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BUSINESS SPOTLIGHT



The Empire Group: The Power of Change

Change is inevitable; it can make or break a business. The businesses that use it as a driving force for growth are the ones that discover new markets and gain customers. They don't let it hold them back, but rather it makes owners and employees work harder, to be more creative in finding solutions. The Empire Group was built on this principle.

In 1955, Harry "Whitey" O'Neill founded Empire Wrecking. Based in Reading, the company specialized in demolition and excavation and would become the cornerstone of the Empire Group's success. In 1972, Whitey's son, Harry O'Neill, III, took over the business, which eventually became Empire Services. Todd O'Neill, Harry's brother, joined the business in 1980 and he currently serves as Executive Vice President of the Empire Group. The idea to create another company formed when the crew encountered hazardous waste during a job. Instead of putting the job on hold and adding costs to the customer, it was decided that a new company should be formed to tackle the issue. In 1988, Elk Environmental Services (Elk) was founded to solve the problem.

With the right skillsets and specialized equipment, Elk soon became a company known for providing turnkey services for environmental issues. Elk's services grew to meet the needs of their customers, whether they needed hazardous waste transported or a spill cleaned up from an overturned tanker. They adapted to meet the ever-changing environmental regulations to stay in full compliance. Safety is also an important part of Elk. A health and safety service was started, offering 40 OSHA, DOT, RCRA, and Hazardous Waste training programs to the Empire Group employees as well as other companies. As Elk and Empire Services evolved, additional changes were on the horizon. These included the creation of the rest of the companies under the Empire Group.

The need to transport the materials from Elk and Empire Services jobs arose. Thus, Delaware Valley Contractors, Inc. (DVC) was founded in 1990. A full-service trucking company, DVC took care of the transportation issue with its fleet of trucks. Today, it transports bulk materials and equipment to contractors and developers. The disposal part of the equation was solved by forming Berks Transfer in 2002. Berks Transfer was built to accept municipal, residual, and construction waste and has been attracting customers from Eastern Pennsylvania, New Jersey, and New York.

The most recent addition to the Empire Group is Delaware Valley Utility Contractors, Inc. (DVUC). It was founded in 2011 to fill the need to supply utility services in New Jersey and Pennsylvania, such as directional drilling; new utility installations, which include sanitary sewer, storm sewer, and water lines; emergency utility repairs; vacuum excavation services; utility verifications, UGI-certified pipe fusion and installation of gas mains.



The Empire Group has changed a great deal since its beginning 65 years ago. The changes sparked the creation of five subsidiaries as well as new services, providing customers with a high level of satisfaction. "We strive to provide an exceptional customer experience, in which we can utilize our subsidiary companies for issues that can occur at each phase of a job," says Todd O'Neill, Executive VP. The Empire Group is constantly looking to expand its services to meet the needs of their customers.

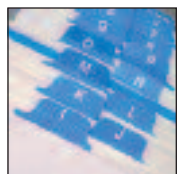
The Empire Group is headquartered at 1440 Carbon Street, Reading, PA 19601. For additional information, please call 610.372.6511, and visit www.esreading.com.



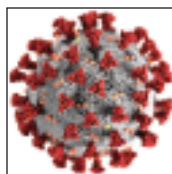


PHOTO BY STYLISH IMAGES

Cover Story: *With an emphasis on improving members' financial standing, use of cutting-edge technology, and plans for a new, state-of-the-art headquarters, the 59 employees of Riverfront Federal Credit Union, 430 South Fourth Street in Reading, have taken this philosophy to heart.*



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Riverfront

FEDERAL CREDIT UNION

By Kathy Hunt



Credit unions are renowned for their commitment to their members and their “serve people, not profit” approach to banking. With an emphasis on improving members’ financial standing, use of cutting-edge technology, and plans for a new, state-of-the-art headquarters, the 59 employees of Riverfront Federal Credit Union, 430 South Fourth Street in Reading, have taken this philosophy to heart. In fact, for over 70 years it has been Riverfront’s primary goal.



THIS PHOTO PROVIDED BY RIVERFRONT FEDERAL CREDIT UNION



Tim McLeod – Chief Executive Officer; Anthony Pomponio – Chief Lending Officer; Jamie Denunzio – Chief Operating Officer; Jeff Chelius – Chief Financial Officer.

PHOTOS BY STYLISH IMAGES

“Our mission has been to put each of our members in a better financial position,” said Tim McLeod, President/CEO of Riverfront Federal Credit Union. “We live our mission. We come to work every day with this goal in mind. Most of us take it home, too.”

Riverfront’s Chief Lending Officer Anthony Pomponio added, “By working towards this goal with every interaction we have with our members, it puts us ‘top of mind’ when members think about Riverfront. We are always getting letters and emails about our excellent customer service. Every time I see it, I realize that we’re living our mission.”

Providing cutting edge technology for its members

Technology has played a large role in advancing the credit union’s mission. Understanding that technology makes financial transactions easier, faster and more efficient. Riverfront has provided its members with an array of innovative tools. These include the mobile payment app Riverfront Pay, a mobile banking app, online banking services, and Riverfront Live video banking.

“Now it’s as simple as pushing a button on your mobile device or your laptop,” said McLeod. “You can actually speak with one of our financial service representatives face to face, apply for a loan, add services and update your information. . . We’ve come a long way with banking,” he said.

Jamie Denunzio, Chief Operating Officer at Riverfront, added, “Video banking enhances what we already have with online banking and our mobile platform. It puts you face-to-face with a representative, so you’re having a warm conversation with the person.”

Through video banking, members can observe an account or other service being opened for them. Using their mobile phones, they sign the necessary documents and watch in real time as their services activate. No longer do they have to wait for an email message signaling that their transaction was completed. By the time that they’ve ended the call, the service is active.

“To us, that’s cutting-edge technology,” Denunzio said. “It takes Riverfront into what will serve the next generation and the future needs of our membership base.”

To access video banking, no special software is needed. As long as a member has a laptop, tablet or smart phone with a camera, it’s a simple click on the device. With that, video banking commences.

“The credit union works with technology,” said Jeff Chelius, Riverfront’s Chief Financial Officer. “If you don’t work with technology, you are kind of outdated. We work because of technology.”

Technology enabled the credit union to support its members remotely during the coronavirus pandemic. With roughly 72 percent of its members online and receiving electronic statements, Riverfront was able to reach out and communicate directly with them. Through newsletters, online tutorials, social media posts and its website, it could educate members on how to access services without leaving their homes.

Among the handy topics covered by Riverfront were how to enroll in online and mobile banking, how to use video banking, make a mobile deposit and what to do when you’re locked out of your online account. These tips remain available in the “Frequently Asked Questions” page of Riverfront’s website, and on its YouTube channel. Its newest mobile app, which was rolled out in September 2020 to allow more credit card access, is now available in their Banking to Go suite. Through its use, a member can achieve all of their service needs without ever entering a branch location.

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COVER STORY

(Continued from page 7)

Riverfront's executives credit their IT department for making these electronic interactions seamless. "For the membership, they didn't see anything that was going on behind the curtain," Denunzio said. "They just knew that they had connectivity to their financial institution. Our IT group, I can't sing their praises enough. They were phenomenal in getting our staff fully functional from home."

Chelius agreed. "Really, wherever a member was and is, with a device and internet access, Riverfront is there with them," he said.

Origins and breaking new grounds

Riverfront Federal Credit Union has a long history in Berks County. It began in 1948 as the RDG Reading Federal Credit Union. Initially, it only served Reading Railroad employees. However, as the decades passed, other organizations were permitted to join and expand the credit union's reach.

In 1987 RDG Reading became Riverfront Federal Credit Union. The new name better represented the growing and increasingly diverse membership. By 2000 the City of Reading had joined Riverfront. In 2008 Riverfront became a community charter credit union, welcoming as members anyone who resides, studies, works, worships, or is a legal entity in Berks County.

"Because of that definition, we do have members in other counties who qualify because they fall under one of those criteria," McLeod said. "We have members all over the country because they'd worked for the railroad and then moved from one state to another and because we have something in the *Federal Credit Union Act* referred to as 'once a member, always a member,'" he said.

At present Riverfront members have two locations at which they can bank. There is the Reading locale as well as a branch at 2001 Museum Road in Wyomissing. Soon, members will have the option of visiting a new, 34,000-square-foot facility in Wyomissing's Spring Township.

"We'd reached an apex," McLeod said. "We knew that we needed a new epicenter. We needed a state-of-the-art facility to house and continue to build our products and services at a higher level. It will be our headquarters, back office, operational element and also our main branch seat. It will be a high performance, state-of-the-art dialogue branch," he added.



Tim McLeod – Chief Executive Officer

McLeod explained that the new branch will have a concierge service. As customers walk into the bright, open lobby, an employee will greet them with a tablet or other mobile device. They will then sit down and discuss what the credit union can do to help. It will be a highly personalized service employing 21st century technology.

(Continued on page 10)

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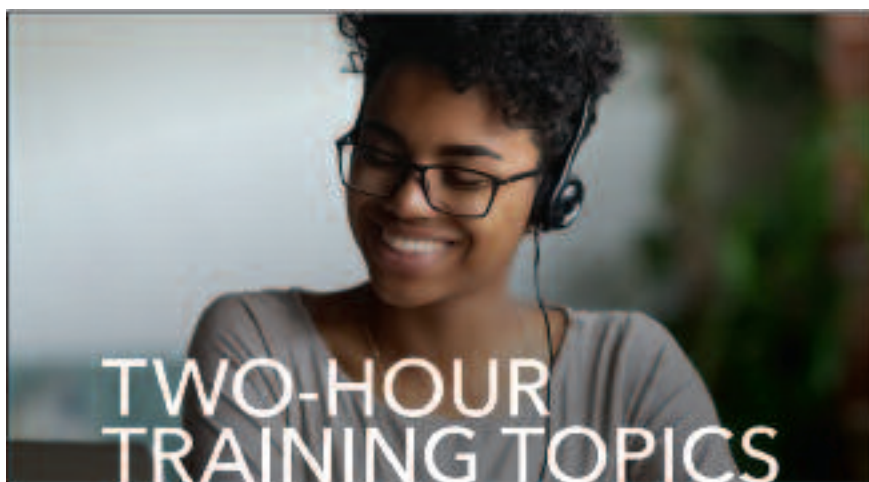
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COVER STORY

(Continued from page 8)

"Our job is to make what you need, or what you may not know you need, easier for you to achieve," McLeod said. "On the facility floor we're going to interact with you and find out how best to arrange things for you to have a better financial life. We're a credit union. We're not for profit. We're for people. In following our mission, we're going to provide products and services to help you account for every dollar you earn and help you use those dollars in the most effective way you can," he said. Riverfront purchased the Spring Township location in January 2020. It also acquired property in West Leesport for a branch and is scouting out yet another site in Berks County.

Along with opening a new headquarters, Riverfront is expanding its lending department and business services. By enlarging its offerings, the credit union can aid Berks County businesses with such tasks as refinancing commercial properties, working capital lines of credit, acquiring business equipment and auto loans, and securing business credit cards.

Presently, the total number of commercial accounts is around three percent. Approximately 10 percent of

Riverfront's total loan portfolio is commercial, Chelius said.

"Keep in mind, we have a little over 20,000 members in that percentage and we've only been doing commercial lending for just approaching two years," McLeod said. "When you put it in context, it's a significant number, one we anticipate growing."

Another way of helping out small businesses is through the merchant partner program, which sets up specialized financing for a business's customers. The program also establishes inroads for businesses to connect with potential clients, Denunzio said. "We invite them to onboard with us through membership with securing loan products that match whatever the particular need of the business is. It's something else that we're expanding with video banking that provides a lot of convenience for our merchant partners. For instance, we have a large HVAC company that takes our video banking link out into the field with them. By clicking on the link on an iPad, the customer interacts with one of our reps to apply for a loan and get the approval while the tech is evaluating their HVAC system," she said.



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Pitching in during the pandemic with PPP loans

Another avenue for assisting local, small and mid-sized businesses came in the form of the CARES (Coronavirus Aid, Relief, and Economic Security) Act. This \$2 trillion economic stimulus bill was signed into law on March 27, 2020. The CARES Act included an initial \$350 billion in Small Business Administration (SBA) loans, known as Payroll Protection Program (PPP) loans. These loans provided small businesses with funds for eight weeks of payroll costs, including benefits, and/or eight weeks of interest payments on mortgages, rent and utilities. If at least 75 percent of the money went to pay a small business's employees, the no-fee loan would be forgiven. Otherwise, loan re-payments would be deferred for six months.

Through the Payroll Protection Program Riverfront supplied over \$3 million in commercial loans to roughly 58 small to mid-sized businesses in Berks County.

"This was something that we had not had any experience with, but it was something that was needed to help our

small businesses," Pomponio said. "We literally had folks that we would be on the phone with at night and they would be crying. They had had their small business for 20-plus years, and the banks were turning them down or not responding to them. We knew it was going to be rough, but we jumped in head-first and took care of them," he said.

Denunzio also noted the important role that credit unions played in awarding PPP loans. "There were so many small businesses that got lost by the wayside. While some larger institutions were looking for bigger fish, we extended the small businesses a hand, gave them the opportunity to apply for the loans, worked directly with them to help them through the process, and got them the funding they so desperately needed," she said.

As a result of the PPP loans and the relationships built through them, Riverfront has seen its membership increase. "These businesses see the benefit of joining with us and what credit unions, and Riverfront in particular, can do," Pomponio said. "We work to get them further on their feet and we have a dedicated business development representative to work one-on-one with them."

(Continued on page 12)

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COVER STORY

(Continued from page 11)

In order to help its customers recover and, ultimately, thrive, Riverfront also created its own small business loan, the Restore and Recover Loan. According to Pomponio, it is a working capital line of credit that enables businesses to cover some of their short-term needs as they start to reopen. Among those interim necessities are inventory, equipment and payroll. The application process has been streamlined so that it is easy for small businesses to apply.

The Restore and Recover Loan is available for a limited time. Those interested in learning more about how to apply and what the loan entails should contact the Riverfront Federal Credit Union.

Furthermore, as a show of gratitude to the pandemic's essential workers, Riverfront recently completed a successful used auto campaign. Here the credit union extended free GAP and deductible coverage to essential workers who financed their used vehicles with Riverfront.

"It was our way of saying 'thanks' and of giving back to those in our community who had helped us get through the hardest part of the pandemic," Denunzio said. "We are extremely community focused and have committed ourselves to doing greater good in the communities that we serve."

Along with acknowledging the efforts of community workers, the credit union recognized its own front-line workers — tellers, financial service representatives and others who had gone into the branches to work during the pandemic — with a bonus program.

"I'm former military so I refer to it as 'combat pay,'" McLeod said. "We did

arrange and pay a bonus as a token of our appreciation for them holding the line. I'm very proud of them and the fact that with staying open this entire time we've had no employees, to date, contract the virus. I'm very proud that our employees are doing the right things and following the CDC guidelines," he added.

Continuing to serve and grow

Throughout the pandemic, Riverfront not only worked on PPP and recovery loans, but also remained actively engaged with mortgages, used auto and commercial loans.

"From March 2020 to the present our lending has been extremely busy," Pomponio said. "Looking at the

numbers on a month-to-month basis, we're far exceeding what we did last year in lending and last year was a phenomenal year."

He added that Riverfront had experienced a 10 percent growth in mortgages in 2020 and a 35 percent increase in mortgages since this time last year. According to Chelius, Riverfront's overall loan portfolio growth was 23 percent in 2019. Thus far, in 2020 annualized growth is likewise 23 percent.

For more information about Riverfront Federal Credit Union and its services and products, please visit www.Riverfrontfcu.org or contact Riverfront at 610-374-8351.



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After 20 years in its previous location at the Broadcasting Square Shopping Center in Wyomissing, Van Scoy Jewelers' has moved to a new location at 1121 Penn Avenue in beautiful downtown West Reading. The new location offers a friendly, relaxed atmosphere, with 20-foot ceilings and a beautiful chandelier. Abundant light cascades in from the many interior windows, and the natural light and special case lighting accentuate the jewelry throughout. Store owner Caroline Hill, who has a true passion for the jewelry industry, chose white and gray as the store's feature colors, with navy as a "pop color" to highlight the fireplace and center island. Their bench jeweler is set up in

an area where customers can watch his work being done. Convenient parking is available in their own parking lot and on-street parking.

Though the location is new, the friendly, long tenured staff, fine products and special events Van Scoy Jewelers has become known for remain tried and true. When you walk into Van Scoy Jewelers, you're greeted by a friendly, knowledgeable, and dedicated staff. "We don't view our customers as a one-time transaction... we strive to create lasting relationships with them," Caroline Hill said. "Often, that translates into generations of families coming to us because we care about the quality and integrity of the products we offer."

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The knowledgeable and artistic staff is eager to help and create for customers. They are always staying up-to-date and bringing fresh ideas and gems to the table by attending trade shows and by taking continuing education classes. As a customer, you can bring your own design ideas and collaborate with the staff for a gorgeous finished product.

Van Scoy also offers timely turnaround for repairs and custom-made pieces to be completed and back into your hands. The in-house jeweler has many years of experience and expertise and has spent a good portion of his career working in high-end jewelry stores on the West Coast, specializing in setting diamonds and gems.

Van Scoy also offers a rewards program for customers to earn five percent back on purchases for future shopping. Earn and save even more by participating in the referral program. Keep your eyes peeled for special events and programs throughout the year. These include pop-ups featuring local jewelry designers and other artists, a girls' night with door prizes and the opportunity to create a wish list



for the men in your life to check out during men's night. Men can also enjoy special refreshments and time to bond with the guys. Other special events, programs and speakers are lining up, so keep your calendars open.

Van Scoy Jewelers has received the "Best of Berks" award over ten times which earned them the Lifetime Achievement Award and "Top 50 Businesses" from the Greater Reading Chamber Alliance three times. They are a locally owned and operated small business that has been in business for over 40 years.

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Trellis for Tomorrow Season of Solidarity Campaign Underway

Trellis for Tomorrow uses parks, preserves and gardens as living classrooms to teach skills and provide services that are vital for our communities to become healthier and more resilient. Our programs benefit two primary populations: at-risk youth and food insecure individuals and families. We serve some of the most economically challenged areas of Chester and Montgomery counties and our Food for All gardens provide over 30,000 pounds of organic produce per year to the food insecure across the Greater Philadelphia region.

Trellis for Tomorrow not only focuses on highly scalable, system-based solutions, we do so with an eye to long-term, sustainable impact. We believe that a resilient community is achieved when people not only have the basics — such

as food, shelter, healthcare and education — but when the members of that community also feel a sense of connection to one another and a sense of deep inner purpose and power to change their own lives.

This year, ongoing COVID restrictions mean we must approach our normal fundraising in a new way. During our Season of Solidarity from October 1 through December 31, we have exciting benefits for various donations levels that allow donors to experience a bit of what Trellis does best. To learn more about our organization and to get involved, please visit us at: <https://trellis4tomorrow.org/solidarity/>.



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BUSINESS PROFILE

Embodys Sunoco Service Center

Embodys Sunoco Service Center, located at 1435 East High Street in Pottstown, has been serving the surrounding area for more than 44 years. The business is a family-owned and operated establishment. Owner Terry R. Embodys oversees the nine employees. All makes and models of vehicles are serviced by expert technicians, under the management of Scott Morgan.

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Other services offered by Embodys include: Pick up and delivery of vehicle; PA State safety and emissions inspection; factory-scheduled maintenance;

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SIMPLIFY MY DIGITAL LIFE



TECH TIPS

By Joe Awe, President, TechBldrs, Inc.

Have you gotten your digital life in order yet? With so many options, free or paid, it should be easy! That's what I thought. There are all these Lego pieces. I should be able to put something useful together. But unlike Legos that connect really easily, these various apps and cloud services are more like a 1000-piece jigsaw puzzle dumped all over the table.

Maybe because I'm in the IT field, I have the tolerance to put together the jigsaw puzzle that makes some of this all work for me, so I don't have to put my rapidly shrinking time into remembering where to look. Most people I encounter in business may have access to their emails or keep some of their calendar and contacts on their phone, but they don't have the time to figure out how all of this works together.

And like me, if you've ever had your PC or phone die or get lost, you know first-hand the days I spent trying to recover lost photos, papers, emails and

accounting transactions. Days I've lost forever, just because I didn't have a reliable backup.

I recently came across a small business owner in need of getting their digital mish-mash in order — That is, getting their business and personal emails, contacts and calendars on their work pc, home laptop, phone and tablet to all be in sync and act as one cohesive system. He wanted his employees to use one system, so that he could get all the business information at a glance. Lastly, he wanted to put all his personal stuff into the system, but keep it separate from everyone else.

So, I'll be taking a break from writing about cyber security and how people inflict their own harm, to discuss how I put my systems in order. (By the way, Barnes & Nobles had a major hack-in that they reported on Oct 10, 2020, so if you had an account at B&N, please change your password. Google "TechBldrs Passwords" to see how we teach others to create a hack-proof password.)

Why Microsoft 365?

For this discussion, if you're in business and not using Microsoft 365 (formerly Office 365) by now, you are way behind the times. Numbers don't lie. Microsoft 365 has over 250 million paying customers while Google's Workplace (formerly G-Suite) has 6 million paying customers. It's also the #1 selling product for the Apple's Macintosh.

What this means, is if you love your Apple and Google software, stay in your corral. If you're like 95 percent of the world's businesses and use Microsoft 365, you'll enjoy the benefits of cohesion that the service brings. There's also a set of apps for Android and iOS phones, that makes accessing Microsoft 365 so much more fluid.

For the rest of you, read on.

(Continued on page 20)

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TECH TIPS

(Continued from page 19)

The Problem

Do you have a smart phone? That's your problem. Why? Because even the dumbest of the smart phones are configured by default to use the phone manufacturer's services (apps that come with the phone that you can't uninstall). This means if you don't configure it properly, which people rarely do, all those things you want from your business, won't show up in your phone apps.

The way I fix this problem is to use Microsoft Outlook to consolidate all my emails, contacts and calendars. Yes, I used to have several locations for each.

At a high level, here is what I do.

- Setup security for my Microsoft 365 authentication, because I want to know if anyone is getting into my stuff that shouldn't.
- Move all contacts and calendar entries to Outlook from my phone, Gmail, Hotmail, etc. and remove them from the various sources. Outlook provides the backup of all of my personal and business critical schedules and people info.
- Configure the phone's calendar and contact apps to only use the Microsoft 365 account to display and save information.
- Install the Outlook PC application and the phone App and attach all the various mailboxes (e.g. Gmail, Hotmail, AOL, Live, Yahoo, etc.) into one application. Ah, one ring to rule them all!

- Install OneDrive on your PC to create a backup that you can get through the web, phone or another computer. OneDrive provides a way to get to your older versions for 30 days.

- Because I use them frequently, I also install several of the Microsoft apps on my tablet and phones to get a smoother integration from my PC to my phone (Word, Excel, PowerPoint, OneDrive, SharePoint, Teams and OneNote).

Once I'm done, everything I'm working on is backed up and accessible from my office PC, home PC, laptops, Chromebook, iPad, Android tablet, and my two phones. My contacts are contained in one place along with my calendar. I don't even carry a laptop!

Is it data Nirvana? No, but I spend a lot less time worrying about losing my work and trying to remember where I put that file that I was just working on. The journey has many steps, but the end result was Simplicity.

If you want to get your digital life on track, or If you're stuck and need help, send me an email to: Info@TechBldrs.com. For additional information, please call 610.601.8017 and remember to check out our blog at www.techbldrs.com/blog for more tips!

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Provided by Gilbert & Claudia Nazario,
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Do you know the difference between sanitizing and disinfecting? If you don't, your workplace may not be as "germ-free" as it could be for your clients and employees!

When it comes to understanding the correct cleaning products to use in each situation, it's best to call in trained professionals, but a little knowledge can go a long way for a business owner to monitor and maintain a healthy space.

According to the Center for Disease Control (CDC), cleaning "removes germs, dirt, and impurities from surfaces or objects" and can be accomplished with soap and water, but they describe sanitizing as a process that "lowers the number of germs on surfaces or objects to a safe level, as judged by public health standards or requirements. This process works by either cleaning or sanitizing



Gilbert & Claudia Nazario

surfaces or objects to lower the risk of spreading infection." The U.S. Department of Agriculture reports that sanitizing can occur with a mixture of a tablespoon of bleach to a gallon of water, and that commercial cleaning companies will have other appropriate sanitization products.

But, with dangerous viruses like COVID-19 causing widespread illness and fatalities, disinfecting is the answer for keeping your facility as healthy as possible for everyone who enters!

The CDC says that disinfecting "works by using chemicals to kill germs on surfaces or objects. This process does not necessarily clean dirty surfaces or remove germs, but by killing germs on a surface after cleaning, it can further lower the risk of spreading infection." Trained commercial cleaners are the best bet for properly applying the correct disinfectant methods for your space.

So, to make it short, sweet, and SAFE, cleaning removes surface germs, sanitizing lowers the number of germs, and disinfecting kills germs!

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

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THE IMPORTANCE OF A PROFESSIONAL HEADSHOT

By Don Carrick, Studio 413 Photography

I believe that every person deserves to feel good about how they look. My favorite part of what I do is meeting new people and helping people feel good about themselves and their self-image.

How people perceive you is important. Whether we're conscious of it or not, we all make decisions about people in a nano-second. Today, in-person meetings where you can "wow" people with your charisma and charm are harder to come by; a natural result is that your digital presence is becoming more valuable. Businesses now find each other in different ways, such as social media, online networking sites, and even the publication you are currently reading.

Let's face it, most people don't like having their picture taken. It's uncomfortable, weird, and a little stressful. But if I can help you set that aside for a few minutes, we can capture some amazing pictures together.

Let me give you some tips on how you can conquer your fear of getting a professional headshot and find a photographer that resonates with who you are and what you stand for.

Hire a professional photographer. Review their work, look for consistency and see if you can envision yourself in their style of work.

Find someone who would be easy for you to work with. Personality is especially important so they can help you relax and reveal your authentic self.

Call your top candidates and talk to them prior to booking a session! Make sure you feel like you have a comfortable connection with them.

Ask them how their process works.

If you feel like it's a good fit, then take a deep breath, smile, relax, and book it. That's your photographer.

I believe there is beauty in every person. At Studio 413 Photography, my passion is taking amazing pictures of people when they are at their best. The technical stuff is important, but at the end of the day, it's the expression that

makes the picture. If you make a connection with your photographer and you feel comfortable and confident, it will show in the final results.

I would love to be the person who takes your picture, but if I can help you in your photographic journey in any way, please don't hesitate to call me with any questions; I am always here to help.

SPECIAL OFFER

I am giving away one free session at my studio. To enter, email me at don@studio413.net and make sure to include your best joke and your phone number! I will consult with my select committee and choose the best joke and that participant will win a new headshot!



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The Learning Experience - Limerick

WE CAN BE HEROES, IF JUST FOR ONE DAY

We hear the word "hero" bantered about when talking about those who have been on the front lines during this Covid-19 pandemic, and rightfully so. A hero is defined as "a person who is admired or idealized for courage, outstanding achievements, or notable qualities."

A special word of "thanks" goes out to all the hardworking teachers, teachers assistants and staff at The Learning Experience - Limerick. Their hard work and dedication to their profession is what separates TLE from other day care centers within the Route 422 community. Thank you for the countless hours you commit to the school and for the love and respect you show the little learners daily.



Your dedication to detail and CDC safety protocols during this pandemic have enabled TLE - Limerick Center to remain open and operate in a safe and secure environment since reopening back in June. Masks, daily temperatures, gloves, hand sanitizers, hand washing and social distancing ... these are but a few of the ways the TLE staff operates.

And thank you to the parents who have entrusted their little ones with TLE - Limerick. Your positive spirit and desire to have your children continue to learn, play and grow is what drives all of us at TLE. You are all heroes. Keep up the great work!

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STRATEGIC SOCIAL MEDIA BIOS



SOCIAL MEDIA TIPS

By Theresa Mintzer

Bios on your social media accounts are one way to help potential customers find you. They are also an introduction to your brand. Read on for some tips to make a good impression.

Two factors to keep in mind are the platform and your audience. If you are writing your bio for LinkedIn, it should be more formal and professional compared to writing one for Facebook or Instagram. For all social media platforms, think about key words that someone would use in a search when you write the bio. When potential customers read your bio, they should have a clear understanding of your business and what you will do for them.

Make sure that your branding is consistent such as your picture, logo, colors, and tone. It's a good idea to create a style guide with all of that information.

This will help keep your social media bios consistent and is needed if you outsource it in the future. This helps to make your business recognizable across different platforms.

Don't forget a call to action. It could be as simple as "Join my email list," or "Check out my blog." Make sure to give your readers a link to use. You can change this depending on the season or your current offers. For Instagram, I have a link to a webpage with all my social media information and I make sure to place my current offer at the top. Right now, it is a link to my free Facebook group, 15-Minute-A-Day Social Media.

Every month or two, review all your bios to make sure that the information is current, and the links still work. This can be a great task to delegate to an employee. Good luck with your new and improved social media bios.

For further information, please contact Theresa Mintzer at 484.686.2995; email: bytheresamarie@outlook.com; and visit: MintzerSolutions.com.

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New rotating copper door handles from Copperhead Safety Products

COPPER – COVID'S KRYPTONITE

A silver lining to COVID-19? Yes! Going forward, we're all going to live in a much cleaner and safer world. In both personal and public hygiene, we have become ultra-aware of the need to wash our hands, clean common-contact surfaces, and direct our respiratory exhaust away from others. It's reasonable to believe these fundamental changes will stay a part of our culture even long after we have 'conquered' the current epidemic.

Yet while most facilities managers have been diligent about installing mitigating practices in their buildings, such as wiping down shopping carts and counter surfaces, one common-contact point shared by all facilities has been 'systemically' ignored: the entrance door handles.

A bit puzzling, because although there are many surfaces in any building that are points of *possible* contagion, the one surface that *every* visitor *must* touch is the handle that gets them into their now pristine building. Truth is, it is simply impractical to disinfect the doors between each and every visitor. And certainly not cost effective.

So, is there a material that doesn't have to be disinfected every time someone touches it?

Turns Out We've Known All Along...

The solution to this seemingly intractable problem has actually been with us for thousands of years: Copper. COVID's Kryptonite.

In a recent article in Smithsonian Magazine entitled *Copper's Virus-Killing Powers Were Known Even to the Ancients*, numerous studies are cited that show while COVID and other bacteria and viruses persist on smooth, shiny surfaces such as stainless steel and plastic for many days, copper kills most pathogens on contact, and tougher ones, such as COVID, in as little as ten minutes.*



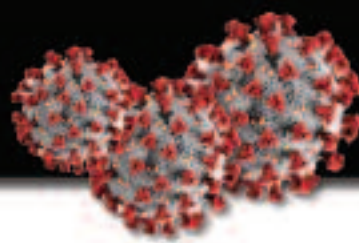
*Smithsonianmag.com
April 14, 2020

A Silver Bullet?

Copper, with odd atomic number 29, has but one electron in its outer shell, and that one lonely electron is looking to hook up with anything it can find. When it comes in contact with bacteria (think E. coli or Staph, etc.), it literally electrocutes the cell wall, bursting it open and killing it instantly.

Many viruses, such as those that cause influenza and the common cold, are also rendered useless on contact with copper. Others, such as COVID, take a little while longer - though those same electrons immediately start sending an unending barrage of jolts against their hardened outer shells, eventually causing a similar breach that leads to total leakage and demise of their deadly RNA.

So why aren't we using more copper now?



COVID-19 Mitigation

Well, in many cities in Peru, a country that still mines and uses copper extensively, they have replaced the stand-poles and handrails on all their new public transportation vehicles with copper. In Israel, they have been using copper in hospitals to replace bed rails, call buttons, and bed trays for years. Clinical studies (NEJM) have shown decreases in infections from those surfaces of up to 81%!



Assorted gym equipment handles at Cuverro.com

New copper products are already here

Google 'copper' and 'anti-microbial' and you'll find a slew of new products designed to help mitigate the spread of contact-spread infections.

DavidLadders, a vendor on Etsy, sells a fine line of copper door-opener tools, that are designed to eliminate the need to touch doors handles altogether. **CopperCompression** sells a facemask infused with a copper weave that kills pathogens traveling through it in both directions.

The most expansive line of copper touch-surface products can be found at **cuverro.com**, which sells products for hospitals and fitness centers, among others. Copper grip surfaces on items such as dumbbells and weight machines eliminate the labor-intensive need to disinfect these contact points between each user.

Your building is clean – your entrance is not!

Facilities managers would likely most appreciate the product line from **Copperhead Safety Products**, which is the only company to date to directly address the issue of providing a clean and safe way for visitors to enter their buildings. The company's Kawneer-type handle upgrades, which replace the original aluminum gripping surface with a smoothly rotating pure copper handle, kills all bacteria and most viruses on contact, and also reduces the pressure required to affect door opening.

Their *patent-pending* Active Anti-Microbial Technology copper handles never need maintenance, as all the rotating components are milled to within 5/1000 of an inch to ensure free rotation at all temperatures. Better yet, they never need to be dis-infected, period. To ward off oxidation, they should be lightly polished once every two to three days. Interestingly, even fully oxidized copper still retains 100% of its anti-microbial properties.



A safer future

Going forward, it's likely we not will revert to our former hygienic habits. It's also reasonable to expect we'll see many more products designed to improve facility safety by incorporating copper into common contagion-point surfaces, eliminating the time/expense of constantly decontaminating surfaces known to be transmitters of pathogens.

And maybe we'll find that silver lining after all.

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RICHARD A. ZUBER REALTY HOLDS ANNUAL PROGRESS MEETING

Rich Zuber, owner of Richard A. Zuber Real Estate, the area's largest locally-owned and operated real estate business, continues its commitment to serving buyers and sellers and the communities it serves and proudly announced during its recent annual progress meeting that the organization has once again been named the winning real estate organization in the Mercury's Reader's Choice Award. The meeting focused on the agency's winning attributes.

"We don't wear our patriotism on our sleeves; we reach out," Zuber said, urging agents and staff to continue to recognize the spirit of American patriotism that is Biblically grounded showcased by veterans, Emergency Management Technicians (EMT's), nurses, doctors, for example. "We take care of each other," he explained.

In recognizing high-level performance, Zuber named five individuals as outstanding in their performance efforts and connecting with clients — attributing their success to their ability to establish positive relationships and trust.

Brian Gilbert was named top producer for the 25th year. Zuber offered that Gilbert is unique in the combination of commitment and efforts to the organization and in providing guidance, direction and assistance to other members of the organization. Offered humbly and without reservation, his professionalism and knowledge of the industry earn him uncommon respect among agents and his clients.

Zuber applauded agent Jody Dolansky as second top producer for utilizing her expertise in bringing added energy and positive spirit to the agency, in making great strides in enhancing digital communication, and in providing opportunities to connect with the community. Organization outreach included a dog adoption event titled "Project HOME" with Boyertown YMCA's Annual Yip N Dip," a "Holiday Light Tour" of homes during the 2019 Christmas season, a "Painting for a Cause" art event to benefit the Mosaic Community Land, a home buyers' seminar, and food drive in conjunction with Veterans Making a Difference.

Zuber commended third top producer Karl Stauffer for his diligence and dogged determination in overcoming unique challenges and concerns. Stalwart and predictable in his efforts to maintain relationships with his clients and in aiding sellers in readying their property for sale are the qualities Stauffer offers that contribute to his long-term success.

Fourth top producer Kathy Morcrette was applauded for her outstanding efforts to connect with the community and highlight the

organization's spirit of patriotism. Zuber emphasized that what sets the organization apart is their commitment to "networking times 10," naming Morcrette as a leading example.

Fifth top producer Gary Pace was named as the agent whose ability to sell himself, his expertise and patriotism serves him well in his networking with clients.

Zuber credited the other divisions in the company for outstanding commitment. JoCarol Zuber and Collette Moyer were applauded for efforts that earned Zuber Insurance special recognition for their high-level sales performance and noticeably few claims.

Tricia Harris and Lois Biehl of the organization's title insurance division Manatawny Land Transfer were recognized for on-going efforts needed to keep current with changing regulations and protocol.

Zuber applauded the TriCounty Plus Appraisal team of Susan Martin, Ashley Jeschonek and Jack Mueller for efforts in keeping appraisals moving forward—mortgage appraisals and also non-mortgage inquiries—in diligent follow up of referrals and in communicating with agents to meet the needs of clients and potential clients.

In the Property Management Division, Paula Babb's hard work and experience — ranging from property management as well as association management—were recognized as efforts resulting in the department's success.

Zuber Realty's agents are dedicated to community service. The agency features a management style that offers training, professional development and support for all agents, freedom from a fee-based arrangement, flexibility offered through a trained and experienced office support staff, and opportunities to utilize assorted creative marketing services.

More than just a real estate company, Zuber Realty offers real estate specialties including seller and buyer brokerage for both residential and commercial real estate, property management, appraisal services, title services, and a full line of insurance services.

With a team of full-time real estate agents and a support staff dedicated to the real estate industry, Richard A. Zuber Realty is unsurpassed in service by any organization in the Tri-County Area. The firm's motto "We work for you!" underscores the company's dedication to full service from dedicated, experienced professionals.

For additional information, please contact Rich Zuber, rzuber@zuberrealty.com, 610.639.0787; or Connie Dolansky, cdolansky@zuberrealty.com, 610.369.0303.

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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

November 2 – Transitions – Leading Through Organizational Change

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

November 3 – Supervisor Training Module 3: Leveraging Workplace Relationships for Organizational Success

Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
8:30 – 11:30 a.m.
6 Weeks on Tuesdays: Nov 3, 10, 17, 24, Dec 1, 8
\$595/person for Chamber Members
\$745/person for Not-Yet Chamber Members

November 3 – Redefining Success During COVID: Mindful Techniques for Managing Stress

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

November 4 – Networking@Noon

Remo Web Platform; 12:00 – 1:30 p.m.
GRCA Member-Only
FREE; Advanced Registration Required

November 4 – The Listening Path: Transforming How Your Organization Listens

Virtual Zoom Meeting; 2:00 – 3:00 p.m.
Free; Advanced Registration Required

November 5 – Women2Women: Anne Corley Baum – Dealing with Different Personalities & Enhancing Yours

Virtual Zoom Meeting; 11:30 – 1:00 p.m.
\$15/person; \$25/person (autographed copy of Anne's book "Small Mistakes, Big Consequences-Develop Your Soft Skills to Help You Succeed")

November 5 – Turning Stress into Productivity in the Age of COVID-19

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

November 6 – Essentials of Effective Leadership

Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
8:30 – 11:30 a.m.
5 Weeks on Friday's: Nov 6, 13, 20, Dec 4, 11
\$695/person for Chamber Members
\$895/person for Not-Yet Chamber Members

November 9 – Developing an Effective Supply Chain

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

November 10 – W2W/FBA: Back to School with Alvernia University – Fall 2020

Virtual Zoom Meeting; 10:00 – 11:00 a.m.
Free; W2W Members & FBA Peer Group Members

November 10 – Mastering the Art of Video: Short, Sharp & Shiny

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

November 12 – De Mujer a Mujer: Advocating for Yourself – Salary Negotiations & Leaning In

Virtual Zoom Meeting; 10:00 – 11:30 a.m.
\$5/person

November 12 – Elevating Human Connections in Your Organizations

Virtual Zoom Meeting; 2:00 – 3:00 p.m.
Free; Advanced Registration Required

November 19 – Berks Family Business Alliance Fall Forum: With Yuengling and Unique Snacks

Remo Web Platform; 3:00 – 5:00 p.m.
\$10/person Chamber Members
\$20/person Not-Yet Chamber Members
Advanced Registration Required

November 23 – The Power of Observation and Allies of Learning

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

November 30 – Completing the Year: How to Succeed in 2021

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

THE GREATER READING CHAMBER ALLIANCE WELCOMES EVENTS COORDINATOR

Reading, PA – The Greater Reading Chamber Alliance (GRCA) is pleased to announce its recent hire of Devon Fiore, who will join the team as Events Coordinator. Within this newly created position, Fiore will manage day-to-day event and special program tasks including client relations management, marketing assistance, social media and backend system updates.



"I'm so excited to join the GRCA team! I'm looking forward to making new connections with individuals and businesses in Berks County. I'm excited for the opportunity to give back to the community through the mission of the GRCA," said Fiore.

Most recently, Fiore served as a marketing and events coordinator for LNP Media Group, managing commu-

nity and product launch events. Prior to that, she served as the Special Events Coordinator for Hospice & Community Care, Lancaster, and was responsible for major fundraising events.

"Bringing Devon onto the GRCA team is going to expand our efforts in the Events and Special Programs department through sponsor engagement and event creativity. She brings with her an array of event planning skills, nonprofit work experience and a background of marketing and fostering relationships," Rachael Romig, Director of Events & Special Programs, GRCA. "In a time where we don't know what 2021 will fully look like, she is the perfect addition to the team to aid in thinking outside the box, collaborating with community partners and growing our member base!"

KEEP BUSINESS LOCAL. WATCH BERKS THRIVE.

REBUILD BERKS rebuildberks.com

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
• 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 APPROVED NEW CHAMBER MEMBERS!

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

When purchasing goods or services, please keep these businesses as well as other TriCounty Area Chamber of Commerce Members in mind while you Always Buy Chamber!

Bronwyn Photography
484.235.7875
Photographers / Photography Studios
Adventure photography capturing your life journeys so you can enjoy them forever.

Rilassante Massage LLC
1200 East High Street
Suite 205
Pottstown, PA 19464
610.389.8900
www.bestmassagelimerickpottstown.com
Massage Therapy
Edward C. Donato, Licensed Massage Therapist, has been a practicing Massage Practitioner for over 12 years. His services include Swedish Massage, Pregnancy Massage, Deep Tissue Massage, Psoas Release, Hot Stone Massage, Cryo-Massage, Trigger Point Therapy, and Myofascial Release.

CHAMBER MEMBERSHIP ANNIVERSARIES

Happy Anniversary to the following Members

41+ Years

Fox Rothschild LLP

25 Years

Carroll Engineering Corporation

1 Year

Loft at Limerick LLC

Open Wealth Network

GnD Junk Removal

American Telecommunications Inc

Open Hearts Home Care

Deliah & Dean Market

N.A.A.C.P. Pottstown Chapter 2288

Styer and Associates Inc.

Oliver Construction Inc.

Martarano Engineering, Inc.

KUSBDC

MEMBER RENEWALS

Montgomery County

Community College

Primerica Financial Services

Tornetta Realty Corp.

Scargill McClurken Insurance Agency

Ehst Custom Kitchens, Inc.

VideoRay LLC

Artemis Design, Inc.

Service Electric Cablevision, Inc.

Owen J. Roberts Education Foundation

The Blue Elephant Restaurant

Effectv

Schultz Technology

Office Technologies

Boyertown Area Multi-Service, Inc.

Hollenbach Construction, Inc.

Avante Apartments

Harleysville Bank

Richard A. Zuber Realty

Independence Blue Cross

Staples, Inc. #0329

Pottstown Area Health & Wellness Foundation

Express Data Systems, Inc.

Pottstown Industrial Complex

Cube Info Solutions

Cube Info Solutions

AAA East Central

Berks Fire Water Restorations, Inc

Boyertown Area School District

Seedcopa

Edward Jones - Jennifer Raynor

Universal Machine Co.

Pottstown Dance Theatre

Complete Family Eyecare, Ltd.

Pottstown Oral & Maxillofacial Surgery Assoc.

Smale's Printery

SOS Group Inc.

TriCounty Community Network, Inc.

ARRO Consulting, Inc.

Furniture Soup, Inc.

Specht Realty, Inc.



FOLLOW US!



TriCounty Area Chamber of Commerce



@tricountyareachamber



TriCounty Area Chamber of Commerce



@TcaccTri

REGIONAL CHAMBER ROUNDUP

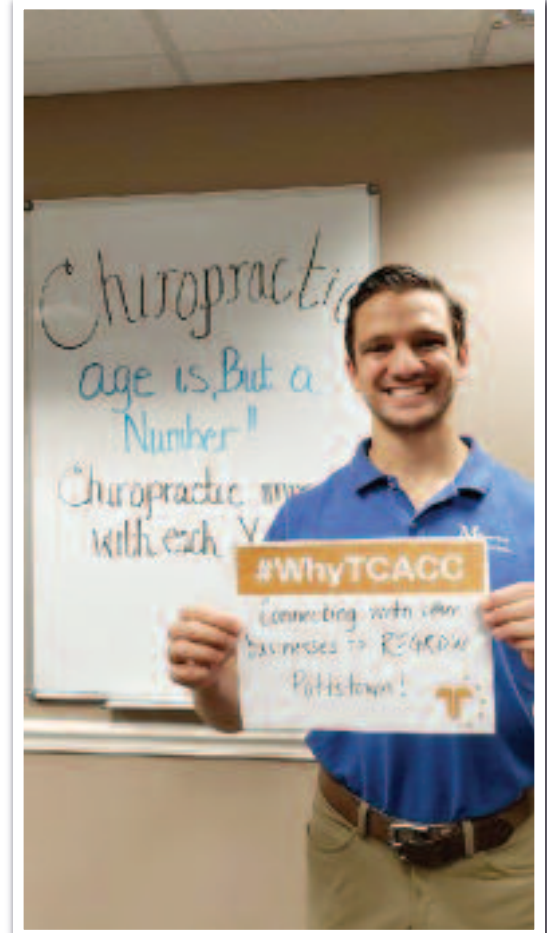
Thank you to the following TCACC Members for participating in our #WhyTCACC initiative!

These businesses prioritize their Chamber membership and renewed their membership with us in recent months.

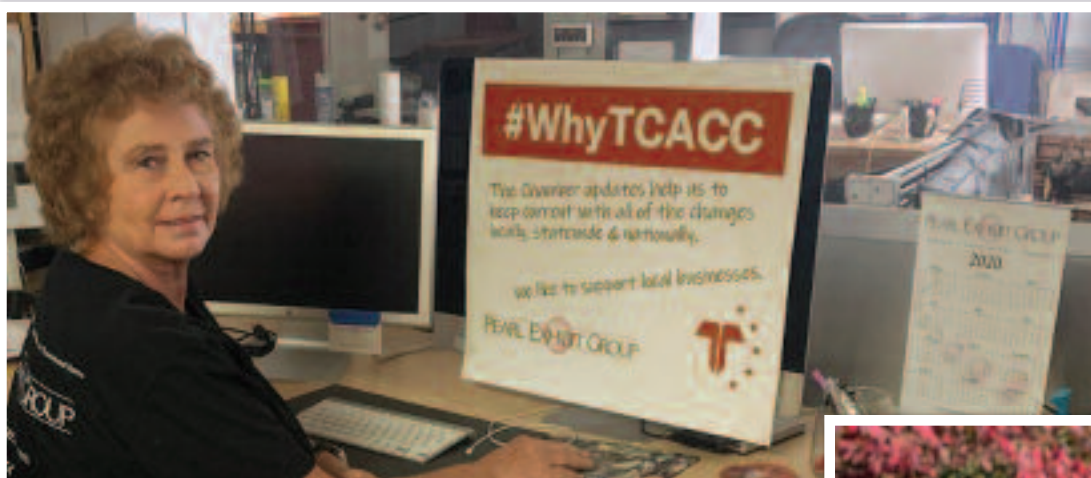
We are proud to have them as part of the TCACC community!



Amy Konop – Amy's Upcycles LLC | 612.803.6853 | www.amysupcycles.com



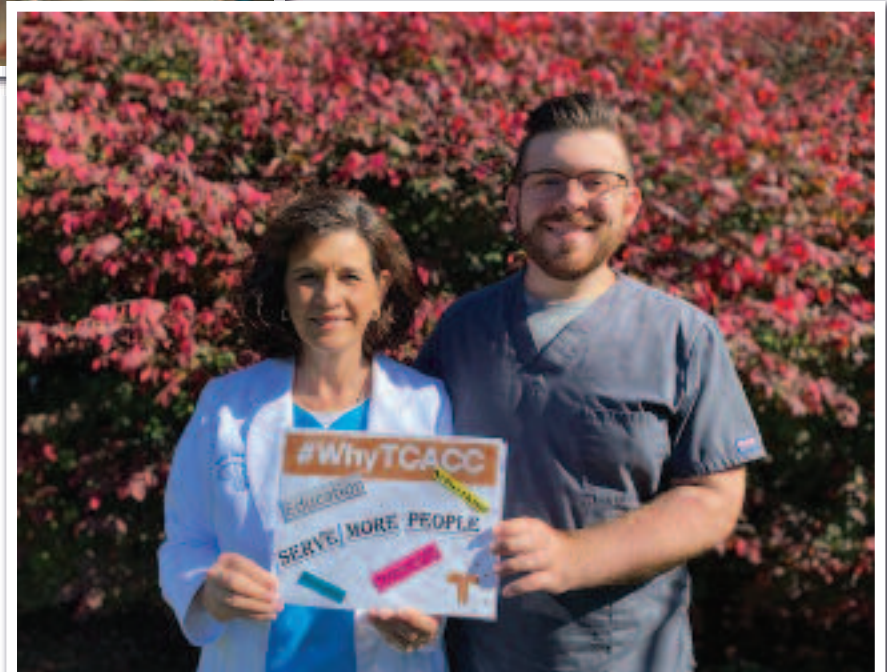
McCormick Chiro - McCormick Chiropractic | 610.705.0201 | www.mccormickchiro.com



Pearl Group - Pearl Exhibit Group | 484.961.7054 | www.pearlexhibits.com



Translogistics - Translogistics, Inc. | 610.637.5053 | www.translogisticsinc.com



Yucha - Yucha Hearing Aids | 610.326.6114 | www.yuchahearingaids.com

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."

UPCOMING EVENTS

2020 Phoenixville Chamber Charity Gala – Goes Virtual



This is our favorite time of the year! Fall typically brings networking events, festivals, and our revered Charity Gala. Although this year will look different, we are excited to provide an inspired alternative for our members and community in 2020.

Your generous support of the Phoenixville Chamber Charity Gala over the years has contributed over \$70,000.00, donated directly to nonprofits in our community.

While we are unable to gather together in person, we are thrilled to present the Gala virtually, including our popular Silent Auction, which will be hosted on November 21.

The goal for this year's virtual event is to raise \$25,000.00 through donations and our signature auction. For nearly 92 years, the Chamber has successfully served businesses, organizations and our community, through both downturns and revival. Since the on-set of this pandemic, we have aggressively and creatively supported, educated, partnered, advocated for, connected with and communicated to our valued members and community at large. We are proud that, through financial prudence and good governance from our board and executive team, we were able to build reserves, which have allowed us to continue to serve the Phoenixville community during these past few months. Looking forward, however, we realize we will need additional support.

If you are interested in alternative donations or sponsorships, please contact Jessica at jcapistrant@phoenixvillechamber.org or 610-933-3070.

November 5 – Phoenixville Public Library presents 17th Annual Wine, Wit & Wisdom!

In collaboration with Reads & Company featuring

New York Times bestselling author Brit Bennett

Join us for a memorable evening on Thursday, November 5th from 7PM-8:15PM for a virtual event! See Chamber or library website tickets.



November 7 – Phoenixville Bed Races

Teams are registered and videos submitted, the main event will be LIVE STREAMING on Saturday, November 7th from 11AM - 12:30PM

See pxvbedraces.org for more information.

November 14-December 19 – Colebrookdale Railroad Santa's Polar Bear Express

Days and times vary throughout November and December. See website for complete details www.colebrookdalerrailroad.com



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!

VIRTUAL EVENTS:

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

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.



HOAGIE SALE A BIG HIT!

Thank you to everyone who purchased hoagies from the Spring-Ford Chamber's Community Hoagie Day Event. Over 400 hoagies and community day bags were handed out. Many thanks are due especially to the Collegeville Italian Bakery for supplying us with the amazing hoagies, to Community Music School for having music to entertain the many car's and the Spring-Ford Area School District for allowing us to use the High School Parking Lot. We could not have been successful without all of the amazing volunteers that came out to help the event run smoothly. After 7 months of quiet it was wonderful to see so many people in person.

PPE Support Kit Distribution

The PPE Support Kits are being distributed as a partnership between the County and the Alliance of Montgomery County Chambers of Commerce as part of our shared commitment to support businesses during the COVID-19 global pandemic. We encourage businesses, their employees, and all of our communities to continue to stay informed of the latest developments regarding COVID-19 in Montgomery County by regular visiting the County's COVID-19 data hub at www.montcopa.org/COVID-19 and following the County's various social media accounts. Stay safe, take care, and thank you for all you do to make Montgomery County a better place for one and all.

PPE Kit Distribution Dates:

- Wednesday, November 18th – 1pm – 4pm – Limerick Community Park
- Friday, November 20th – 2pm – 5pm – Community Music School Trappe



***To receive a kit from the Spring-Ford Chamber of Commerce you MUST go on our website: www.springfordchamber.com and complete our RESERVATION FORM!

SPECIAL NOTES:

You do not need to be a member of the any participating chamber to receive a PPE Kit – However you may only receive your kits from one of the participating chambers. *You may not request from multiple.* A Reservation for a kit MUST BE MADE – go to www.springfordchamber.com

Chamber Notes:

- 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

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 Virtual 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

WELCOME NEW CHAMBER MEMBERS

Sunrise Power & Gas, Mohsin Hassan
www.sunrisepowerandgas.com
(888) 538-7001

Use Referral Code "PVChamber2020"

Sunrise Power & Gas provides clean energy to homes and small businesses in Pennsylvania. Sunrise's affordable electricity is powered by the sun, the wind and water. Founded by energy industry veterans (including a big Eagles fan), Sunrise is backed by an award-winning team that has served more than 500,000 residential and business customers over the last 18 years.

And for every residential and business customer that subscribes to Sunrise using the promo code "PVChamber2020" the company will donate \$25 to the Chamber!

Spring Ford Veterans Memorial, Dick Davis
email: dickdavis6667@gmail.com

To honor those local Veterans who have served our country and who have died later in life from service related injuries, illnesses or disease. This monument is dedicated to those whose selflessness is not forgotten and provides closure to the families of these heroes. We also recognize the service of first responders, police and firefighters, who likewise have died while protecting our communities.

We need your help...we are asking family and friends to help us identify those Veterans that are no longer with us from the Veterans home in Spring City, PA. Due to the pandemic, their accomplishments may not have been formally recognized and we'd like to rectify that. Please contact Bill Pinkerton (Pinky) at billpinkerton@comcast.net.

Free PPE Support Kit

Through a partnership with Montgomery County and the Alliance of Montgomery County Chambers of Commerce (AMCCC), and funded by CARES Act, 12,000 COVID-19 prevention kits are being distributed throughout the County to support small business during the global pandemic. To reserve your free kit, contact PV Chamber at 610-489-6660. Chamber membership is not required to participate in the program. Please help spread the word of this initiative to support our small business community.

COVID-19 Resources:

[perkiomenvallchamber.org/
covid-19-updates-and-resources/](http://perkiomenvallchamber.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!

e-News

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.

MEMBER SPOTLIGHT

StretchLab Collegeville

222 E. Main Street, Suite 14, Collegeville, PA 19426

Now Open! 1-on-1 assisted stretching by certified professionals to improve flexibility, enhance movement, reduce pain and improve quality of life PA

PA State Rep Joe Webster, PVCC Chair Kip Bilo, PVCC Renee Blomstrom and Cathy Kernan (Collegeville Borough Council) joined StretchLab Collegeville co-owners Jason Guy and Elizabeth Shen and their amazing team for a ribbon cutting ceremony on Friday, September 25th.



PHOTO CREDIT: SCILLIA PHOTOGRAPHY

Shop Local, Save & Win!

To support our local business community this holiday season, the PV Chamber is proud to introduce our new Shop Local Campaign. Find special offers and promo codes to use while shopping/dining at local businesses. Enter to win gift cards and prizes. Businesses should contact the chamber office for participation details. Businesses need not be a PV Chamber member to participate. B2B and B2C welcome to participate. The program will be run through January 31, 2021.

UPCOMING EVENTS

Visit www.PVChamber.net for details on all of our upcoming events!

- **PV Men [Virtual] Happy Hour - monthly**
- **Business Roundtable - monthly**
- **PV Book Club [Virtual] - December 11 @10am**

"The Happiness Advantage: The seven principles that fuel success and happiness", by Sean Achor

"When life is sweet, say THANK YOU and celebrate. And when life is bitter, say THANK YOU and grow"

Be Part of the Bigger Picture!

*The Pottstown Rotary Club
Wants You!*



Join Rotary's 1.2 million neighbors, friends, leaders, and problem-solvers who see a world where people unite and take action to create lasting change — across the globe, in our communities, and in ourselves.



Rotary

Visit www.pottstownrotary.org
to learn more!

BE BETTER.
GROW FASTER!



JOIN THE SBRA

The Ultimate Small Business Community

JOIN
TODAY!



www.sbrassociation.com

**Small Business
Resource Association**



THE SBRA COMMUNITY WHAT'S IN YOUR TOOL BOX?



**By Gary Seibert, CEO,
Small Business Resource Association**

All of my life I have been a builder. I have built homes that I have lived in as well as many projects for friends and family, I have built small and mid-sized businesses domestically and around the world but, most importantly, I have built some amazing friendships that started out as a simple acquaintance and are now the most important and valued part of my life. As I look back, I find that there was a common denominator that allowed all three to materialize. I was either gifted with at birth or I acquired the tools necessary to build projects, businesses and friendships. Without these tools, I would never gotten to where I am today. Without these tools, everything I did would have been harder, taken longer to accomplish and definitely would have cost much more to do. Family doctors used to show up at your front door with a black bag full of medical instruments (their tools), plumbers, electricians, carpenters and auto mechanics all have bags or boxes full of the tools they need to perform their trades. Lawyers have a library, business men and women have a briefcase, religious leaders have a bible. You get where I'm going with this, all successful people have the tools of their trade to help them be more successful. I would like to share with you some of the tools that I have found to be absolutely necessary and that you might like to consider adding to your toolbox. Remember, the right tool, used the right way makes things easier, faster and usually better.



Building Projects

I am not going to go into detail other than my dad gave me a tool box full of plastic tools when I was three. Then he bought me an erector set, building blocks, Legos and the list goes on. You see, he introduced me to building, construction and tools early in life. When something broke, he said let's fix it and he taught me how. As I got older, the tools got more advanced and more specific to the job that needed to be done. With the advent of Home Depot, Lowes, Craftsman, DeWalt, Milwaukee, Bosh, etc. I had a source for every tool I would ever need to handle any job I would ever undertake. That forced me to have to buy a bigger house, with a bigger garage to house all my TOOLS. Needless to say, my wife cringes every time I say I have to go to Lowes. Lastly, there's YouTube. You see, the average man hates to admit that he doesn't know how to do something, even though he might own every tool known to man. YouTube allows him to get the advice he needs from someone that will walk him through the process. Sometimes it's not just having the tool but knowing how to use it. My approach to successfully completing projects was to just simply dive in. If I messed up, it was my house and I'd do what it took to fix it and learn from my mistake. My greatest tool was learning how to use the tool.

Building Businesses

My degree from college was a BS in Health and Physical Education. I taught High School P.E. from 1967 to 1975 during which time I managed a swimming pool, worked for

the Recreation Department, YMCA, a local Swimming Pool Supply Company and I managed a private gymnastics school, all in order to supplement my \$4,500/year teaching salary. In 1975, I left teaching to start Elite/GymKin a gymnastics apparel manufacturing company. My Tool Box was full of tools that were appropriate for the previous jobs I was doing but lacked the tools for running a manufacturing business. I needed a new Tool Box. Up until now, I always worked for someone else who ran the business, just doing the work I was asked to do. Now I was responsible for everything and needed a new tool box. Here is what my new Tool Box had in it:

- An attorney to protect me and the business legally,
- An accountant to keep me Financially healthy
- A sales manager to keep the flow of business necessary to keep all the employees working
- A designer to keep our product ahead of competition
- A mechanic to keep the machines running at 100%
- A shipping department supervisor
- An HR person to support our staff that had grown to over 125 employees
- A purchasing agent
- A director of marketing
- An insurance agent
- An IT director... and the list goes on.

And the one tool I needed the most I put off because I was young and inexperienced. I needed a MENTOR, someone I could go to and bounce Ideas off of, ask for help, get guidance or just be there to talk to. My Tool Box was now full of people that could do the things that needed to be done, better than I could, because they were experienced professionals that knew what to do. My job had changed from the doer to the director of doers, running the business, not working for the business.

(Continued on page 37)

(Continued from page 36)

Building Friendships While Being a Leader

Tool Box number one and Tool Box number two were totally different with actual tools in one and people in the other. However, along the way I learned that as a visionary, a leader and a business owner there may be another Tool Box that is equally, if not even more important. I am referring to the tools that protect your relationships and build friendships. As a business owner it is very easy to get caught up in the every day struggles of running a successful business and the stress that is brought on by the unexpected. We deal with long hours, spending less time with family and friends, vacations being cut short, managing the personality of employees, and having to make difficult financial decisions. How you manage your business

will inevitably affect both your business and personal life. These set of tools cannot be purchased at Lowes or online and must be developed for yourself. Here are a few tools that I have found to be imperative if you desire true and lasting friendships while being a leader. First and foremost, you must be Trustworthy, Honest and Consistent. In fact, consistency is the key component that applies to every tool in this box. Be a Good Communicator/Listener - always. Be Respectful of other peoples' opinions. Be Fun Loving, have a Genuine Concern for others, maintain a Positive Attitude, be Helpful and Caring, be an Encourager, possess a Good Moral Compass, be Non-Judgmental, be Dependable, be Empathetic and Loyal. If you are not sure how some of these tools work— Find Help.

Every Great Person has a Tool Box that helped them become great. Gather your tools, keep them safely in your Tool Box and use them every day.

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THE MONEY MASTERS

Wealth management advisor, speaker and author Jay Kemmerer has encouraging news to share about money, and the COVID-19 pandemic. First, let me say, "Our hearts go out to all those who are suffering financially or have lost someone during this crisis however, I know that this COVID-19 pandemic will eventually end and be a thing of the past." "Secondly, your finances can and will improve from here". If history has taught us anything, it has taught us about our country's ability to overcome. Our resilience and tenacity are second to none as it relates to medical advances, technology innovation and major economic recoveries.

Jay deems that by sharing and educating people with the right financial tools and knowledge, everyone can develop the ability to improve their current or past financial situation. Warren Buffet is quoted as saying, "You only have to do a very few things right in your life so long as you don't do too many things wrong." So, whether you feel you know "a little", or know "a lot," about finance, you can always learn and improve your financial skills. Jay believes that, "Opportunity Never Sleeps."

Jay realized at an incredibly young age that many people were never taught the basics about investing and the power of compounding, let alone the techniques needed to achieve a Peace of Mind Financial Lifestyle.

Jay began his 35-year career in the securities industry in 1984. He is the Chairman and CEO of Berkshire Advisors, based in Wyomissing, Pa. As a Registered Investment Advisor, they are held to the highest fiduciary standard when engaging clients. They provide Wealth Management, Estate Planning, Life Insurance Options along with Income Retirement Strategies which encompass their proprietary asset allocation portfolios.

Early in 2020, Kemmerer released his book "Messages from the Money Masters". The book provides details of the author's own financial journey and how that has enabled him to coach and inspire entrepreneurs, business owners, and families in their quest for Financial Freedom and Independence. Truly 13 books in one, it showcases the inspirational

stories of 12 Money Masters including Dave Ramsey, Daymond John, Suze Orman, David Bach, Lori Greiner, Warren Buffet, Ron Baron and more that will show you how they all overcame adversity to join the ranks of the top financial gurus in the world. Jay's book also offers real world practical tips and advice to help you better manage your money and improve your current financial situation. There has never been

a better time to arm yourself with great money advice. In this season of change people are looking for stability in their finances.

Jay R. Kemmerer and his team work with clients nationwide and is pleased to announce their customizable "Money Masters" corporate education program. Kemmerer believes, "What you do now for yourself, your employees and management team during all the changes brought about by COVID-19 will help you sow the seeds of increased profitability and morale, during and after this pandemic."

"The Money Masters" corporate education program, will provide group as well as and one on one personalized workshop incorporating Jays 35 years of financial experience along with the techniques and disciplines of the various money masters in the book. This inspirational and informative corporate education program will offer tools, solutions and advice that will bolster your companies moral, loyalty and employee confidence relating to their own financial independence journey.

Whether you are a business owner, corporate executive, or part of a sales team, "Solid financial advice never goes out of style", say's Kemmerer.

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Call to learn how the "Money Masters" corporate education program shop can be tailored to your business requirements or contact us to schedule an individual consultation.; 610-376-6970 or visit us on the web at www.berkshriadvisors.net and www.jaykemmerer.com.

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Uncle B's BBQ

"B" is Brian — The smoker, the creator, the chef, the uncle...the man!

Born and bred in the true south, B came up in the homestyle kitchens of Florence, Alabama — on the banks of the Tennessee River — where he was educated in the fine art of meat smoking from a very young age. The northwestern region of Alabama is famous for their BBQ and, specifically, their Alabama White Sauce and a Southern Style Vinegar Sauce.

B left Alabama in his early twenties. Manufacturing, his first career brought him to various areas of the country. Through the years, B collected experience and recipes cooking in kitchens throughout the South, (from Texas to Florida, the Carolinas and Virginia) continually perfecting his signature style. Eventually, B found himself changing careers and working in the restaurant world. Which brought him up north, where he met Beth. The two fell in love with Phoenixville while B's family was living in the area. They moved to Phoenixville in 2011.

In 2013, B went out on a limb, put his delicious knowledge to practice and bought and old oil tank smoker. Starting out roadside, B soon became a local favorite. The community supported and embraced the B spirit. And B loved it right back. B had a few stops before landing at 425 Bridge Street near his home. Soon after starting up roadside, B moved to sharing a kitchen in Eland Downe (the Old Epicurean — then Fenice Creolo). Other stops included setting up at Stable 12, finding his first home next to Rita's on Schuylkill Road. From Sunday Football to the annual Egg Hunt and of course Dogwood and Firebird Festivals, B has become a local staple! Being here in downtown Phoenixville is fitting. B has now settled in at home.

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Some of the blogs, webinars and resources accessible through this hub are in these areas:

Resilience Training - Our Resilience Training provides educational materials and online workshops so your small business can adapt, reopen and grow successfully through Covid-19 or any disaster. We also offer industry-specific training to help you with challenges unique to your line of business.

- Tips for Getting Your Financial House in Order
- Covid-19's Impact on Digital Marketing
- COVID-19: Lecciones de negocios aprendidas
- Connect with Customers and Manage Your Business Remotely
- Can You Pivot Your Business During the Pandemic?
- 10 Ways Small Business Financing Will Change Once We're Back To Normal
- 4 maneras de incorporar a una nueva fuerza de trabajo remota creada debido a la COVID-19
- Reopening and Staying Open - How to Assess the Past 60 Days and Prepare for What's Next
- Practical Steps Toward Greater Business Resilience

Resource Portal - SCORE has created a comprehensive-yet-clear resource portal to help you find the specific information, government resources and financial support you need when you need it most.

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- Progressive Commercial COVID Resources
- FedEx COVID-19 Resources
- SBA Lender Match Tool
- Nav's Small Business Grant
- Progressive Commercial COVID Resources
- The Simple Dollar COVID-19 Resources
- Small Business Majority Resources
- The Red Backpack Fund
- Hello Alice Small Business Relief Grant and more

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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.

Today at SCORE, we are on the frontline fighting to keep Main Street America in business. If you believe that you can help a small business with your experience, advice and mentoring please think about joining us. Email us at tricity@scorevolunteer.org, call us at 610.327.2673, or to learn more or to submit an application to be a SCORE volunteer visit our website at <https://tricity.score.org/become-volunteer-2>.

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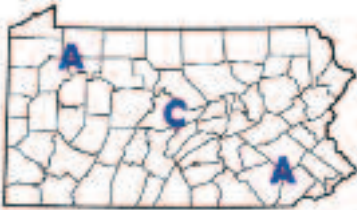
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Joanne Fortunato-Lepore

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Alastair Crosbie

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COMPANY MEETINGS IN THE AGE OF COVID-19



LEGAL PERSPECTIVES

By Bruce L. Baldwin, Esquire; Wolf, Baldwin & Associates, P.C.

These past seven months, most business communities have had to make their peace with the tedious reality of Zoom meetings and conferences by similar platforms.

All of us have had to cope with muting children, pets and other untoward household noises. We have had to figure out how to make the backgrounds behind our home computers and laptops look sufficiently presentable for a meeting or, failing that, how to use virtual backgrounds.

For the legal profession, court hearings pose additional challenges. Lawyers and judges now routinely complain of the difficulty in assessing witness credibility through the small window presented by a computer screen. But in courtrooms large enough to allow live hearings while still maintaining social distance, gauging witness credibility when everyone is wearing a mask is even harder.

Meetings of corporate boards in the age of COVID-19 present a different set of problems. So long as documents to be addressed are exchanged prior to a board of directors meeting, Zoom and similar platforms generally work well for corporate board meetings. The problem with virtual board meetings is not the technology, but rather the company bylaws or operating agreement.

Consider the Pennsylvania Commonwealth Court's August 2020 decision in the case of *M4 Holdings, LLC v. Lake Harmony Estates Property Owners' Association*, 1197 C.D. 2019, 2020 WL 4723098, at 13 (Pa.Cmwlt. Aug. 14, 2020).

In that decision, the court noted:

It is not lost on the Court that in the midst of a global pandemic, which has required people to engage in physical distancing, we are holding that the series of email correspondence at issue in this case does not constitute a meeting of the Board. However, the series of email correspondence at issue in this case occurred in 2013, long before current events regarding the novel coronavirus (COVID-19) pandemic. Regardless, a not-for-profit's board of directors is only permitted to take action as authorized by the NPCL [15 Pa.C.S. §§ 5101-5997 (Nonprofit Corporation Law of 1988)], the nonprofit's articles of incorporation, and its bylaws. See *Zampogna*, 151 A.3d at 1013 [*Zampogna v. Law Enf't Health Benefits, Inc.*, 637 Pa. 576, 151 A.3d 1003 (2016) (Todd, J., concurring) (Wecht, J., concurring)]. Here, the Bylaws permit the Board to meet without physical presence; however, the Bylaws provide that the technology the Board employs to conduct its meeting must be 'similar' to a conference telephone. For the foregoing reasons, the series of email correspondence at issue in this case are not similar to the simultaneous contemporaneous communications that would take place using a conference telephone and, therefore, the series of email correspondence does not constitute a meeting of the Board as defined by the Bylaws.

(Continued on page 44)

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LEGAL PERSPECTIVES

(Continued from page 43)

The *M4 Holdings* case presents two separate and distinct problems for meetings of corporate boards. First, assuming that the company bylaws allow for electronic meetings, is it ever permitted, let alone a good idea, to allow an exchange of emails to serve as a substitute for a physical or virtual board of directors meeting? Second, and more fundamentally, is a meeting by video or electronic means even allowed under the company bylaws in the first place?

We can take the second question first. The problem is that, particularly for companies that have been around since the last millennium, it is likely that their governing documents (bylaws for corporations and operating agreements for limited liability companies) work on last-millennium assumptions about technology, or the lack thereof. That is, these governing documents assume that all meetings of shareholders and directors will be in-person meetings because at the time those governing documents were written, there was no other way to hold a meeting.

If a company's governing documents do not allow for meetings that are not

conducted in-person, then legally, allowing the votes of a shareholders or directors meeting held by any other means is open to legal challenge by those shareholders and directors who are outvoted. The problem is that we now live in the age of Skype, Microsoft Teams and, yes, Zoom.

Corporations and limited liability companies that have been organized more recently – at least those with multiple decision makers – tend not to operate with in-person meetings. They have offices in different regions of the country, or they have major players who prefer to participate in meetings from the comfort of their vacation homes. They do their day-to-day business by email and video-conferencing. And when bylaws and operating agreements are being drafted for a new company or under review for an older company, the allowed manner of holding a meeting is typically one of the decision-makers' most pressing concerns. So, lawyers have learned from their clients that these older bylaws and operating agreements are now hopelessly obsolete. This was a problem even before the current pandemic. It is an even greater issue now.



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The problem is at once both pervasive and also easily solved. All that is required is to amend older bylaws and operating agreements to include some variation on the following language: "One or more persons may participate in a meeting of the board of directors or the shareholders of the corporation by means of conference telephone or similar communications equipment by means of which all persons participating in the meeting can hear each other. Participation in a meeting pursuant to this section shall constitute presence in person at the meeting." Without this or similar language, a corporate board or limited liability company with multiple members does not have the legal authority to act by electronic conferencing, at least not without the unanimous consent of its members.

Now, taking the first question second, even if it were allowed under a company's bylaws or operating agreement, is it ever a good idea to allow an exchange of emails to serve as a substitute for a physical or virtual meeting of a board of directors or of the managers of a limited liability company?

The question frequently comes up with larger boards when quick action is required, such as when a business

opportunity is about to be lost or a right of first refusal is about to expire. The problem that often arises in making these decisions by exchanges of emails is that without the full deliberation of the pros and cons of tough issues that in-person or even virtual meetings tend to facilitate, it becomes more likely that the resulting decisions will be uninformed or at least underinformed. On more than one occasion, I have observed board members change their original email votes once they saw a further exchange of questions and answers by other board members on the same issue.

The takeaway is that it is probably a good idea for a company's governing documents to allow for action "by means of conference telephone or similar communications equipment by means of which all persons participating in the meeting can hear each other." However, it is probably a bad idea for those governing documents to allow for voting by email or text messaging.

Bruce L. Baldwin, Esquire is a partner in the law firm of Wolf, Baldwin and Associates, P.C., with offices in Pottstown, West Chester, and Reading, and has represented employers and employees in business matters and litigation for over 30 years. He may be reached by calling 610.323.7436, or by e-mail at BBaldwin@wolfbaldwin.com.




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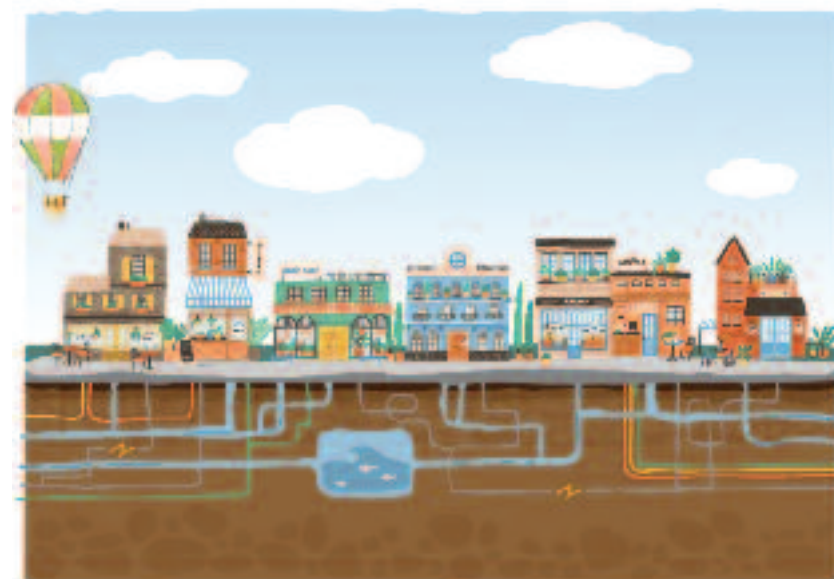
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AN INTRODUCTION TO INSURANCE FOR SMALL AND MEDIUM ENTITIES

Part Two: First-Party Liability Insurance

By Craig R. Blackman and
Mischa S. Wheat, Stradley Ronon
Stevens & Young, LLP

Last month, we reviewed various third-party liability insurances available to small businesses and non-profits. You can read the article at <http://www.422bizmag.com/publications/2020-10/index.html?page=15>. Here we continue our discussion with first-party liability insurance.

As we previously advised in part one, third-party liability coverages pay the insured for its liabilities to third parties, as opposed to first-party coverages, which pay the insured itself for its covered losses. However, some insurance policies pay for both first- and third-party liabilities, such as auto coverage and cyber coverage.

Generally, first-party liability policies fall into one of the following categories:

- Event Cancellation Insurance
- Business Interruption Insurance
- Cyber Risk Insurance
- Auto Insurance
- Property and Fire Insurance
- Flood Insurance

Event Cancellation Insurance

Many businesses and nonprofits rely on marketing and fundraising events that are not a part of their normal day-to-day business operations for their financial viability. Pandemics, unexpected weather events, natural disasters, or civil or community unrest and other unexpected problems can cause such events to be

canceled. This can leave the business or nonprofit with the costs of the location rental, food and entertainment, and other related costs, on top of losing the expected fundraising income the event generates. Certain causes of event cancellation, along with coverage for all or part of the above-related items, can be covered through event cancellation insurance. This insurance should be purchased through a competent broker before the event is firmly set and advertised, to ensure it can be properly underwritten and insured before committing to any related costs and expenses. These losses are generally *not* covered under other insurance policies the business or nonprofit may have procured.

(Continued on page 48)

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PART TWO: FIRST-PARTY LIABILITY INSURANCE

(Continued from page 47)

Business Interruption Insurance

This specialized form of first-party insurance is designed to cover lost income arising from the inability to continue the normal operation and functions of a given business or nonprofit. The types of losses commonly covered by business interruption insurance typically include business income loss; extra expense related to recovering from the business interruption; contingent business interruption losses from important suppliers identified in your policy, and; civil authority-related losses arising out of a closure due to covered property damage event.

Covered losses generally must result directly from damage caused by a specified peril at a particular business location, so off-site events and activities are typically excluded. Further, the interruption must be reasonably limited in duration and must occur within a particular time frame. In other words, covered physical property damage must generally cause the interruption or civil authority action for coverage to be triggered. For example, a power outage may cause computer servers to overheat, resulting in a computer system shutdown. If the servers take several days to repair, the inability to continue the normal operation and functions of the insured may be covered by business interruption insurance. This requirement, that the business interruption arises out of covered physical property damage, has become the key dispute in COVID-19 claims across the nation because most of the closures were not the result of specific viral contamination of the subject property or premises (see our prior coverage here: <http://www.422bizmag.com/publications/2020-10/index.html?page=15>).

Under a business interruption policy, the insurer must provide coverage for the duration of the reasonable period of time needed for the insured to re-enter the business, plus any delay attributable to the insurer's failure to perform its duties under

the policy. Business interruption policies do not provide coverage for the actual loss of or damage to physical property.

Cyber Risk Insurance

Cyber-related risks are generally *not* covered by standard CGL policies, business interruption policies, or property loss policies. The scale and scope of potential cyber risk-related losses mean specialized insurance is needed to protect against these risks. And the risks are many: phishing, fraudulent money transfers, computer and hard drive lockdowns due to computer malware infection and ransom demands, denial of service (preventing the entity's website from operating), and reporting and fine requirements across multiple affected states when personal or financial information is stolen from the entity's databases, etc., including costs to monitor the credit records of affected customers.

This type of insurance policy is another type which provides both first- and third-party coverages. The available first-party coverages (i.e., costs the insured itself incurs) include the costs associated with:

- Forensic investigation
- Legal advice
- Business interruption
- Post data breach notification
- Credit monitoring
- Crisis management
- Reputational harm
- Cyber extortion
- Cyber theft: computer fraud, funds transfer fraud and, social engineering fraud
- Data loss or destruction

The available third-party coverages (i.e., costs the insured has to pay to others) include the costs associated with:

- Privacy liability
- Data breach liability
- Electronic media content liability
- Regulatory response costs

Cyber coverage is complex and should be reviewed with your insurance profes-



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sional to ensure you are obtaining the scale and scope of coverage your organization needs.

Auto Insurance

Auto insurance is one of the types of coverage that can provide both first- and third- party liability coverage. Auto insurance usually covers personal injuries and car repairs for vehicles the organization owns if there is an accident and sometimes for other repairs, such as those from flood damage. Policyholders should be aware of the limitations of this coverage when volunteers or employees use their *own* cars for organization business. For example, volunteers or employees who get into an auto accident on their way to a meeting regarding fundraising efforts or a staff educational program or employees driving for other work-related purposes like client meetings may be surprised to learn that their personal auto insurance will not insure them because they were driving for business purposes. Such claims could be covered by the *organization's* policy. If your organization doesn't own any vehicles to insure, in most circumstances, it could obtain an endorsement for coverage under its Commercial General Liability policy for claims made against the organization or its employees or volunteers for damages caused by an employee's or volunteer's automobile while used for the organization's business. If the organization owns its own vehicles or transports individuals, it should have commercial auto insurance.

Property and Fire Insurance

Property insurance typically covers a building and its contents if damaged by fire or other covered causes of loss. These policies also typically provide both first- and third-party coverages. For example, protecting the insured party against an onsite injury to a visitor or client of the insured, while also protecting the insured against its own damages from a wind and rain event or other covered cause of loss. However, the coverage may have limits in

natural disaster situations. For example, earthquake damage is normally excluded unless provided by a separate rider or endorsement, so a close review would be needed to determine if fire damage caused by an earthquake would be covered or not. Note that this coverage typically excludes flood losses, which are discussed next.

Flood Insurance

The majority of flood insurance is provided and administered by insurance companies participating in the federal government's National Flood Insurance Program (NFIP). These federal policies can be issued directly by FEMA, or more commonly by insurance companies participating in the NFIP, who are referred to as Write Your Own (WYO) companies who administer these federal policies on behalf of FEMA.

Generally, insurance provides limited coverage for flood damage to your building and may also have coverage options for the building's contents. As a "single risk" policy, it provides coverage for "direct physical loss by or from a flood," subject to certain conditions and exclusions. Flood claims should be submitted promptly because there is generally a strict 60-day time limit for coverage beginning from the date of the event.

The Standard Flood Insurance Policy (SFIP), provided through the National Flood Insurance Program, is a federal statutory policy, so all SFIPs, whether managed by a private insurance company or FEMA itself, contain the same standard terms, and any and all disputes arising from claims under the policy are governed exclusively by federal law.

A limited but growing amount of private flood insurance is offered by insurance companies outside of the context of the National Flood Insurance Program. Check to see whether your business or nonprofit has obtained this kind of coverage and review any such policies carefully.

(Continued on page 50)

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PART ONE: THIRD-PARTY LIABILITY INSURANCE

(Continued from page 49)

This is important so that, in the event of a flood loss, you can determine if you have a federal program policy, requiring compliance with the above summarized statutory obligations, or a private flood policy with its own set of contractual obligations.

Conclusion

Understanding the general landscape of first- and third-party liability products are the first step in making sure that your organization is in the best position to address its risks and liabilities in order to thrive post-COVID and in the years to come. Having the right mix of insurance coverages and knowing how to use them can make the difference between a rapid recovery from a disaster and insurmountable hurdles to getting back on track.

We're looking forward to continuing the conversation about how to do this in our upcoming interactive FREE Webinar on how to best make use of your organization's insurance assets. *If you are interested in attending, please visit Stradley.com and click the event page for registration details and more information.*

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ODE TO PASSION



By Dena Breslin,
Dena B Coaching

What makes one passionate?? In other words, what is the precursor to passion? Burning desire, yes. Unfulfilled dreams?

Anger? Despair? Joy? Success? Profound loss? Passion is defined as an emotion, a strong or extravagant fondness toward a person, thing or ideal.

We are quintessential people watchers, now more than ever in history. We can see from the moment we wake up until the moment we collapse asleep, on our smart phones, what everyone 'else' is doing, saying, feeling.

So, what would YOU say is the precursor to passion? And does Success require passion??

Andrew Carnegie, the great steel magnate of Pittsburgh, when asked by interviewer Napoleon Hill, what makes a man 'great success', answered, "... a burning desire and definiteness of purpose." (We are welcome to now extrapolate this to what makes women great, as well).

What is YOUR burning passion when it comes to your daily work? your daily life? Do you feel as though passion is necessary? How does it drive you? Do we need to stoke passion? Is there a natural ebb and flow? Can too much passion have a negative effect?

As we round out a more than exceptional year, what would your definiteness of purpose be for THIS year, let alone, next? And perhaps more importantly, if you knew what the precursor emotion was (for you) to that of passion, what can you do to elicit that precursor NOW, to set the year straight, if it wasn't as you would have liked it to be.(?)

It is my hope that this reflective letter to our readers brings a spotlight on his subject in good timing this year.

Feel free to share your thoughts back to Dena Breslin via LinkedIn or Facebook messenger, Subject: Passion. Join her free Facebook group The Whole You, now, and participate in the End of the Year Rally for Passion, just in time for 2021!

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OPINION

IS 20/20 HINDSIGHT?



By Barry Cassidy

The year 2020 seems to have lasted longer than any other year. Many of us sat at home for most of the year. The virus has kept us isolated and in the company of our families.

One of the things I have learned is that my house needs a lot of work. Stuff that I took at face value became urgent repair items. I realized that my house needed attention. Another issue that availed itself was that I had no opportunity to spend money. Isolation made me a thrifty shopper, and the fact that stores were all closed, and travel was restricted, made me more willing to fix what was wrong with my house.

The fact that I am 71 and not as handy as I used to be, puts me in a position where I realize how old I am and what my limitations are. I fixed any number of

deficiencies with my house. I found that it was a common theme for people, and the delays in getting any kinds of materials were common. The economy turned micro, with local people recognizing a need and making the corresponding purchases. The key ingredient here is that they did it locally with local people doing the work, keeping the economy going.

There have been a plethora of things happening that make this year a year that many do not want to re-experience — Killer Hornets, riots, threats of an asteroid impact on election day, and almost any scandal possible was brought to our

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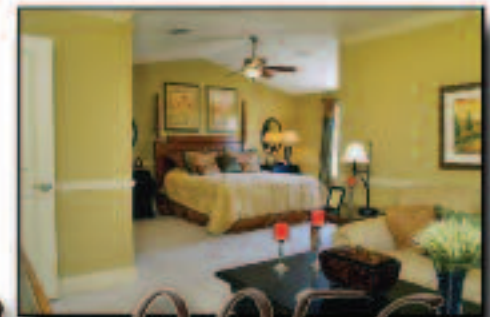


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attention. I learned to turn off my TV and read more because some processed information was so biased and slanted that I had my fill.

It was announced that Killer Hornets were now in America, and we all had to be on the lookout. Since I was not going outside, it did not matter to me. I had an adequate supply of bee and hornet spray, and I felt I was immune to such an attack. Instead, I had the attack of the ants. I was able to find a kind of ant trap that provided the food they brought back to the nest and killed them.

I watched as they formed a line in and out of the trap to the corner of the window. Hundreds and hundreds of ants participated and thus met their doom. I witnessed the excellent ant apocalypse.

Then riots started across the US, and in many cases, I believe were made possible because there were not many people on the streets. To a great extent, there were many hoodlums on the street protesting in the name of equal rights, which had no real connection to this effort. I think the fact that the three people killed in Kenosha were felons, and it seemed odd to me that they all were felons. As a random sample of people, you see three white felons killed? The fringe of societal exclusion was on the

streets, causing problems. These people used racial injustice as an excuse. I watched as an elderly black woman was pushed to the ground as people dressed in black with masks broke store windows. She wanted peaceful protests. They wanted havoc.

By the time this column comes out, the election will be over, and the veracity of asteroid predictions will be known. I hope that we do not plunge into total darkness but instead have a close miss.

These assertions lead me to the purpose of this article. You cannot trust the information put out by the news media or social media. Truth is relative, but it should not be this relative.

Truth should have some basis other than shouting down the other side.

I am not known to be a shrinking violet and have taken issue with the "word police" as they seek to improve upon my lexicon to satisfy their needs. It was hard to restrain myself from attacking, but when a prominent member of my political party singled my posts out as invalid because I am a white male, I have to admit, I lost it. I have seen it happen to others, and they exhibited gentlemanly like responses. I am not a gentleman.

(Continued on page 54)

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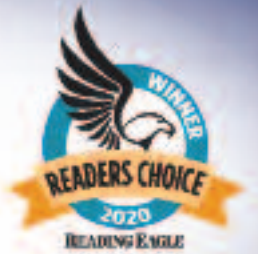
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OPINION

(Continued from page 53)

I am not a stranger to the “F” word and, in many cases, happen to be a little more well-read than most. Studying internationally recently made me more aware of the known limits of expression. I tried desperately not to respond in kind as I pointed out what I interpreted as nonsense. So, on occasion, I reverted to what my first wife called “Old Barry Syndrome” (OBS), which was much more vulgar and aggressive than the new Barry.

I think my most frustrating reveal was fact-checking. I watched that fact-checkers label as “false” assertions that were mostly true but had a small error. Something like “XYZ happened in late spring” would be labeled as false because it happened in early summer. What kind of nonsense is that? What was particularly troubling to me is the follow up by people saying it was falsely based upon that denial. Then the process of being called a Nazi or a racist followed.

I am not sure how all this will play out in the future, but my ability to process information has become much more

discerning. I would go back to the seeing is believing, but even pictures and videos can be edited to constitute a fraudulent interpretation. What do you believe?

In the case of 2020, hindsight is not 20-20. I am not sure where we are headed in the last months of 2020, but I hope that things get more transparent in 2021.

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

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