spreads through the respiratory droplets coming from an infected person coughing, sneezing, or even talking and can land on surfaces where they may live for hours.

A return to school may mean a rise in the worry for parents, staff, and students who dread the threat of the coronavirus affecting them or their families, but the good news is that quality cleaning and disinfecting can reduce the spread of the dangerous germs.



Gilbert & Claudia Nazario

Despite the best intentions of school custodians who may be school employees, professional cleaning services focus on learning the best methods and products to use to ensure the healthiest outcome for their clients.

With the rise in demand for a smaller private school environment, it becomes even more important for school administrators to understand the importance of both keeping the facility looking clean but following through with the disinfecting that professionals can provide to reduce the spread of infection.

A professional cleaning company can even go the extra step with electrostatic disinfecting when appropriate, a means of disinfecting a large area, creating uniform coverage of the all targeted surfaces.

Partnering with a representative at Clean Floors & More to keep a school at its healthiest means customizing your schools needs and budget to best serve our country's most precious national resource, our children.

For additional information, please call 484.599.2751 and visit: www.cleanfloorsandmore.net.



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Set to open this Fall, Arcadia is the area's premier destination for active seniors who are seeking the worry-free lifestyle they want, deserve, and have earned.

Whether you're looking for a vibrant and exciting independent living apartment for yourself or an equally vibrant and exceptionally caring personal or memory care apartment for a loved one
- we can't wait to meet you!

Especially now, nothing is more comforting than being surrounded by family - and that is exactly what you can expect from us when we open in just a few months.

We're a family owned organization with a culture based on a belief that a lifestyle community is more than just a place to live. It's a place to love, to thrive, to enjoy, to improve, to celebrate, to laugh, to cry, and to do it together - **just like family.**



ARCADIA
AT LIMERICK POINTE



Wellness at Arcadia at Limerick Pointe

The importance of health and wellness for seniors is on the forefront of many families' minds recently. Research shows that by nurturing the body, mind and spirit as one, a person reduces their risk of disease and depression, and increases the quality and expectancy of life. Arcadia at Limerick Pointe, Montgomery County's newest retirement community, is embracing these ideals by offering an innovative living experience based on faith and family and wellness.

Arcadia will offer the full continuum of care with 160 Independent Living, Personal Care, and Memory Care apartments developed by Vantage Point Retirement Living. As principal of this family-owned and operated organization, Greg and Rita Stevens' vision for Arcadia was born out of the belief that seniors deserve opportunities for wellness based on a holistic approach.

They developed a unique affiliation with St. Teresa of Calcutta, delivering comprehensive faith-based programming within the community — regardless of denomination and partnered with BAYADA as its healthcare provider for home health and outpatient rehab services. Tiffany LaTorre, Area Director of BAYADA Home Health Care states, "As a non-profit with a strong mission-based culture, BAYADA is proud to collaborate with the wellness and lifestyle teams at Arcadia at Limerick Pointe to help bring their remarkable vision of exceptional living to the senior living space. We're excited to be a part of their innovative team as we work together to ensure seniors are safe, healthy and happy in their new home."

For those living with memory impairment, Vantage Point's trademarked New Directions memory care program focuses on a holistic approach to discovering and utilizing skills that remain in a person living with any stage of dementia and is grounded in a philosophy of respect and dignity for the individual. KC Gale,

Regional New Directions Coordinator says, "Not only does our holistic approach and strength-based program encompass our residents, but we also understand the impact of their care partners and our team members. Therefore, we dedicate time, attention and education to them as well as our residents. Our New Directions memory care program is purposefully developed, intentionally designed and constantly evolving to ensure that as many, if not all, facets of the residents' journey is incorporated into their daily lives with us.

Most importantly, Arcadia's programs would be nothing without input from the residents who call the community home. Arcadia is proud to collaborate with future residents in designing fitness, wellness and recreational programs based on the unique wants and needs of the community population — not what a corporate office thinks should be offered. Newly appointed Recreational Director, Amy McCormick, has been working with seniors for the last 25 years and expresses "I get great joy in spending time with our residents, both learning from them and finding ways to bring them happiness and fulfillment through group recreational programs or individual pursuits. Arcadia's team will also provide culinary excellence in their restaurants, pubs and dining areas by using fresh ingredients to elicit great tasting food without using excessive salt and sugar.

At Arcadia the concept of wellness extends beyond the occasional checkup but is incorporated into every aspect of life for their residents and team members. This pioneering combination of faith-based family values and modern quality of life defines the foundation of Arcadia. For more information please visit us at www.arcadialife.com or reach out to team@arcadialife.com. Arcadia at Limerick Pointe is located at 51 West Arcadia Drive, Limerick PA near the intersections of Ridge Pike and Lewis Road.



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Premier Payroll Celebrates 20 Years of providing better options for payroll.

Premier Payroll was founded by husband and wife team Bill and Dianne March, opening its doors in 2000 in Phoenixville. The dream was to provide a better payroll option than what the big name providers could offer small businesses.

In 2007, Bill and Dianne were joined by their daughter Sarah. Premier continued to grow and moved to their current location in Royersford, PA where they remodeled the National Bank of Royersford. Celebrating their 20th anniversary next year, Premier continues to serve the tri-state area with the notion that customer service goes a long way in payroll and HR.

Premier has partnered with a web-based, cutting edge software provider that serves over 4 million employees worldwide. This allows Premier to provide their 750+ clients the latest technology and upgrades without losing the personal

touch. Calls are always answered by a real person that knows the value of a client's time. Options are tailored to the needs of each customer and each one is walked through every aspect along the way. Premier vows to keep customer service as their priority, as they have since 2000.

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CELEBRATING SELF-IMPROVEMENT MONTH

THE POWER OF YES VS. NO



By Dena Breslin,
Dena B Coaching

Have you heard of the Pareto Principle?? It is a theorem of belief begun by Vilfredo Pareto in the late 1800s,

which states that for most of life events/goals, achievements, 80 percent of the outcomes come from 20 percent of the causes.

For business owners, this principle can be a guiding force for prioritization. We are champion "doers." The most successful businesses not only know how to DO, they know specifically what TO DO.

And, this prioritization, at its simplest form is a YES LIST vs. a NO LIST. A CEO or President knows, based on the company's mission and vision, what to say YES to and what to say NO to. And

the best companies, the best leaders, the best teams keep that in their sights, weekly, monthly, quarterly.

While there may be exploration, research, trial and error, that is also prioritized to the outcomes planted within the Mission and Vision.

Do you have a Mission and Vision statement for your business?? Do you teach it and cast it regularly for your team of employees?

Here are a few simple Yes and No Tips that can serve as the foundation for your Success.

- Yes to setting weekly goals that align to quarterly and annual goals (suggested reading *The 12-week Year*)
- Yes to asking GREAT questions vs. mediocre questions of your staff and team (suggested reading, *Leaders Ask Great Questions*)

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- Yes to encouraging ebb and flow from your employees, making sure they know how to rest and recover, heck, celebrating that! In fact, Celebrating MORE with your teams and staff!
- Yes to a culture of continuous learning. Add it to the job descriptions. Most of all knowledge is Free today.
- No to incessant phone usage/social media swiping/wasted time
- No to donuts in the breakroom ALL THE TIME. What else would be worth having and sharing at breaks?? I'm guessing you are wise to this hint.

- No to gossip. Period.
- No to lazy thinking. "I don't know, or it's not my job" is so outdated. Go above and beyond, often. Heck, isn't that the POINT of having a Smart phone attached to your hand?

Now take this bit of inspiration and consider what 20 percent you're committed to spending 80 percent of your time on.

For a Mindset Reset, or a Leadership workshop for your team, Contact Dena Breslin, via www.denabcoaching.com or reach out via LinkedIn or Facebook.

PUT ME IN COACH



By Rick Wolf, Servant Leader, Embrace the Challenge, LLC

Do you remember the lyrics from John Fogerty's 1985 hit, 'Centerfield'? "Put me in coach, I'm ready to play today. Put me in coach, I'm ready to play today. Look at me, I can be centerfield." How many of us remember a great coach that served to inspire and help us grow? The "coach" could have been associated with a particular sport, talent, or academic pursuit. "Coach" initially helped us to develop a skill. As we gained confidence, he/she helped us begin the fine-tuning process that took the skill to another level. Usually at this point someone with "credentials" assumed the coaching role. Not only could they refine and improve our skills, but they taught us to begin the self-reflection process that enabled achievement at a higher level. Equally important, they understood how to "get in our heads" They helped us realize that our mental preparation for a competition was as important as our skill preparation.

Here's my question; if we know the value of coaching, why do so many of us abandon the practice as we move into our respective careers? We expect a professional athlete, musician, vocalist, actor or actress to routinely work with a coach, but why not our physician, lawyer, financial advisor, child's teacher, or someone else from whom we receive services? Why don't we get coached?

The reality is coaching begins with you. It starts with a desire to improve yourself and others and grows from there. It can become formal or informal, however remember this, the greater your investment, the greater the yield. A coach can make an incredible difference in your life. You will realize it the day you look them in the eye and say, "Put me in coach, I'm ready to play today!" Have a great week and Embrace the Challenge. PS: If you were wondering, yes, I have a coach!



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of our staff's needs of having a successful work/home life balance. We address this via flexible schedules and ability to work from home. We offer professional bookkeeping and accounting services as an option for local nonprofits and small companies.

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COVID 19 AND BUSINESS INTERRUPTION INSURANCE

What Do Small and Medium Businesses and Nonprofit Organizations Need to Know to Make Informed Decisions?

By Craig R. Blackman and Corey S. D. Norcross, Stradley Ronon Stevens & Young, LLP

With the onset of COVID-19, attention has turned to business interruption (BI) insurance and the limits of its coverage for the economic damages caused by the pandemic. COVID-19's spread has caused governments to issue shut down orders that, while flattening the curve of virus transmissions, has also shuttered businesses and damaged national and local economies. With all the buzz and conflicting commentaries on BI, small and medium businesses and nonprofit organizations should prepare to work with their lawyers, board members, consultants, and trusted constituents to determine the availability of such coverage.

BI Coverage Basics

BI coverage has long been an important component of most commercial insurance coverage programs, including those purchased by small and medium businesses and nonprofit organizations. The coverage is generally included under most package policies for such businesses, or as an endorsement to a property insurance policy. BI is a specialized form of first-party insurance designed to cover a business for lost income arising from the inability to continue its normal operations and functions. To trigger BI coverage, a claimed loss generally must result directly from a specified peril which causes damage to a specified property at a particular location. It is intended to it compensate a company for income it would have earned had a covered loss event not taken place.

The types of losses commonly covered by BI insurance include:

- **Business Income.** This replaces income that would otherwise have been earned by the business had no loss taken place. Operating expenses, like electricity and phone, as well as employee salaries, may also be covered;
- **Extra Expense.** This pays for certain types of expenses necessarily incurred by the insured during the restoration for the property out of which the business interruption arose in order to get running again;
- **Contingent Business Interruption.** This is an extension of coverage designed to cover loss of income due to property loss at a key supplier or customer location; and,
- **Civil Authority.** This provides coverage for loss of business income and extra expense sustained as a result of governmental denial of access to the insured's property. *This component is the one most at issue from COVID-19 business closures and related income losses, and will be discussed in greater length below.*

(Continued on page 50)

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COVID 19 BUSINESS INTERRUPTION INSURANCE

(Continued from page 49)

Triggers for BI Coverage

Simply having BI coverage is only the beginning of the analysis. The next step is to determine whether the coverage applies to a particular situation. While such coverage is contractual in nature, and thus likely to turn on the specific terms of the policy, there are general rules that apply in most instances.

The typical BI policy requires that the loss result: (1) directly from (2) a specified peril which causes damage to a (3) specified property (4) at a particular location. The interruption must also be: (5) reasonably limited in duration and must (6) occur within a particular time frame. As goes almost without saying, virtually all policies require that (7) the interruption of business be necessary. And finally: (8) the subject loss must not be subject to any policy exclusions, such as the virus exclusion added to most BI policies following the SARS episode nearly a decade and a half ago.

In order to trigger BI coverage, there typically must be some actual damage to or loss of covered physical property. The nature and extent of physical damage necessary to trigger BI coverage is a particular area of dispute between insureds and insurers in a COVID-19 claim setting. Also, depending upon the particular policy language at issue, courts generally limit BI coverage to losses resulting from damage or destruction to the particular location (or contingent location) listed or described in the policy. This might include contingent BI coverage for physical damage occurring at property other than the insured's, such as an insured's supplier and/or customer location. Of course, whether physical damage has occurred at the appropriate location to trigger coverage is also a disputed issue in COVID-19 claims.

The essential questions raised by insureds in many COVID-19 BI claims are: is there actual property damage to a covered physical property (or contingent location) as a result of a prophylactic

government closure order in the absence of any actual virus infection at that business; and, if there is an actual virus infection at the affected location, is that physical damage triggering BI coverage?

BI Litigation Developments

Businesses experiencing financial losses due to disruption arising from the COVID-19 pandemic moved quickly to make claims for BI coverage. Many of these claims have been denied on multiple grounds, including the absence of damage to or destruction of a covered property and the application of a virus exclusion (a virus exclusion was added to most BI policies following the SARS outbreak nearly a decade and a half ago). Numerous for-profit and nonprofit entities have commenced litigation challenging the coverage determinations made by their insurers. Some of these entities have sought to accelerate or consolidate such claims through class action litigation or other procedural devices that seem neither feasible nor appropriate to resolve BI claims for a multitude of substantive and procedural issues.

BI Legislative Efforts

While affected organizations and the insurance industry grapple with the current wave of COVID-19 BI claims, state and federal legislatures are also attempting to address such claims. At the Federal level, Congress is in the early stages of working on a bill that would establish a Federal reimbursement program for COVID-19 related coverage losses. The proposed legislation, currently named the Pandemic Risk Insurance Act of 2020 ("PRIA"), is modeled on the Terrorism Risk Insurance Act ("TRIA"), which provides an umbrella of federal reimbursement for excessive terrorism-related losses to insurers offering coverage for those risks. PRIA would provide compensation for BI losses resulting from COVID-19 when the losses paid by the insurers who participate in the program exceed



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\$250 million, but with cap of \$500 billion in any calendar year. As with TRIA, participating insurers would be charged an annual premium for this federal backstop for covered losses that exceed the \$250 million cap.

While potentially helpful to some, PRIA, as a practical matter, may be a band-aid on a lost limb. According to experts from the American Property Casualty Insurance Association, the estimated economic toll of COVID-19 business interruption losses due to government closure orders in the United States may be between \$220 billion and \$383 billion *per month* for small businesses, and the insurance industry could see as many as 30 million COVID-19 claims from such organizations.

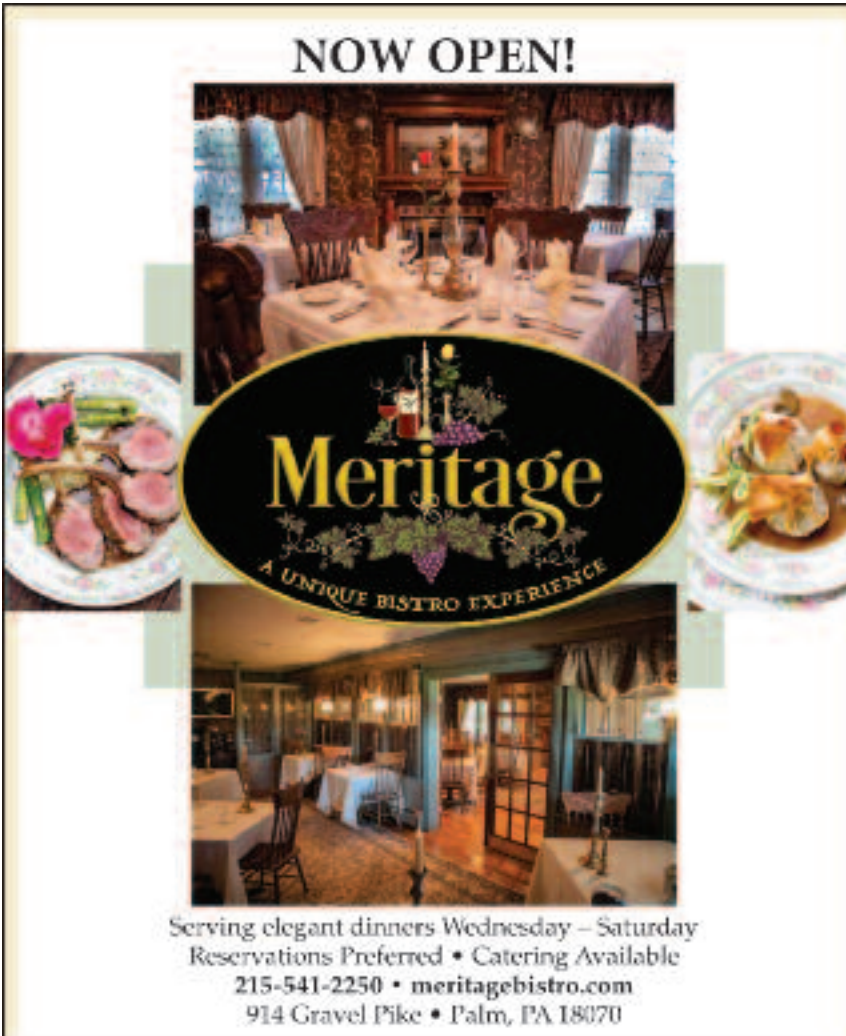
Several states are also attempting to tackle the issue of COVID-19 coverage under BI policies. For example, some states are considering legislation that would require insurers to provide COVID-19 related BI coverage, even if it would negate the terms, conditions, provisions, and exclusions of an existing policy. Should such legislation pass, constitutional challenges are expected. For example, insurers may look to Article 1, Section 10 of the U.S. Constitution, otherwise known as the Contracts Clause, which provides that a State is not allowed

to pass any law that "impairs the obligation of contracts." Challenges based on state constitutional provisions also are expected to ensue.

Other states are taking a different approach. For example, there is draft legislation in Pennsylvania that purports to legislatively interpret key BI policy language in a way that would potentially force coverage for COVID-19 losses. At its heart, the draft legislation would determine that the "direct physical loss, damage, or injury to tangible property" generally required to trigger BI coverage includes the presence of the COVID-19 virus in the subject building, office, retail space, structure, plant, facility, commercial establishment, or other business activity area. The draft legislation further proposes very broadly that the presence of the virus in the affected location can be established by the insured's showing that an infected person was present or the virus was otherwise detected in either the business itself or in the municipality in which it is located. The draft legislation also provides that the March 19, 2020, Closure Order issued by the Pennsylvania Governor is a civil authority order issued due to physical damage at or in the near vicinity of the businesses impacted by that Order.

(Continued on page 52)

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COVID 19 BUSINESS INTERRUPTION INSURANCE

(Continued from page 51)

Conclusion

The current state of BI coverage issues raised by COVID-19 is very much in flux. Unfortunately, litigation and legislation are unlikely to resolve these questions anytime soon. Such processes are inherently lengthy and could last years.

For that reason, it is important for small and medium businesses and nonprofit organizations to understand now whether they have BI coverage and determine the scope of any such coverage in consultation with experienced insurance industry professionals. Given the developments that are certain to occur in the coming days, weeks, and months, both in courts and in legislative chambers, you should remain in contact with your professional advisors as these processes play out. These entities should undertake these efforts even if there are questions regarding BI coverage for COVID-19 losses. Because of the unprecedented nature of the COVID-19 pandemic and the extraordinary efforts that have already been undertaken to address it, the possibility exists that coverage may become available as litigation and legislative efforts evolve.

About the Authors:



Craig R. Blackman is a partner and co-chair of the Insurance Practice Group at Stradley Ronon Stevens & Young, LLP, in Philadelphia, PA. He focuses his practice on a variety of insurance industry issues, including commercial and personal lines, environmental, cyber, flood, directors & officers, and errors & omissions. He can be reached at cblackman@stradley.com or 215.564.8041.



Corey S. D. Norcross is an associate at Stradley Ronon Stevens & Young, LLP, in Philadelphia, PA. She focuses her practice on complex civil matters before the trial and appellate levels of state and federal courts as well as arbitration forums. She has represented corporate, nonprofit, higher education, and government clients in a wide range of cases. She can be reached at cnorcross@stradley.com or 215.564.8742.

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SIGNING CONTRACTS ON BEHALF OF CORPORATE ENTITIES



LEGAL PERSPECTIVES

By Joshua D. Macel, Esquire, Wolf, Baldwin & Associates, P.C.

My friend, Mary, is a self-employed seamstress who started her business at home and operates out of an attached garage that she converted into her sewing room. New curtains hang gracefully from the rafters, pillows lie in a pile beneath the windows, and thousands of colorful sample swatches overflow from the shelves. Mary's shop is my daughter's favorite place to play, and not the kind of room where liability jumps out at you like it does each time you enter a warehouse. I can understand why, for years, Mary didn't bother to create a separate business entity because her exposure to risk seems low and her clients are all word-of-mouth.

(Continued on page 54)

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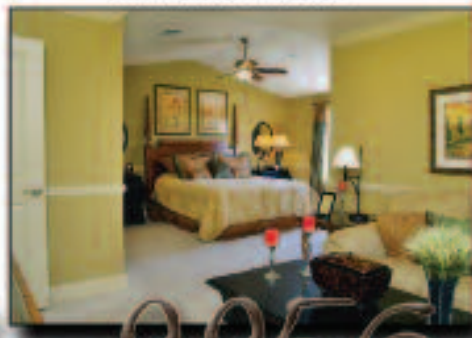
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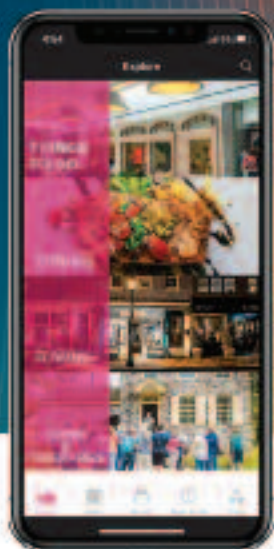
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LEGAL PERSPECTIVES

(Continued from page 53)

Last December she asked for my help, not as a lawyer but as free labor. A family had ordered custom window treatments for their recently restored, spacious stone home and Mary needed help installing it all in time for Christmas. As she and I teetered atop a 15-foot scaffold tower (borrowed specifically for this install), I couldn't suppress my inner-lawyer. Truthfully, I was more concerned about dropping something than I was about falling. As you can guess by now, I strongly suggested to Mary that she form an LLC that week for reasons that were suddenly very clear — to avoid personal liability.

If you formed your own company, chances are you did it for the same reason. But simply creating an entity does not mean the owner is off the hook, and even employees face personal exposure for acts that are meant to be on behalf of the company. It is critically important that everyone at the company maintain this distinction, and the rest of this article will highlight one of the most common ways people blur that line.

Every time a company enters a contract, whether it be with another business or an individual, it must be clear that the company and not the person signing

is the proper party to the contract. In other words, the rights and obligations created are the company's. To make this clear, agreements should be in writing whenever possible and state at the beginning that the contract is entered into "by [Company Name], a Pennsylvania [LLC, Corporation, LLP, etc.]" and, most importantly, the signature line must identify the company. A company cannot sign a document (corporate seals exist but most new companies don't have them, and that's for another article), so any agreement must be signed by the company's agent who has authority to enter into agreements on behalf of the company.

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If your internal documents do not already identify who has authority to bind the company, update them now.

Here is where most mistakes are made — the signature block. I cannot stress strongly enough that business owners and employees should never sign a contract on behalf of the company that does not first state the company name, include the word, "By" before the person's signature, and identify the person by name and title below the signature line. Like this:

JD MACEL CAMPING AND BEACH SUPPLY, LLC
By: _____
Joshua D. Macel, Managing Member

The title and authority of the person signing will vary depending on the type of company and the internal decisions concerning authority to contract. But this is not just a formality. I was involved in a case a few years ago where the manager of a small realty company was found personally liable for over \$200,000 because the written agreement was not clear — even though it was meant to be a company obligation.

In the next few days, take time to find out who has authority to enter contracts for the company (and the types of contracts the person can sign), then look at the introduction paragraph and signature block on your standard forms and update them as needed. The same goes for contracts proposed by other persons and businesses. Do not sign unless you make it clear that the company is entering the agreement. It is okay to handwrite that information above your name if there is not a blank line pre-printed.

I hope what I said makes sense and sticks, and helps individuals do what their corporate entities are supposed to do — help them avoid personal liability. If you have questions, you should reach out to an experience business attorney. I, for one, am happy to help, and at the very least I can send you to a good window treatment lady.

Joshua D. Macel, Esquire recently joined in the law firm of Wolf, Baldwin and Associates, P.C., with offices in Pottstown, West Chester, and Reading, and concentrates his practice in small business representation and civil litigation. He may be reached by calling 610.323.7436, or by e-mail at jmacel@wolfbaldwin.com.



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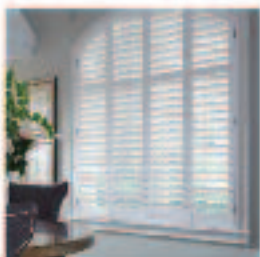
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YOUR SLOW TECHNOLOGY COULD BE COSTING YOU CUSTOMERS

DIGITAL CUSTOMER SERVICE AND YOUR RESPONSE SPEED



TECH TIPS

By Kelly McNeil, TechBldrs, Inc.

Technology has changed everyone's habits- including the habits of your clients and customers! We expect to get what we want almost the exact moment that we want it, especially Millennials and Gen Z who have grown up with technology at their fingertips. People use multiple devices to browse, read reviews, compare prices, and ask for recommendations before moving on to actually purchasing a product or service. That leaves your company with a lot of opportunities to impress future customers — or give off the wrong impression entirely.

What can you do to ensure that a bad Google search or customer review doesn't ruin your reputation? You can have strong digital customer service, for starters! But you might be surprised to learn about the significant role your technology — and its speed — has on your ability to leave a positive lasting impression on your clients.

What is digital customer service?

Digital customer service means creating a positive impression on your potential customers through the sum product of all of their interactions with your company, from social media to reviews to your company website. Things like messaging with a company representative via your website, browsing social media sites, or watching videos about your company or products may all be part of a future customer's digital customer service journey. Every piece fits together to form the completed puzzle of your comprehensive

digital customer service strategy.

Making customer service digital means more than just creating a company Facebook page and calling it a day: to offer great customer service digitally, you need to make sure you maintain your standards, too. According to a recent study by the Northridge Group, a staggering 72 percent of people would switch to a competitor after just one bad experience with a company. Meaning that your customer service could be the difference between a lost client and a lifelong customer!

Why should you care, and what does your technology have to do with it?

Consumers increasingly expect to be able to communicate with businesses the same way they communicate with friends, family, and colleagues: via apps, messaging platforms, and social media.

(Continued on page 58)

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TECH TIPS

(Continued from page 56)

You need to change your customer service to meet the generational demands of your clients, as well. Relying on the same old traditional customer service strategy that you've used since the beginning of time isn't going to cut it when it comes to attracting younger customers! Millennials and Gen Z represent a significant portion of the market, and responding to this age group is extremely important for your company's reputation.

Take texting and using other messaging applications, for example. According to a recent Gallup poll, texting is the dominant way of communicating for under 50. "Sending or reading a text message" is the preferred method of communication for 40 percent of the people surveyed, and the number is even higher when it comes to Millennials (the most prominent generation in the workplace, as of 2015). If you don't offer some form of text or messaged-based support (aka a part of your digital customer service strategy!) then your company is already missing out on contacting potential customers!

So where does your technology come into play? Well, do you think you can keep up with the demands of managing multiple avenues of client contact on slow, aging computers, or with a weak internet connection? A slow response time — exacerbated by your technology — can be a death sentence for a positive customer experience. Just think about when you call a company and you're put on hold for an hour: even before interacting with anyone at the company, you already have a bad experience due to their slow response time. The same thing can be said about your business, if your out-of-date technology means you can't respond to customers when they need!

How do I start?

If you're worried that your slow, out-of-date technology is serving as more of a hindrance than a help, it's time to get a plan in place to replace it. With decades of IT planning under our belt, TechBldrs recommends a yearly review of your computers and other technology. Think of it like a yearly physical with your doctor: you want to

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check on the health of your systems to make sure that everything is running as it should be, and that your company's productivity — and your ability to respond to your clients — isn't being affected.

There are a few easy steps you can take to start increasing your digital customer service presence today. Firstly, if your business doesn't have a Facebook page, go make one! There are over 60 million active business pages on Facebook, so you'll be in good company. The ability to engage with a company over social media has become a necessity in today's social media-obsessed world. People expect to see companies on Facebook, and appreciate the convenience of being able to message companies on Facebook to get answers to their questions. Make sure you keep your page updated with information about your company, holiday closings, sales on products and services, and other things you think your customers and clients would find interesting.

Another necessary step is to create a listing for your business on Google. By making a Google business profile, you can easily engage with people who

search for your business specifically or search for businesses like yours. Adding your business address, your website, your hours of operation, and your telephone number will make you seem accessible and will allow customers to easily contact you — a convenience that today's quick-acting population will appreciate!

There are other businesses that do what you do, and offer similar products. That's why your differentiation needs to be more than following traditional customer service strategies. Making yourself and your company accessible with fantastic digital customer service can offer clients a lasting connection and put a smile on their faces for years to come.

Interested in an IT plan to assess the health and productivity of your business systems? Have any more questions about digital customer service (including how to make sure that customer information is secure!), cybersecurity, or managed IT services? You can call TechBldrs at 610.601.8017 or email us at info@techbldrs.com. And remember to check out our blog at www.Techbldrs.com/blog for more tips!

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PLACEMAKING IN TWO DIFFERENT DIRECTIONS



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

There has been an uptick in towns and cities, allowing open-air dining to increase capacity/distancing issues in restaurants. There was a need to react quickly in a situation where there is a possibility that losing the

downtown retail trade that was developed is possible.

It brings into focus how slow things move in government. If these kinds of decisions can be made in a crisis, why does it take so long when things are not in emergency mode? It is puzzling that programs can be developed, making decisions at lightning speed when it usually is a long process.

I look at the Paycheck Protection Program and how fast they moved to adapt an existing program (7A loan) for relief. I see the world reacting to the virus, and changes seem to be happening at a record pace as people cannot meet in person, and things need to be moved forward with some level of haste.

In the case of letting restaurants survive in downtown was an easy one. The streets of downtown are where people get to know each other, where people meet to share a collective experience. Adding life to a street is essential for a successful revitalization, and outdoor dining does that. The retail feeds off the restaurant trade, even if it is a future purchase secured through a little window shopping a week before.

The outdoor dining to achieve proper spacing between people has been replicated time and again throughout the

world. It was a phenomenon that probably will be more beneficial in warmer climates come the winter.

Maintaining the economic base is imperative while we sit out the virus, but the draws of the downtowns have to be preserved. Sooner or later, there will be many vacant stores, which will signal economic decline for the municipality.

But really, the innovation with the virus has been telecommuting and the introduction of zoom meetings in place of real-life meetings. I would suppose that the question is still unanswered if people need to show up for work in person, or can an organization function remotely? In cases like dense cities, that would mean decentralization of the workforce leading to the functional obsolescence of the foot traffic that spurs the food and beverage trade in the cities.

The food and beverage trade in the suburbs is a different story. In those cases, they are the anchors of downtown.

In many cases there are no large office buildings and the foot traffic is drawn by the restaurants and pubs. It makes my idea for art and entertainment in Phoenixville look good. But if you look at

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it in hindsight, with all the information, you know that I tried very hard to bring office buildings downtown.

Restaurants are the lifeblood of the smaller commercial districts and help the property tax assessment if they are a prosperous district. The kind of development that is then assessed on an income basis versus a comparable sale data model. It is crucial to school districts, and the governing bodies to have that kind of revenue to keep the property taxes low on the residential properties.

All that being said, it appears there is a reason for governing bodies across the globe to be concerned about losing their restaurant base. It is particularly true as the heyday of the malls seems to be coming to an end. Retail will most likely go

where the people are, and we have become a society that values the treat of a dinner at a local restaurant.

The problem is going to be for larger cities like New York City, which is experiencing an exodus based partly on the social climate and from the standpoint that remote work is now possible and can be done anywhere. Maybe it will be an attraction in the coming years that the requirement to show up only once in a while to fulfill your work obligation.

My wife is a good example. She is the Director of International Programs for Temple Law School. And she is now on a one day a week in town and the rest of the days remotely through the use of zoom and other computer applications.

(Continued on page 62)



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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 61)

It impacts SEPTA budget as she does not have a rail pass any longer; she does not get lunch near the university any longer, as her commerce in the city has changed to commerce in Chester County. It also impacted the beauty salon as she does not trust that kind of intimate contact any longer.

The virus seems to have changed things quite a bit and having different outcomes for different situations and population distributions is a sure bet. The good part about it is that it has made the government more responsive. People in positions of authority have to make decisions without the benefit of a \$20,000 study, telling them to do the obvious.

Smaller communities seem to have secured a decided advantage in their ability to direct their future. Widespread unity in preserving their base is in sharp contrast to the larger cities as they watch their retail and commercial economic base be burned or looted. It makes you think that just like the white "housing" flight after the 1968 riots, there will be a white "capital" flight from the cities as

the office building is made somewhat obsolete. It appears this is going to be a problem for larger cities, but will work to the advantage of the smaller cities and boroughs as the capital has to go somewhere.

People think that all the fires, smashing public art in protest, and anti-white rhetoric will show the world the inequity of American culture. I believe it will worsen the plight of minorities in the city as the professional job locations disappear. The related service jobs will fade into oblivion with the abandonment or large-scale cut back in office space. Combined with the defunding of police and an effort to "cancel culture" that offends them, people in the city are going to find the government unable to act based upon budget restrictions.

A grim Hegelian dialectic prediction, but it is the tale of combing two random instances of change, which will result in a random synthesis rather than the postulated thesis.

Barry Cassidy is a freelance grant and economic development consultant. He can be reached at barrycassidy@comcast.net.



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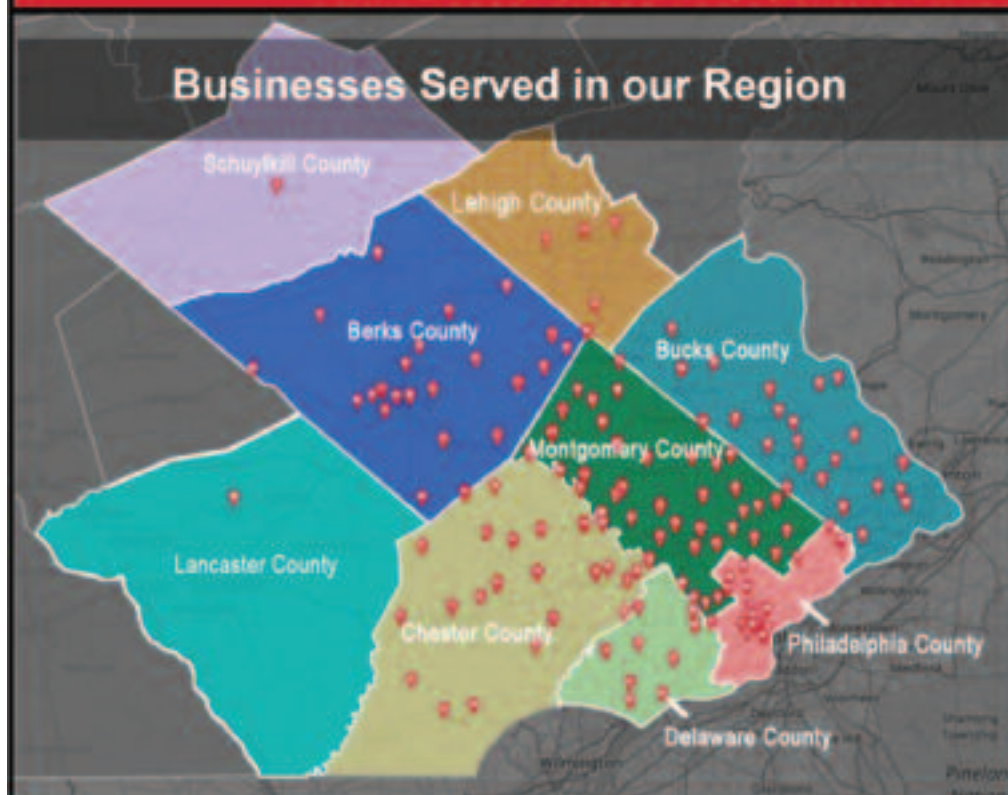
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