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Berks Encore Care+

Berks Encore has been advocating and caring for seniors in Berks County for over 50 years. While, not always under the Berks Encore name, the dedication to helping seniors has continued to be our passion from day one. We have always strived to be able to adapt to the needs of the elderly, and find new ways to support a population of people who are, at times, the most at risk. Our newest venture is Berks Encore Care+, a care management program that assesses the personal and unique needs of older adults to determine potential obstacles that might impede their ability to age in place.

Berks Encore Care+ was developed out of research completed in Berks County to fill a need within the community to help the elderly and their caregivers. Our Aging Life Care Managers, Christine Meyers and Katie Rex, are trained social workers, with over 30 years of combined experience working with older adults. Each care manager will meet with the aging adult, family, and caregivers, in their homes, to assess areas of concern. A personalized care plan pinpoints each area of concern and offers an individualized approach for care. Some of the common concerns that are brought to us deal with navigating insurance paperwork, budgeting and bill pay, help maintaining personal hygiene and general housekeeping, ordering of durable medical equipment, food security, transportation, and downsizing of homes. We are able to help people of all financial backgrounds and utilize a sliding scale to make sure that no one is overlooked, regardless of their income.

Each care manager utilizes 5 basic categories when providing support to a family/individual.

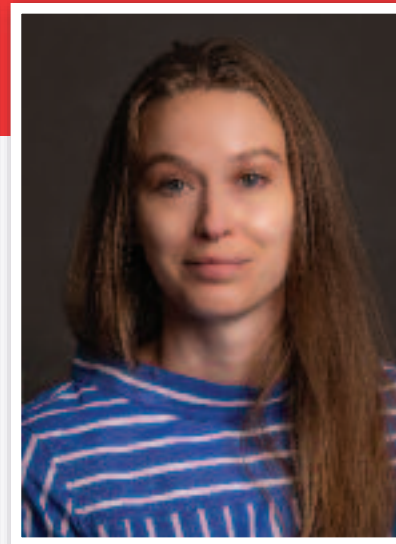
Assessment/Monitoring: Our first visit will be to create a comprehensive assessment of the individual's medical history and current diagnoses, assess their activities of daily living (ADL), instrumental activities of daily living (IADL), and a cognitive assessment (SLUMS).

Planning/Problem Solving: A personalized care plan is then created to address any potential concerns noted during the assessment while taking into account the wishes of the older adult. The care manager works with the client, family caregivers and others involved to carry out the care plan.

Education/Advocacy: Our care managers work closely with other agencies and businesses in the community. They are able to make connections and recommend resources in order to assist with planning for the future and helping to implement the care plan that was previously developed.



CHRISTINE MEYERS
AGING LIFE CARE MANAGER



KATIE REX
AGING LIFE CARE MANAGER

Family Caregiver Coaching: Each care plan is developed so that family members or the individuals themselves are able to implement it on their own, if they choose to. The care manager will provide guidance so that if there is a caregiver involved, they feel confident in how to proceed to take adequate care of the individual, while also managing their own needs and avoiding caregiver fatigue.

Engaging Local Resources: At the family or individual's request, the care manager is able to make connections, phone calls, and referrals on behalf of the client in order to make sure that all needs are met and each person's wishes are valued.

Since the development of this program, we encourage local businesses to network

with Berks Encore Care+. Our care managers are creating a database, which holds business information and promotional flyers, so that when a consumer is in need of services, we have an extensive list of options for them within the local community. There may be times when a business receives a call regarding a situation that they are not equipped to handle. Berks Encore Care+ is happy to receive referrals from outside agencies, as well as being able to refer to businesses that may be a better fit when Berks Encore Care + is unable to assist. It's our goal to work hand in hand with local businesses to ensure that we are providing a comprehensive care plan and utilizing local resources to meet the specific needs of each individual.

At Berks Encore Care+, we know that aging can be a difficult process, leaving much to the unknown. An Aging Life Care Manager is able to provide expert advice on the unique and personal challenges that can arise as a result of aging. If you or someone you know may be in need of assistance, please feel free to contact us at 484-577-4243 or becareplus@berksencore.org.



Please call 484-577-4243, email becareplus@berksencore.org, or visit berksencore.org for more information.



PHOTO BY STYLISH IMAGES

Cover Story: Whether you are interested in working in real estate, hope to relocate to the region, or have a home to sell, the agents at Keller Williams Realty in Collegeville would love to help you realize your goal.



12 Local tax planning & preparation firms share their approach to the fast-approaching deadline.



21 Browse the Marketplace to grow your business, network, and keep your money local.

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At HighValue Consulting, we understand that retirees face many important decisions that can affect their long-term financial success. Some of these decisions revolve around making investments that will help create a hedge against outliving their income, the impact of inflation, taxation, and rising health-care costs. Because over ninety percent of our clients are retirees with similar concerns, we are in an advantageous position to approach such challenges with experience and skill.

We have the expertise to guide you to a successful financial future one step at a time.

At HighValue Consulting, we have made a commitment to providing excellence in everything we do for our clients. Our goal is to exceed expectations at all times by honoring you with a paramount degree of customer service. We serve you with years of experience and skill which have provided us with a wealth of knowledge regarding the financial industry. When you choose our financial planning services, you benefit from obtaining comprehensive advice from a team of highly qualified professionals and individuals with an extensive background in addressing your particular financial needs.

As an independent financial planning firm, we solely represent the needs and interests of our clients rather than any specific company. While some financial institutions recommend investment products that are manufactured by the parent of subsidiary business entities, we have no such ties. Our self-sufficiency is vital to delivering nonpartisan and unbiased recommendations. Our independence and objectivity allows us to provide our clients with the commitment that they deserve. If you have questions or want to make an appointment, send us an email or give us a call.



Our unique approach to your growth begins with getting to know you and understanding your needs.

With great power comes great responsibility, and at HighValue Consulting, we understand that our clients have given us great power over their financial futures and we must never forget the great responsibility that comes with that power. The investment world is a complex place and our mission is to help you navigate through it by providing a comprehensive asset and risk management plan that explores every angle of your personal financial landscape. Together we will develop a total financial management approach to your investment and retirement needs.

Communication is the cornerstone of a trusting relationship and at HighValue Consulting, we recognize that this is what provides our clients with the peace of mind they need when choosing an investment advisor. We pride ourselves on our clients knowing that we are just a phone call away so that when their goals or situation changes, they have the control and we are at the ready to make the needed adjustments to their financial plan. We look forward to the opportunity to consult with your regarding all of your retirement, educational and overall financial goals and needs and creating a plan that fits you best.

In working with retirees, we have discovered that many are not enjoying their retirement years as much as they hoped. Some had planned to spend more time traveling, golfing, gardening, visiting with precious grandchildren and family. Instead, they find themselves holding back out of fear that they will outlive their money. It's a very real and valid concern. At HighValue Consulting it is our goal to put your mind at ease with some simple proven money management strategies.

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MEET OUR PRESIDENT:

Curt J. High.

With more than 30 years of financial planning experience, Curt J. High is no stranger to the financial services industry. He began his career with IDS Financial Services, providing him with the higher education and merits that would propel him to focus his attention to detail, while consulting and advising clients to better prepare them for the future. With strong roots and a small family business, Curt used his expertise, knowledge, and judicious attention to detail to form **High Value Consulting**.

Curt's goal is to educate clients as they discover their financial options for reaching their specific objectives. His confident approach is quietly instilling a sense of assuring reciprocity in clients and peers alike. Clients truly appreciate Curt for his realistic trustworthiness and his dynamic problem solving nature, counting his successes only when he has achieved success for his clients.

Curt is a graduate of the Wharton Business School, where he graduated with a degree in financial planning. He is a fully licensed insurance agent and has held all security licenses during his career.

When not in the office helping clients achieve their financial goals and objectives, Curt is very passionate about exercise and travel. He is an avid reader which further enhances his expertise and skills as well. Also, he enjoys Indy Car racing and is a dedicated fan of Team Penske Racing.



www.highvalueconsulting.org

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KELLER WILLIAMS REALTY GROUP IN COLLEGEVILLE



**TOM MCCOUCH AND
TERESE BRITTINGHAM**

PHOTOS BY STYLISH IMAGES



A Regional Success Story 20 Years in the Making

By Kathy Hunt

While mattresses, hand sanitizer and meal kits may have sold briskly in 2020, they were far from the top of last year's consumer wish list. According to the financial and business news website *Business Insider*, what Americans wanted most during the pandemic was a different place to call home. Record low mortgage rates, the need for home office space, and a desire for a backyard oasis fueled people's passion for home ownership. In August 2020 alone six million houses sold, which was the highest annualized rate since 2006. It represented a ten percent increase in home sales since August 2019.



THE NEW KW OFFICE IN COLLEGEVILLE

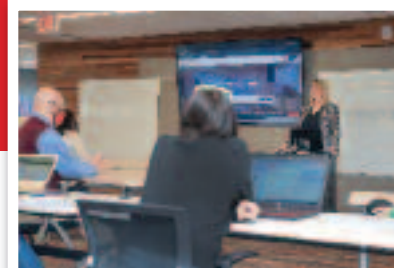


figure out their motivation, what they want to do and where they want to go. Full-time. Part-time. There's a place for everyone at KW," Brittingham said.

In addition to first-hand knowledge and support the agency offers an on-site productivity coach to work with new agents to ensure that they enter the market at the top of their game. The company also presents online, on-demand training courses and 30 training sessions each month. Since the coronavirus pandemic began, the latter events have been held on Zoom and Facebook Live as well as in person at the Collegeville office. Among the topics covered and archived on the KW website are "social media strategies for real estate agents during the pandemic," and "how to hold a virtual event for your real estate client."

Regarding the pandemic, Brittingham said, "We were really mentored well by KW International and knew that there was a shift coming. Right away we had a Zoom meeting every single evening, going over new, daily updates from the governor, giving our agents a place to be together, and letting them know that they could shift and pivot. So, while other agencies closed down, KW was able to continue on virtually."

(Continued on page 8)

In spite of the enthusiasm for home ownership, many find the prospect of searching for a house daunting. There are so many questions to ask, so many factors to consider. What will the neighborhood, and neighbors, be like? Is the property in a flood zone or an area prone to natural disasters? How old are the appliances, roof and house? And just how much money can I safely spend?

Helping to answer those questions and ease the anxiety of house hunting are the skilled agents of Keller Williams Realty Group, 400 Arcola Rd Suite A5, in Collegeville. Part of Keller Williams' international Real Estate franchise, the agency represents residential and commercial properties in Montgomery, Chester, Bucks, Berks, Delaware and Lehigh counties and in Philadelphia. The agency operates from its new, 22,000-square-foot space in Collegeville as well as from its office in Quakertown.

Another aspect that attracted Brittingham and McCouch to Keller Williams was its "WI4C2TES" belief system. The acronym stands for and emphasizes the following: win-win or no deal; integrity; customers always come first; commitment in all things; communication — seek first to understand; creativity — ideas before results; teamwork; trust; equity opportunities for all; and success results through people. This approach guides how Keller Williams associates do business, and how they treat one another and their clients. "We make sure we're true to our mission and vision and that we treat everyone in a win-win relationship," Brittingham said. "That's why we have a great reputation in the industry."

When Brittingham and McCouch opened Keller Williams Realty, they had 12 agents. Almost 19 years later they are the major market shareholder in

Southeastern Pennsylvania and proudly manage a team of 254 agents.

"Our agents know there is an opportunity for growth in KW," Brittingham said. "We teach them how to aggressively market, how to budget, how to plan ahead. Tom and I are their mentors and one of the things that Tom and I are good at, we are really great salespeople and realtors. We know how to price a property. We know how to market a property. We know how to get a seller the best amount of money possible. We know how to treat people with respect and dignity and get clients for life. We share all of this with our agents. We give them support and help them grow into a career," she said, adding that, although they do have a team structure, Keller Williams Realty also has individual agents. "Not everyone has to be on a team. We do an analysis with each new agent to

Going with Keller Williams was the best decision ever made

With 25 years of working in real estate together, friends and broker Terese Brittingham and Tom McCouch founded Keller Williams Realty Group in 2002.

"We had been the top agents in our previous company for several years running before we decided to open our own real estate firm," Terese explains. "The step into KW was the best decision we ever made. Several franchises had opened up to us, but we chose KW because of their values — God, family and business — and having a work-life balance, or, as I like to call it, a work-life counterbalance, because you just can't balance everything equally. But there is a nice counterbalance and flow at KW," she said, adding, "It's hard to believe we have been in this business for 25 years!"



254 AGENTS STRONG!

COVER STORY

(Continued from page 7)

Hot market for sellers

While a large portion of Americans looked at their cramped apartments and starter homes and craved more spacious living and working arrangements, another subset came to a different realization. For them it was time to downsize, get rid of that big house with the sprawling lawn, move closer to family, or just live more simply. Keller Williams Realty has been there for them, too.

"Right now, listings are the name of the game," Brittingham said. "It's a great time for sellers because they are getting such a wonderful return on their investment. We're selling homes for higher dollar volume and we're creating more market spur toward those listings. We really take it to that next level and get sellers the best value, which isn't always just numbers and price. It's also terms."

She noted a huge uptick in first time home buyers, resulting in a tremendous demand for homes priced at \$350,000 and under. Houses in this category may list and sell in the same day and for beyond the asking price. Sales of homes ranging from \$450,000 to \$750,000 are likewise quite brisk. The \$1 million-plus market is also doing well, yielding more sales than Brittingham has seen in a long time. The luxury market is one of the areas in which Keller Williams Realty specializes.

Presently, sellers have the law of supply and demand on their side. While the desire for homeownership keeps growing, the supply of available homes has not. According to the *Wall Street Journal*, at the end of July 2020, the number of single-family homes for sale in the U.S. was 1.2 million, the lowest inventory of available houses since July 1982. Homes that were on the market stayed there 18 days less than they had the previous year. As a result, multiple offers and bidding wars became more commonplace.

What these hungry buyers crave varies. "Homes along the (Schuylkill River) trail are doing really well," Brittingham said. "People are also looking for larger yards, maybe a pool, or something closer to a park. A lot of people are looking for things that better suits their needs. Some people have downsized and are looking for smaller homes. Many are upsizing. We haven't seen the full scale of that yet," she said. "We're going to see a really strong spring market."

She added that a large number of their buyers are choosing to remain local and



Terese and Tom give their agents support and help them grow into a career.



KW ENCOURAGES COLLABORATION



stay close to their old neighborhoods. They simply want a different type of house from the one in which they currently live. There are those, too, who want to move out of urban areas and "be where there are trees." She estimated a ten percent increase from two years ago in the number of city dwellers looking to relocate to the suburbs. She said that, even if buyers are paying a little more than they would have a year ago, low interest rates are compensating for that increase. "It's a good move on both sides. It's this unique period of time."

Because of coronavirus concerns and restrictions, the Keller Williams Realty agents have had to get creative with showing their listings. Traditional open houses,

where clients walk through and check out the features of a home, do not take place. Instead, sellers snap photos and/or take videos of the interior and exterior of their homes. These images are uploaded, organized and provided with voiceovers as needed. If sellers have questions about staging their homes, taking photos, and other aspects of selling, they can consult their agent and the Keller Williams website.

Virtual viewings are available online, and on the Keller Williams mobile app. Interested parties can view the listings at

any time without endangering their own or others' health and safety. In the end, these virtual house tours have proved much more efficient and convenient for both buyer and seller.

The Keller Williams' app works on both Android and IOS devices. It supplies ad-free, location-based content. "If you drive a certain route to work every day, it will let you know when houses on that route come up for sale. It always tags back to the agent who sent you the app and keeps agent at the top of the referral chain," Brittingham said.

According to Brittingham, 70 percent of Keller Williams Realty's sales are residential. The remaining 30 percent are commercial. Keller Williams' overall top commercial agent, Buddy Martin, works out of the Collegeville office. The agency is currently growing in the commercial sector and looking for good commercial agents to join the business.

(Continued on page 10)

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Contact Matt Katzen at 215-416-2671 or mkatzen@leasinginfo.biz

HERITAGE
Commercial Group

COVER STORY

(Continued from page 8)

What makes a top-notch real estate agency?

In 2020 Keller Williams was ranked 22 out of the top 200 global franchises by Entrepreneur Media. The same year *Forbes* deemed it America's sixth best employer for women and America's 25th best employer for new graduates. Already the website *Glassdoor* has cited it among the top 35 best places to work in 2021. What makes the parent company and Brittingham's and McCouch's franchise such a success? Obviously, hard work, motivation and dedication are fundamental. So, too, are employee support and growth as well as agency planning and foresight. "Tom and I have always had big vision. We're always looking for a way forward," Brittingham said.

The relationships that they have developed in the community likewise play an important role. As a board member of the TriCounty Area Chamber of Commerce, Brittingham served as the chair during the economic downturn of 2007 to 2009. During this period, she formed strong connections with leading businesses in Pottstown, the Coventries, Reading, Limerick and



The firm is actively involved with the pediatric cancer charity Alex's Lemonade Stand Foundation and encourages volunteering in the community.

Collegeville. These close relationships have led to increased business and a higher profile in the community. Brittingham's involvement with a local Vistage group has also helped to elevate Keller Williams Realty's presence. Vistage is a global CEO coaching and peer advisory organization for small to midsize businesses.

Philanthropy is another way that Keller Williams Realty nurtures relationships and positively impacts the region. The firm

remains actively involved with the pediatric cancer charity Alex's Lemonade Stand Foundation and encourages volunteering in the community.

Beyond its strong, invested team of agents, healthy community relations and philanthropic activities, Keller Williams Realty possesses yet another selling point — it offers one-stop shopping for all of its clients. With Keller Williams, buyers don't have to search around for mortgages and

insurance. The agency provides in-house mortgage, title and insurance services, all of which reduces the stress and work surrounding a home purchase.

As for how Brittingham learned to lead a top-notch real estate agency, she credited her mother, in part. "My mom owned a real estate franchise that I used to work for prior to starting my own. She was my mentor my whole life. I got to watch her and saw how she grew a business early on. She had a woman-owned business back in the late '70s, early '80s, which was not as heard of back then. I was really inspired by her and I learned a lot from her on how to treat relationships and how important it is that every relationship is nurtured. This isn't a transaction. It's a friendship. You stay in touch with people. I really cherish people and relationships and I learned that from my mom," Brittingham said. She added that her mom now works for her at Keller Williams Realty.

Whether you are interested in working in real estate, hope to relocate to the region, or have a home to sell, the agents at Keller Williams Realty in Collegeville would love to help you realize your goal. Call or send an email and find out how they can best serve your needs. You can contact the agency at 610.792.5900 or at terese.kw@gmail.com, and please visit <https://kwrealtgroup.com/> and <https://www.kwseven.com/>.

To find out more, speak to Kritina McCoy via a live video chat at RiverfrontFCU.org/Live or call (484) 345-4171.



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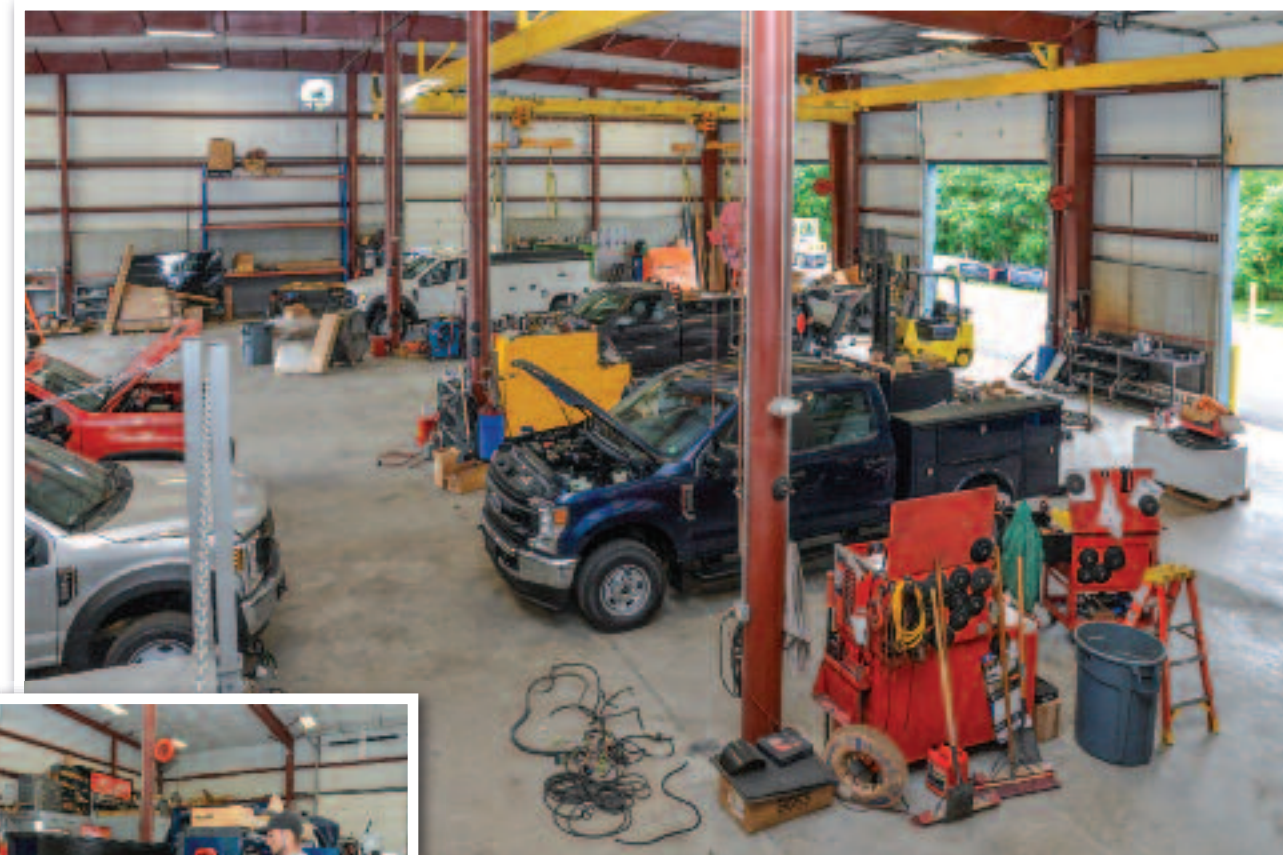
A TRADITION OF EXCELLENCE FOR OVER 80 YEARS!

Since it's humble beginnings in 1936, through good times and bad, and everything in between — including the current global COVID crisis — Levan Machine & Truck Equipment, headquartered in Fleetwood, PA, just outside of Reading, has adapted in order to survive and expanded in order to thrive over the years, and today it is recognized as one of the top 50 businesses based in Berks County.

Levan Machine and Truck Equipment is a one-stop, full-service machine shop and custom fabricator, for all things related to machining and commercial vehicle upfitting. Since 1936 their machine shop has serviced customers throughout the United States and currently also services customers internationally. From custom machining and fabricating, to prototyping, to welding, to completely engineered projects, Levan Machine and Truck Equipment is a job shop that specializes in custom work. Levan also provides after-market truck accessories/parts.

In 2010, Levan launched their Commercial Truck Upfit division which services the commercial and fleet market throughout Pennsylvania, New Jersey and Maryland. Their highly qualified, experienced team builds a commercial truck specific to your daily work needs. Whether you need a service, platform, crane or dump body, snowplow or spreader, liftgate, central hydraulic system or PTO, Levan's truck experts are trained to build a truck that will increase your efficiency and get the job done. They also offer general truck repair and maintenance.

Levan Machine and Truck Equipment has an extensive selection of truck products regardless of the size of commercial vehicle from Class 1 up to Class 8. The team at Levan listens to their customers before, during and after the sale is complete. They work hard to ensure they build a truck to meet your daily work needs, and if you aren't sure what you need, they'll help you figure it out. Levan has a number of great relationships with commercial auto and truck dealers and can help facilitate the buying process too.



PHOTOS BY STYLISH IMAGES



They specialize in truck bodies, van solutions, toolboxes, mobile power solutions, lift solutions, hydraulic systems, specialty lighting, and crane systems.

As the company continues to expand its product lines and services, it remains focused on the fundamentals — providing exceptional customer service. "Communication is key," said Brian Levan, president



BRIAN LEVAN

and CEO and third-generation owner. "Listening to and understanding the customer is the foundation of our company and our vision for the future. We have a mindset throughout the company that every customer is a priority, and really what it comes down to is we are here to serve them. We are not just that truck shop or machine shop. We combine the two. When we build the custom truck for exactly what a customer needs, if we can't buy a part, we have the full capabilities of machining or making anything we want and make it work to what you need," he said.



Levan Machine & Truck Equipment is located at 3417 Pricetown Road, Fleetwood, PA. For additional information, please call 610.944.7455, and visit: www.levanmachine.com.

TAX PLANNING & PREPARATION GUIDE

CAN YOU DEDUCT WORKING AT HOME EXPENSES DURING THE PANDEMIC? IT DEPENDS.

By Michele D. Burkins,
Herbein + Company, Inc.

If you found yourself working at home as a result of the “stay-at-home” coronavirus orders, you may be wondering if you will be able to take the Home Office Deduction on your individual tax return now that you have joined the telecommuting ranks.

As is often the case with tax questions, the answer is: “It depends.”

Background – Old rules and recent tax law changes

Prior to passage of the tax reform bill known as the *Tax Cuts and Jobs Act of 2017* (TCJA), employees could deduct certain home office expenses on their individual tax returns on Schedule A as miscellaneous itemized deductions. However, miscellaneous itemized deductions were limited. Taxpayers could only take the deduction if

these deductions exceeded two percent of their adjusted gross income. In addition, if the standard deduction was greater than a taxpayer’s total itemized deductions, the taxpayer simply took the standard deduction and no benefit was received from itemizable deductions including home office expenses.

TCJA eliminated the “two percent miscellaneous itemized deductions” category on Schedule A beginning in 2018, thereby eliminating the home office deduction for many taxpayers. Although miscellaneous itemized deductions were removed from Schedule A, the trade-off was that the standard deduction amount nearly doubled with the result being that a greater number of taxpayers no longer itemize their deductions. Instead, they simply claim the higher standard deduction.

However, under the TCJA, taxpayers who met certain requirements will still be eligible for a home office deduction as described below.

Home Office Deduction Rules – General rules and benefits for self-employed individuals

Converting your dining room table into your home office is not enough to claim that you now have a home office for tax purposes. In order to take a home office deduction, a taxpayer must meet certain qualifications. Generally, only self-employed taxpayers may claim the home office deduction from 2018-2025. After 2025, certain provisions of TCJA are scheduled to expire.

Under Code § 280A, in order to claim the deduction, a taxpayer must use the space exclusively and regularly –

- As a principal place of business,
- As a place to meet or deal with clients and customers in the normal course of business, or
- “In connection with” the business if the space is a separate structure from the residence, such as a garage or barn.

In the case of an employee, the home office must be set up for the convenience of the employer, not the convenience of the

employee. If set up for the convenience of the employer, the employer may reimburse the employee for the costs associated with the home office, but the employee is not eligible for the home office deduction on their individual tax return.

For self-employed taxpayers who meet the home office rules, they can claim the deduction on Form 8829, Expenses for Business Use of Your Home. The deduction will then flow through as a deduction against their self-employed income on Schedule C, Profit or Loss from Business, on their Form 1040.

Possible Alternative for the Telecommuting Employee – Employer expense reimbursement

Many taxpayers who have been working at home are employees who receive a W-2 and are not considered self-employed workers. In consideration for an employee no longer being able to deduct home office expenses on Schedule A, a

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taxpayer can negotiate with their employer to have them reimburse them for any expenses they incur as a result of working at home.

Under Code § 139, employers may make tax-free qualified disaster relief payments to workers for amounts to cover reasonable and necessary expenses, including personal, family, living or funeral expenses. Because the coronavirus (COVID-19) is a federally declared disaster, employers may make qualified disaster relief payments to workers. The payments may be used to cover expenses such as masks and personal protective equipment, dependent care, unreimbursed medical expenses, or work from home expenses such as the cost of installing or upgrading a high-speed internet, a personal computer, a printer, or supplies. Qualified disaster relief payments do not require an accountable plan like other expense reimbursements. The payments are tax-free to employees, but fully deductible to the employer.

Even though the federal government may allow such expenses, there is no

obligation on the part of the employer to reimburse their employees. Some states, such as California, require employers to reimburse employees for all necessary expenditures that an employee occurs in order to perform their duties. However, many states do not have similar requirements.

Pennsylvania allows an employee to deduct expenses from their home office only when the job requires an employee to have a suitable work area, the employer does not provide a suitable work area, and the office at home is the principal place of work.

Conclusion

Most employees will not be able to deduct home office expenses on their individual tax returns. Their best alternative is to request that their employer reimburse them for the expenses they incur as a result of setting up an office at home.

For additional information, contact us at info@herbein.com.

Article contributed by Michele D. Burkins.



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AdminService was initially founded in 2000 by Claus Sproll with the concept of supporting local and spiritually oriented organizations in the community and assisting local non-profit organizations and small companies with administrative and bookkeeping tasks, while staying true to the mission of that particular organization or company. After all, it's these time-consuming tasks that tend to divert owners from their big-picture goal, yet without completing them, can be a business' downfall. Business Development and planning was the main service provided for organizations and companies during the early years.

What started with consulting eventually evolved into the broader services of today when Pamela Benton joined in 2006 with her business, non-profit and accounting expertise. Proving that two heads are better than one, the duo quickly became an effective partnership. Through time, they formed lasting relationships with local businesses and non-profits, and by 2013, Pamela became co-owner. In 2020, she assumed ownership. The stock repurchase that made this possible is an innovative form of ownership that allows employees to participate in the success of the company. AdminService is now a women-owned and operated company, with Claus still heavily involved in the role of Founder and Director of Corporate Integrity.

Over the years, AdminService has grown steadily and organically to a dedicated team of over fifteen full and part-time employees. Through careful planning and forward-thinking, the

company has developed a strong culture of care for the people within the various organizations that it serves, mainly throughout Chester and Montgomery counties. With the onset of tools to support 'virtually' and remotely the company developed systems to offer bookkeeping and accounting in a virtual environment. This also allowed the company to offer part time employment to people needing to stay home or care for family during the COVID crisis. The multitude of additional services AdminService provides through its partners, from fundraising to helping people with disabilities, website building and marketing support, have since been added to its core competencies. Needless to say, AdminService's priority has been and always will be to put the people first.

A growing component of AdminService is the remote support it provides to mid-sized companies across the country, more commonly referred to as the 'Virtual Office' support. Whether near or far, AdminService provides a service to its clients where they can now receive remote help to assist with administrative tasks, scheduling appointments, responding to customers, developing marketing materials, plus many other services to make sure their client's organizations and businesses grow and thrive now and into the future.

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Spring into Tax Day

By Sheila Nester,
Sheila Nester & Associates, P.C.

Don't think of April 15th as a day of sorrow, an awful day, or a demanding stressful task in that of attacking your dreadful tax return preparation. Think of it as a few moments closer to the warm sunny days of spring and welcome the pretty blooms and sweet smells that permeate the air. Preparing is half the battle when it comes to reconciling income and taxes at year end; so just as you prepare the soil for a beautiful flower or vegetable garden, be prepared throughout the year for what the results of this day may bring.

Tax law changes hit every taxpayer each year. The effects of the changes bring both negative and positive outcomes. In preparing for the tax filing season each year, changes should have been made in order to lessen the tax burden or even the adverse. Some of the changes should have been visiting

the HR department to adjust the current filing status for payroll purposes, increasing contributions to retirement programs for a higher pre-tax deduction, or at the very least if no other options exist, make those estimated quarterly tax payments to lessen the liability to be paid by April 15th.

Get busy gathering documents and making lists to be prepared for tax appointments or for self-prepared returns. Work hard to accumulate every document and don't leave any applicable deduction untaken. The days are cold, and the nights are colder, so sit by the fire and get organized. The deadline will feel less like a deadline if you are prepared and aware.

If the thoughts overwhelm you, we are happy to help. Our staff is well trained to handle any and all of your tax preparation needs and questions you may have. Call 610.367.9372 to set up your tax appointment!

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Barbara Akins, CPA, located in Bechtelsville PA, is a team of four with sixty years of combined public accounting experience. The firm has been helping businesses, individuals, municipalities, and nonprofit organizations in the areas of tax return preparation, accounting assistance, audits and reviews, and business valuations. Whether you are an individual or represent an LLC, partnership, nonprofit, or corporate entity, you can rely on the Team at Barbara Akins, CPA for tax return preparation services. The firm prepares federal tax returns, as well as tax returns for any state and local municipality in the U.S.

The firm realizes your business is unique and accurate record keeping can be complicated and time-consuming. The firm assists with general ledger and financial statement preparation, bookkeeping, accounting system setup and

support (such as QuickBooks), and payroll assistance and support so you can focus on running your business.

Barbara Akins, CPA performs high-quality audit work with competence, integrity, objectivity, and independence to provide accountability for municipalities, and nonprofit organizations. Audits also provide the Team with an opportunity to help improve the organizations they work with. The audit promotes an open discussion with clients of areas of possible risk and what steps can be done to help make the organization stronger. The firm also provides comprehensive reviews to ensure the accuracy of your financial statements.

If you are looking for Relationships, Service and Integrity from your accountant, please contact Barbara Akins, CPA at 484.321.3839 and visit www.AkinsAccounting.com.



Highlights of the New COVID Relief Bill

Provided by **Barbara Akins, CPA**

In case you were **not** planning to read the almost 5,600 pages of the NEW Covid Relief Bill here are some of the highlights:

- Additional round of **Economic Impact Payments (EIP)** include Direct Payments \$600 per eligible family member (includes dependent children under 17 years old). The amount of the payments start to phaseout for single filers earning more than \$75,000; married filing joint earning more than \$150,000 and \$112,500 for heads of household. *If the credit determined on the 2020 tax return exceeds the amount of the advanced payment, the taxpayer will receive the difference as a refundable tax credit. Taxpayers who receive an advanced payment that exceeds the credit do not need to repay the amount.*

- **Unemployment Insurance** includes an additional \$300 per week for all workers receiving unemployment benefits from December 26, 2020 to March 14, 2021. It extends the PUA (covering self-employed) from 39 weeks to 50 weeks – with benefits ending April 5, 2021.

- **Paycheck Protection Program (PPP)** Loans are now allowed to deduct expenses associated with their forgiven PPP loans. Small businesses (with less than 300 employees) can receive a 2nd PPP loan if they can demonstrate a revenue reduction of 25%. The new bill also created a simplified PPP loan forgiveness application for loans <\$150,000. Borrower signs a 1 page certification for # of employees retained and estimated amount of loan spent on payroll costs. Borrowers are not required to deduct their EIDL Advance from their PPP loan forgiveness amount.

- If you received an **Economic Injury Disaster Loan (EIDL) Advance Grant** less than \$10,000, you can reapply for the difference you received up to the \$10,000 maximum amount.

- Lookback for **Earned Income Credit and Child Tax Credit** will help

workers who experienced lower wages this year to get a larger refund that is consistent with their earnings from prior tax filing seasons by using their earned income from tax year 2019 to determine the Earned Income Tax Credit and the refundable portion of the Child Tax Credit (Additional Child Tax Credit) in 2020.

- A **100% Deduction for Business Meals & Beverage** provided by a restaurant that are paid or incurred in 2021 and 2022. *The deduction is 50% for 2020.*

- An increase to **\$600 non-itemizer Charitable Deductions** for cash donations for married filing jointly for 2021. *The deduction is \$300 in 2020.*

- **No AGI limit for Cash Charitable Contributions** in 2020 and 2021. *Previously cash charitable contributions were limited to 60% of AGI.*

- **Extension on Federal Student Loans** interest and principal payments until April 1, 2021.

- The exclusion from gross income of **discharge of qualified principal residence debt** has been extended through 2025.

- You cannot deduct the interest for **acquisition debt greater than \$750,000** through 2025.

- **Mortgage insurance premiums** qualify as residence interest through 2021.

- The **Nonbusiness Energy Property Credit** for qualified energy improvements to a principal residence is through 2021.



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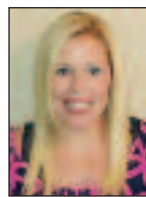
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Utilizing a Bookkeeper vs. a Full Time Office Employee

Behind Exciting Long-Term Business Growth is a Boring Bookkeeper...

By **Beth Breslow, Breslow's Bookkeeping Business**



The end of the year is a busy time for many reasons. Holidays, travel plans, and family visits consume most of our days starting in November through January 1. But as a small business owner, there is even more you have to handle at the end of the year.

Right now is the time of year when your business really needs your attention, especially in regards to accounting. Doing so not only helps you close out the current year on a high note, but it also sets you up for starting off the next year on the right foot.

Is your business on par with the following accounting tasks?

☐ **Monthly bank, credit card and loan reconciliations** — For the year-end, it is important to make sure what you show on your financial statements matches up with your bank and credit card accounts and your year-end statements.

☐ **Reconcile your accounts receivable and accounts payable** — There is a tendency to forget to collect on your invoices if you do not use invoicing software. Without a good collection system like Quickbooks, you may be missing out on money you are owed.

☐ **Gather and Organize Your Receipts** — It is important to gather and organize your business-related receipts. A shoebox full of receipts is the last thing your CPA wants to see. There are many apps available to download, which will simplify this.

☐ **Check Payroll** — A few common areas to watch out if you're worried about

end of year accounting are withholding taxes for fringe benefits, deferred compensation, and end of year bonuses.

☐ **Collect W-9s** — Did you use vendors this year? If so, you will have to collect W-9 forms for some of them. The W-9 form can be used as a paper trail for the IRS to track your expenses.

For every vendor that you have spent \$600 or more for services, you are required by law to issue and complete a 1099 form. The 1099 must be filled out and sent to the IRS by January 31st.

☐ **Take Physical Inventory** — For some of you, there is no need to take physical inventory. For others, getting an accurate account of your inventory is important. You will want to match it with your end of year balance sheet. It will also be helpful for your bookkeeper, especially to know how much you have spent on inventory throughout the year and its current value.

If the above-mentioned tasks are a foreign language to you, or if you know that there is not enough time in the day to tackle this checklist, call Breslow's Bookkeeping Business at 215.272.5217 today; email: bethbreslow@gmail.com; and visit www.breslowbookkeeping.com.

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RECORDKEEPING 101

Information Your Small Business Needs to Maintain

Thorough recordkeeping is a critical part of running a successful business. Here is a list of the essential records all small business owners should maintain and some of the best tools out there to store your records and stay organized.

Most business owners get into business to build, create and provide valued services to their customers. They do not enter the world of entrepreneurship to file taxes, keep inventory logs, and track mileage. Recordkeeping, however, is a part of the job when you are running a business, and it has to be done right.

IF YOU OWN A BUSINESS, RECORDKEEPING COMES WITH THE TERRITORY

Regardless of the type of business you own, every small business needs to keep detailed accounts of key business records. Your industry may have additional requirements, but, at a minimum, have this list of essential records up-to-date and within reach.

- Accounting Records
- Accounts Payable
- Accounts Receivable
- Expense Receipts
- Payroll Records
- Tax Filings
- Vehicle Mileage Logs
- Bank and Credit Card Statements
- Contracts
- Purchase Orders
- Licenses and Permits
- Certificates of Insurance
- Employment Applications
- Articles of Incorporation/Certificate of Organization
- Operating Agreements
- Annual Meeting Minutes
- Trademark, Service Mark and Patent Registrations
- Inventory Logs

FIND EASY-TO-USE TOOLS THAT TAKE THE HASSLE OUT OF RECORDKEEPING

Organization is the key ingredient in good, thorough recordkeeping. There are several recordkeeping tools out there to help business owners get organized, including software-based solutions, cloud-based solutions, and, of course, paper-based solutions. Most recordkeeping tools are geared for maintaining your accounting records on a daily, monthly and annual basis. Also, look for data storage solutions where you can store and back-up all of your records either on an external server or in the cloud. Here is an overview of some of the best recordkeeping solutions available for small businesses.

Software Solutions: The trick with recordkeeping is to keep things simple. Basic software solutions like Microsoft Excel spreadsheets and Microsoft Word documents can be a simple, easy-to-use solution for businesses that only require a few recordkeeping basics. QuickBooks Pro for desktop is a more sophisticated software solution that you download to your computer.

If you do decide to use any of these software solutions to record all or a portion of your records, do not make the mistake of only storing your documents on your computer's internal hard drive. Make a habit of backing up your records daily, whether it is on a secure server, external hard drive, or a cloud-based system. There are free or low-cost solutions like Google Drive and Dropbox that are great for simple file storage. Alternatively, you can invest in a cloud-based back-up solution, like Carbonite, that takes care of automatic file back-ups for all of your critical documents with increased security.

(Continued on page 18)



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6 Things to look for in a Payroll Provider

Payroll providers are designed to make your life easier, especially for small business owners who have a lot on their plate. If you are in the market for a payroll provider - whether it be for the first time, or you are considering a change - be sure your provider of choice meets these criteria. **Your payroll provider should provide a solution that...**



Is user-friendly

The purpose of utilizing a payroll provider is to take the burden of payroll off of your business. Make sure your new provider has a solution that allows for a streamlined startup, onboarding services, training, and a user-friendly interface.

Is accessible & secure

As technology changes, your payroll solution should change with it. You and your employees should have access to their payroll information from a desktop or mobile device with security being of utmost importance when working with sensitive data.

Has Employee Self Service

Payroll & HR tasks can quickly add up and take time away from other job duties. Employee self-service (ESS) allows your employees to manage their personal information, giving them access to their profiles, pay statements, schedules and more.



Keeps you compliant

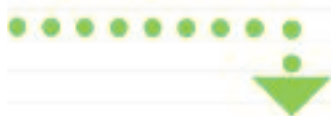
As the federal and local payroll tax compliance rules change, it is important to use a payroll provider that will help manage updates. Additionally, the payroll service provider that you choose should be able to process the typical state and federal level tax deductions and filings.

Has seamless data integration

When considering a payroll provider, it is important to recognize the role payroll plays in the greater landscape of HR, Benefits, and Time & Attendance. As your business grows, the ability to manage your employee's information from one place in one integrated system is a must-have feature.

Has support when you need it

Payroll is an important part of your business. The level of customer support provided is an extremely important factor in selecting a payroll provider. Experts must be accessible to answer questions and concerns via phone and email without delay when you have issues that need to be resolved.



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(Continued from page 16)

Cloud Solutions: Paperless cloud-based solutions have grown in popularity in recent years and the tools businesses can access are becoming more sophisticated and easier-to-use. If you are a small service business, a simple cloud-based accounting system like FreshBooks may be all you need to manage your books. For more complex small businesses, like those that manage inventory, QuickBooks Online is an excellent cloud-based option.

Going paperless removes the need to file and store countless receipts and paper records; saving you time, and helping you stay organized. Moreover, many of these tools will sync right to your business bank account and credit card to automatically pull expenses into your records. Look for options like digital receipt filings that let you scan physical receipts and turn them into digital records, eliminating the hassle of paper records.

Paper Solutions: If you prefer doing things the old-fashioned way, there is nothing wrong with using pen and paper to keep your business' records in order. If you choose to use paper, be aware that paper recordkeeping is a commitment. You will need to update your records daily to keep up, be consistent in how you record information and be extremely organized when filing your paper documents. Be sure to create duplicates of the most important documents that you cannot afford to lose and store them somewhere safe.

WORK WITH A PROFESSIONAL ACCOUNTANT

Keeping good records of all of your business accounts and activities will pay dividends come tax time. At the end of the tax year, turn over your business records to a professional accountant. If you use a cloud-based solution, most systems allow you to provide your accountant with a unique login so they can access tax docu-

ments and business records directly without you doing any additional leg work.

Whichever system you use, keeping well organized records gives your accountant the information they need to file your business taxes accurately on your behalf and keep your business in good standing with the IRS.

Maintaining accurate business records and using the right, easy-to-use record-keeping tools is a necessary and important part of running a successful business. Nevertheless, it is not always an easy or straightforward process. When you are ready to rethink recordkeeping for your business, do so with the help of a SCORE mentor. A SCORE mentor will help you create a process for daily, weekly and monthly recordkeeping best practices and help you stay organized.

ABOUT SCORE: 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, <https://tricity.score.org/content/find-mentor-183>.

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. To submit an application to be a SCORE TriCounty volunteer, visit our website at <https://tricity.score.org/become-volunteer-2>.

SCORE is funded in part through a Cooperative Agreement with the U.S. Small Business Administration. All opinions, conclusions, and/or recommendations expressed herein are those of the author and do not necessarily reflect the views of the SBA.

TWO KEY WORDS AND FIVE TOP TIPS WHEN CONNECTING WITH CUSTOMERS VIRTUALLY



By Dena Breslin, Dena B Coaching

Well, aren't we surprised that we were able to survive 2020?! In some cases, we not only survived — many businesses THRIVED!! HELLO!! In any case, the winners connected well, built trust, and increased visibility.

In today's world, the 'Rule of 7' (how many impressions one needs to have on a consumer before they buy) is no longer valid. It's more like the 'Rule of 27.'

While I made that number (27) up, the idea is that 2D "impressions" are no longer what people are responding to. Why? Because of the sheer inundation any one consumer has each and every day.

Two Keywords are RELEVANT and TOP-OF-MIND. Here are my Five Top Tips to support you in this virtual environment, to be relevant and top of mind.

1) Create a real, viable solution to a consumer's problem. Spend time with your team really uncovering WHAT THEY NEED, what their pain points are, and how YOU, and your business are the absolute BEST ones to solve it. Breathe new life into your solutions. Please do not try to do this work only in your mind. Notice I suggested, write it out. This is a very important part of the tip. Use this info in your marketing, newsletters etc.

2) Begin with Gratitude, more often now than ever. Spend time and money connecting with consumers just to thank them for their partnership. (Using words like partnership are far better than merely thanking them for their business.) You are intentionally putting yourself in front of them to shine a light WITH your gratitude ON the strengths and ways you are

dedicated to continue to solve their problems (see tip #1). Send thank you post cards, emails, texts etc. Use a variety of mediums.

3) Get fresh new testimonies, and reviews. Be creative in how you share them. Create a simple landing page with testimonials and ask your champion customers to send that landing page out to those whom they could see benefitting. Use testimonies on social media (see tip 5) and in postcard campaigns.

4) Go with 3D marketing, meaning... USE MORE VIDEOS. Everyone sends out email campaigns, but YOU can send out an email with a personal video embedded. Use messaging from tip 1 and 2. You can even have the whole team included in a video that goes out to customers. Spend extra money on video messaging/ads. Be real, from the heart.

5) Amp up your social media presence, with great, value added content. YEP, you can do it! This is key to keeping you relevant and top of mind. (Remember the 27 impressions) It is worth the investment in 2021 to hire a social media strategist. Be seen on the platforms that your customers frequent.

Connect with Dena Breslin and learn about her nine-week "Rewire Your Mind for More in 2021" program at www.denabcoaching.com.

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BUSINESS OWNERS: Plan for Next Phase of Life



**Provided by
 Bonnie L. Thompson,
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As a business owner, you're always thinking about today. But you can't forget about the future – so consider your retirement plan options.

For example, you could establish a Solo 401(k), which offers many of the same advantages as a traditional 401(k), including a range of investment choices, tax-deductible contributions and potential for tax-deferred growth.

You might also look at a SEP-IRA, which is funded with tax-deductible dollars. Or you could even set up a pension for yourself, known as a solo defined benefit plan.

A financial professional can help you choose the appropriate retirement plan. But you'll also need to think about succession planning. How will you exit your business?

You might want to leave it to your children or give it away gradually. Or

you could establish a formal "buy-sell" agreement that strictly defines the terms and timing of your sale.

Given the complexities and tax issues involved with succession planning, you'll need to consult your legal and tax advisors. But don't wait too long. You can't predict the future, but by planning ahead, you can help achieve the outcomes you desire.

Whether you're planning for retirement, saving for college for children or grandchildren, or just trying to protect the financial future of the ones you care for most, we can work together to develop specific strategies to help you achieve your goals. We can also monitor your progress to help make sure you stay on track or determine if any adjustments need to be made. Throughout it all, we're dedicated to providing you top-notch client service. Please contact Bonnie L. Thompson at 610.326.1035 for a complimentary review and financial assessment. You only retire once, so a second opinion can be very beneficial. I look forward to meeting with you soon. Bonnie L. Thompson, your Edward Jones financial advisor at 1831 Swamp Pike, Suite 201, Gilbertsville, PA 19525. Phone 610.326.1035. Edward Jones, Member SIPC.

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

Moretti says, "The real estate business is uniquely positioned to add value to our

community by connecting investors with properties and introducing them to qualified contractors and community leaders." "We help navigate City Hall and work closely with organizations like Greater Reading Chamber Alliance, Berks County Community Foundation, and Berks Alliance. We facilitate introducing new businesses to these groups, which are filled

with people who are dedicated to the community, and able to add value to the entrepreneur — both themselves, and through their networks, which results in new relationships and growth in our town."

What's new in Reading? Micro leasing and modern apartments! Recently, a number of excellent co-working/single office suites have come available, some with shared conference rooms and impressive common spaces. These co-workspace rentals are perfect for the transition out of the home-office...allowing workers to keep safe while adding value with all-inclusive leases! An added bonus is the availability to network with like-minded entrepreneurs with convenient access to all the amenities that downtown offers.

Up-scale apartments being added in West Reading and Wyomissing has led to an increased demand for modern, market rate apartments in downtown Reading. There are several large projects of that nature in the works now. This exciting development has the potential to increase foot traffic and draw new retailers to the



Sean Moretti

city to serve these new residences. We believe that a tipping point in the development of this type of living space is just around the corner and that Greater Reading and Berks County is poised to facilitate these projects and benefit from the increase in demand for Reading City real estate.

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

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SOCIAL MEDIA TIPS

By Theresa Mintzer

It is 2021 and video content is still an important tool for social media. Most, if not all, algorithms favor videos, and most people will stop scrolling to watch them. Right now, make a plan to incorporate video into your social media strategy as often as possible. If you only have a smart phone, you have everything you need to get started. Now, how can you incorporate video into your social media?

Make videos introducing customers to your business or services. Upload it on Facebook as a post, and then pin it to the top of your feed so that it is the first thing someone sees when he or she land on your page. When you upload it, have Facebook create captions, but always edit them to make sure they are correct. Many

people scroll through without listening and this helps with accessibility.

Many apps will allow you to edit, change the size, and add titles to your videos. One example is InShot for adding stickers, music, text, and other editing tricks. Other apps can create videos from your pictures. There's so much you can do. Have fun and play around.



You can also go live on your Facebook, Instagram, and YouTube. Choose a day every week and people will know to look for it. Transcribe these videos to make into newsletters or blog posts.

The more that you use video as part of your content plan, the more visible you will become. Plus, it's a better way for customers to learn about you and your business so they will know, like, and trust you.

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

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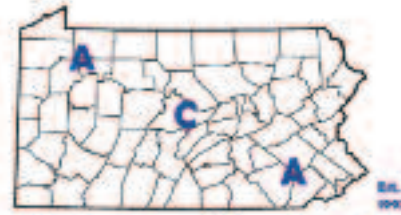
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Yet, when COVID-19 hit, many were reeling. How do we handle this? For civil engineering firms, the crisis brought back fears from the Great Recession. That said, what happened next surprised us all.

After a couple of weeks, a trend started to develop. The phones started ringing and did not stop. Why? The simplest answer was that people were at home more. And people know that All County and Associates (ACA) is the firm to call when you have questions.

Education First

For ACA everything starts with our motto: "Helping You Make Informed Decisions." Educating the public sets ACA apart. As a result, we are proud to have many long-term relationships with homeowners, homebuilders, and real estate professionals.

This past year, ACA took our commitment to education further. We expanded beyond our commitment to free consultations. We launched our bi-weekly blog series, aptly titled, "Helping You Make Informed Decisions." The blog educates readers on civil engineering, land planning, sewage, and other practices.

For the more interested individual, ACA maintains an active social profile. These posts deal with industry topics, project spotlights, and interesting finds. Finally, we started a quarterly newsletter. The newsletter provides professionals with information on regulations, our projects, and access to our educational content.

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Unlike other engineering firms, ACA specializes in on-site sewage inspections and replacement designs. In 2020, many homeowners needed these services. Early stay-at-home orders caused higher sewage usage. And higher sewer usage led to calls of wet yards and bad odors. Later, pending home sales caused increased calls. Our team completed many quick turnaround inspections. The majority (80 percent +) of these inspections earned in the coveted "pass." In the cases where a system failed inspection, we offered design services. These services included replacement tank designs and new absorption area systems. In some instances, we assisted residents in connecting to the public sewer.

The year also saw steady demand for boundary surveys. Contrary to popular belief, a boundary survey is a complex, rigorous process. The process uses deed research, data, and electronic equipment to mark the property corners. A homeowner requests a boundary survey to know the limits of their property. Many homeowners have a boundary survey before a home improvement project. The survey ensures that new sheds, fences, and decks are on the resident's property.

Additionally, swimming pools made a splashing return. As municipal pools remained closed, residents missed having a place to swim outdoors. The rise in pool projects presented a unique opportunity to adapt our nearly 30-years of expertise. Today, pool construction requires a similar permit plan to building a home. Given the nature of the project, they required a quick turnaround and small budgets. We provided a range of services from topographic surveys to stormwater designs.





Our Team Grew

The steady stream of work presented us with the opportunity to grow. At the start of the pandemic, we had an eleven-person operation. Today we are a fifteen-person team.

With an increased demand for our services, ACA added several new members to the team. Cheryl Carter, our contract coordinator brings years of customer service and account management. Greg Gray, SEO, provides expertise in sewage planning and inspection. Jason Bailey, PE, comes to ACA with a decade of design, regulatory, and stormwater experience. Finally, D. Patrick Miller is an experienced survey technician.

Looking Forward

2020 took ACA to new heights. As we look towards 2021, we are excited to help you begin your next project.



All County and Associates, Inc.

**For additional information
please call 610.469.3830 and
visit www.all-county-assoc.com.**



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REGIONAL CHAMBER ROUNDUP

GREATER READING CHAMBER ALLIANCE



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

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

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

UPCOMING EVENTS

February 3 – Women2Women: Passing the Baton: Mentoring the Next Generation

Remo Platform – Link will be sent week of Event
10:00 – 11:30 a.m.

\$15/Person for Chamber Members
\$25/Person for Not-Yet Chamber Members
Advanced Registration Required

February 11 – De Mujer a Mujer: Cultural Diversity and Cultural Awareness

Stories from a COVID-19 front-line
Interpreter

Remo Platform – Link will be sent week of Event
10:00 – 11:30 a.m.

\$5/Person ; Advanced Registration Required

February 11 – Lessons in Effective Advocacy Series with Jim Gerlach Part 1

Virtual Event – Link will be sent week of Event
11:00 -12:00 p.m.

As a former lawmaker at the state and federal levels, Jim Gerlach, President & CEO of Greater Reading Chamber Alliance, will share his expertise on best practices when it comes to advocating for pro-business policies. In this series, Jim will discuss everything - from how to best communicate with legislators while maintaining relationships to how to best engage employees in advocacy work in a non-partisan manner.

FREE for GRCA & BCAC Members
Advanced Registration Required

February 17 – FBA Workshop: Planning for the Inevitable, Yes, someday you will be Gone

Virtual Event – Link will be sent week of Event
10:00 - 11:00 a.m.

Join the Berks FBA for a discussion focused on Estate Planning Basics. Our panel of experts will provide attendees with a comprehensive view of the estate planning process and a discussion of the current environment under the new administration. Leave the session with a better understanding of where you and your business stand through:

- Estate Planning Basics
- The Right Time-Frame to Plan
- Simple Tools for the Process

\$10/person - Chamber Members
\$20/ person - Not-Yet Chamber Members
Advanced Registration Required

February 18 - Lessons in Effective Advocacy Series with Jim Gerlach

Part 2

Virtual Event – Link will be sent week of Event
11:00 -12:00 p.m.

FREE for GRCA & BCAC Members
Advanced Registration Required

February 18 – Berks Alliance Community Forum: Bridging the Digital Divide

Virtual Event – Link will be sent week of Event
11:30 -1:00 p.m.

FREE

Advanced Registration Required

February 22 – Go Taste Berks 2021

Visit local GRCA members across Berks to support them & be entered to win one of three "Go Experience Berks" prizes!

Kickoff: February 22nd

Passports Due: March 7th

\$10 - Purchase a Go Taste Berks Passport and visit one location in each category (Restaurant, Bar, etc.) to be entered to win the "Go Experience Berks" prizes

Must Register by February 8th

February 24 – Supervisor Training Module 2: Managing Performance & Developing Employees

Center for Business Excellence

49 Commerce Drive

Wyomissing, Pa 19610

6 weeks on Wednesdays: Feb. 24, March 3, 10, 17, 24, 31

8:30 - 11:30 a.m.

Grow Your Own ! it takes great people to grow and develop a great business. Let us help you get from good to great! Develop the skills of your current employees so they are ready to help move your company to the next level. Our Supervisor Modules were developed with the employee in mind - we take the whole person concept offering curriculum not just for training your employees but developing them to meet your goals and needs today and tomorrow.

\$595/person for Chamber Members;
\$745/person for Not-Yet Chamber Members

GRCA is heading to
ANCIENT GREECE!

Join us for a **FREE** virtual information session
Tuesday, March 16 • 5:30 p.m.-6:45 p.m.

GRCA
GREATER
READING
Chamber Alliance

Learn more and register at GreaterReading.org.

GOTASTE
BERKS

Save the Date
Feb. 22-March 1

GRCA
GREATER
READING
Chamber Alliance

Go Taste Berks is a weeklong restaurant-week style event offering specials, complimentary items and discounts at local GRCA member businesses promoting ordering takeout from restaurants, bars, agricultural locations and others. Visit one restaurant in each category during Go Taste Berks Week, get your passport stamped, and then drop it off or mail it to GRCA by March 7 to be entered to win a "Go Experience Berks" prize. Join us for a week of fun, giving back to your community, and support of the local economy! This weeklong initiative then turns into a YEARLONG coupon book!

Learn more at greaterreading.org

REGIONAL CHAMBER ROUNDUP



TRICOUNTY AREA
CHAMBER OF COMMERCE

Building Communities, Creating Connections, Supporting Commerce

610.326.2900

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MEMBER

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Owen J. Roberts School District
Smale's Printery

20 YEARS

Herb Real Estate, Inc.
Richard A. Zuber Insurance Agency

35 YEARS

Boyetown Museum of Historic Vehicles

10 YEARS

Graber Letterin' Sign Co.

25 YEARS

Yucha Medical Pain Management &
Chiropractic Rehabilitation

WELCOME NEW MEMBERS

Congratulations to the business listed below! Their membership was approved by the Board of Directors in January. Please join us in welcoming them to the TCACC community!

GIANT ROBO PRINTING

Screen Printing

www.giantroboprinting.com

484.787.3845

THANK YOU TO OUR 2021 MISSION & VISION PARTNERS (MVPs)!



Precision Polymer Products, Inc.



INTERESTED IN THIS OPPORTUNITY?

CONTACT EILEEN DAUTRICH AT

EILEEN@TRICOUNTYAREACHAMBER.COM OR 610.326.2900

FEBRUARY EVENTS

Mark your calendars - we have lots of great events happening this month!

For more details and to register for any of these events, please visit our events calendar at www.tricountyareachamber.com/events.

2/2: REACH Coffee Chat

10 - 11AM | Free to TCACC Members and Non-Members

2/4: Member Meet-Up and Check-In

10 - 11AM | Free to TCACC Members only

2/9: SkillUp | Productivity & Time Management

feat. John Whitehall, President of Strategic Sales Training

Solutions, LLC, a Sandler Training Center

9 - 10:30AM | Free to TCACC Members only;

\$25 per Non-Member

2/16: REACH Coffee Chat

10 - 11AM | Free to TCACC Members and Non-Members

2/16: Member Meet-Up and Check-In

3 - 4PM | Free to TCACC Members only

2/18: Maximize Your Membership

9 - 10AM | Free to TCACC Members only

2/24: Membership Breakfast: Top Leadership Blind Spots

feat. John Whitehall, President of Strategic Sales Training

Solutions, LLC, a Sandler Training Center

8:30 - 10AM | \$15 per TCACC Member, \$30 per Non-Member

2/24: Greater Reading Chamber Alliance (GRCA) Supervisor Training Module 2: Managing Performance & Developing Employees

Sessions held every Wednesday from 2/24 through 3/31 from

8:30 - 11:30AM | Additional details on our website

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:

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

Shark Think Tank

Thursday, Feb 4th & Feb. 18th – 11:30am
Business Owners Only

Upcoming Webinars include:

- Questions Answered by the SBA
- Vaccines – What I need to know by the Montgomery County Health Department
- Ask the Experts – Digital Marketing in 2021

For dates and times please see our 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.



NEW – 5 Questions with the Spring-Ford Chamber

Check out our new Video Blog series on our chamber website.

Tune into 15-minute interviews with area business people including: Terese Brittingham, Keller Williams; Dr. Hashemi, Altera Orthodontics; Allison Sandberg, Magical Memory Planners, Pam Mann, Help at Home with Pam and new for Feb: Sean Meyers, DS Pool Service & Tom McCoy, Staples.

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:** Feb and March Dates to be announced on the Spring Ford chamber website

• **A number of kits are located at Amber Savings Bank in Limerick** – Please feel free to stop in to pick-up your kit there between 10am and 2pm Monday - Friday

***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!

PLANNING FOR 2021

The Spring-Ford Chamber is very excited to start planning in person events for 2021. We will be utilizing Zoom meetings through spring however we are hard at working putting together an Annual Lunch for late May of 2021. This summer will also include another Hoagie event, the Limerick Community Day on August 14th and a new community dog event for the summer. We can't wait to see your smiling faces! Information all events will be posted in our eblast newsletters, facebook page and website.

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

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.

COVID-19 Resources:

perkiomenvalleychamber.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!

WELCOME NEW MEMBER!

Morning Fire Coaching / Jeff Wickersham
610-564-2107

Jeff Wickersham is a sought-after high-performance coach who's mantra is Rise, Fight, Love, Repeat ... which is also the title of his #1 Best Selling Book – Rise, Fight, Love, Repeat – Ignite Your Morning Fire.

Jeff is the founder and creator of Morning Fire Coaching, which specializes in guiding clients to implement game-changing habits for more energy, focus, abundance, and time in their lives through the power of the morning routine.

FEATURED EVENT

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 locally. Enter to win gift cards and prizes.

To learn more, select the "Shop Local & Win" tab from the dropdown menu under "Chamber Events" at the top of our homepage. From there you can submit an offer, enter to win, view promotions donate a prize and participate in our Annual Silent Auction!

All welcome to participate (membership not required)

The program will be run through February 28, 2021.

NEW CHAMBER PROGRAM

Sunrise Power & Gas / Mohsin Hassan
www.sunrisepowerandgas.com
Use Referral Code "PVChamber2020"

Start the new year by saving money saving money on your electric bill! Sign up your business with Sunrise Power & Gas and save up to 20% compared to PECO's commercial rate. Call us at 888-538-7001 (Option 3) or send a copy of your bill to info@sunrisepowerandgas.com to learn how much you can save. Include "PV Chamber" in the subject line and be eligible to win a \$50 gift card. No cost to switch and no enrollment fees. Just a fixed rate for the term you choose.

Free PPE Support Kit

Through a partnership with Montgomery County and the Alliance of Montgomery County Chambers of Commerce (AMCCC), and funded by funded by CARES Act, COVID-19 prevention kits are being distributed throughout the County to support small business (fewer than 100 employees) during the global pandemic. To reserve your free kit, contact PV Chamber at 610-489-6660 or email renee@pvchamber.net

UPCOMING EVENTS:

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

PV Men [Virtual] Happy Hour - February 4, 2021 @ 4:30pm

PV Book Club [Virtual] – February 12 @10am

"The Happiness Advantage: The Seven Principles That Fuel Success and Happiness", by Sean Achor

Business Roundtable – February 25, 2021 @ Noon

Now accepting sponsors

Secure Document Shredding Event – March 2021!

Open to all residents (no appointment needed). Due to space limitations, businesses must pre-register for a time slot by calling the PV Chamber office at 610-489-6660.

LIMITED SPONSORSHIPS AVAILABLE
Look for details on www.pvchamber.net

"Let your heart feel for the afflictions and distress of everyone and let your hand give in proportion to your purse"

— George Washington

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

Celebrating 90 years in the PXV Business Community



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

Phoenixville Regional Chamber weekly Chamber Round Up via Zoom

2nd and 4th Thursday mornings, see Community Calendar on Chamber website for times and link

Make 2021 the Year of Small Businesses!

Local businesses need our support more than ever.

Keep PXV's Economy Going!

Small businesses are the backbone of our regional economy, for every dollar spent at a small business, 67 cents stays in the community.

Many businesses provide convenient alternatives like online ordering and delivery services. Show support is ordering take-out, purchasing gift cards, or ordering online for delivery. You can make a big impact by shopping small all year round.

Take the Challenge - Go Local in 2021

Shop, Eat, Promote, Visit, and Donate Locally

Continue supporting our friends and neighbors - any way you can.

#SupportSmallPXV
#PXV
#PXVGoLocal2021

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.



Visit www.pottstownrotary.org to learn more!

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www.sbrassociation.com

Small Business
Resource Association



THE SBRA COMMUNITY

What Does a Disciplined Leader Look Like?



By Gary Seibert, CEO,
Small Business Resource Association

Whether you are a sole proprietor, small or large business owner, you all have one thing in common, someone is the Leader of your business. However, the type of leader you are, will most likely impact differently, your personal life as well as the lives of your employees, the people you do business with and even your family. Great leaders may have different styles but if you were to look closely into what really makes them great, I believe you would find a lot of similarities. Therefore, this article will focus on Disciplined Leaders and their common characteristic of Consistency.

Discipline, simply put, is following rules or a code of ethics to live by. Discipline also creates habits and habits create routine and routine becomes who you are. Consistency is staying the same or performing good each time, therefore, being who you are all the time. People can trust leaders who are disciplined and consistent all the time.

Before we go any deeper into what the disciplined leader looks like, I would like to address the three basic styles/types of leadership. The first is known as a VISIONARY LEADER and he/she is driven by the desire to be part of something bigger than themselves and making a difference. The second is known as a MANAGERIAL LEADER and he/she is driven by accomplishments and getting results. The third is known as a TECHNICAL LEADER and he/she is driven by learning, innovation, curiosity and creativity. Put those characterizes into one human body and you have a SUPER HERO

LEADER. Very few people possess all those characteristics but a great leader usually has at least one of those characteristics and then finds other people to fill the other two spots.

Now we can start to look at the actual leader, beyond their style/type, to see what really makes them great. In my 50+ years of being in business I have had the privilege of knowing and working with some outstanding leaders. I have also been Blessed with several great partners and together we have identified 8 fundamental characteristics that we call the 8 Core Disciplines of a great Leader, no matter what style/type they are. What makes them even better is their consistency, they perform these disciplines the same, every time with everyone.

Here are the 8 characteristics of a disciplined leader that they live by consistently:

Trust and Respect – Trust is Reliance on and confidence in another person or entity to do what is expected. Respect is Esteem for a sense of worth of another person. Both Trust and Respect are regarded as the necessary foundation of any successful leader. Question—What do you do to instill Trust and Respect in others?

Effective Communication – Only happens when one feels safe to express their opinions, receives reliable information, shares common goals, engages in reflective listening, knows that their opinions are valued and meaningful. Question—What causes Effective Communication to breakdown for you?

Establishing Common Goals – Establishing a desired set of measurable results that the organization plans to achieve by a specific future date. Question—What is the Common Goal of your business?

Planning and Execution – The written process that the leader uses to achieve their common goals by attaching specific people and dated tasks to create easily measured and evaluated results. Question—What input do you have in the Planning process?

Defining Roles and Responsibilities – Assigning specific, individual functions each member of the group provides; and the corresponding tasks and actions for which they alone are accountable. Question—What are your specific Roles and Responsibilities?

Coaching – The practice of providing positive feedback and support to others while offering constructive advice to help them recognize opportunities to improve and achieve higher levels of personal performance and organizational effectiveness. Question—Where are you currently Coaching? Where do you need more Coaching?

Best Practices – Proven, repeatable procedures that have been demonstrated over time to be the most effective (best results) and efficient (least effort) method for accomplishing a given task. Question—Do you have a set of defined Best Practices? How do you implement them?

Continual Improvement – An ongoing effort to improve by conducting regular evaluations to learn from the experience (successes and failures) of others by making positive adjustments to increase performance. Question—How often do you re-evaluate?

At the core of peak performance is a leader that consistently demonstrates these eight disciplines. Why are they so important? The first discipline provides a foundation that is strong and allows the other 7 disciplines to function at a much greater level. Disciplines 2,3,4 Unify the people involved in your business and the last four help the leader implement what needs to be done to achieve success. Please note that you cannot overlook or eliminate one of these disciplines. If you do, you will experience a breakdown in your ability to move smoothly through your daily routine without problems and difficult decisions to deal with.

Great leaders are not only great in their business life but equally great in their personal and family lives. They are well respected in their church and community and most likely are an inspiration and encourager to all that know and work with them. Be Disciplined and Consistent and you will be a much better and possibly a GREAT LEADER.



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HOW TO LEVERAGE SUSTAINABILITY AS A COMPETITIVE ADVANTAGE



By Lisa Peterson, Aftan Engineering, Proud SBRA Member

You've seen the sustainability goals and environmental commitments from well-known corporations like Amazon, Target, Wal-Mart, and McDonalds. Most large corporations, even if they are not familiar household names, have also implemented these goals and commitments leveraging sustainability as a competitive advantage; but how does a smaller business leverage sustainability as a competitive edge?

Keep it simple

Find an activity that you already do that demonstrates a commitment to sustainability. Maybe you've converted to LED lighting, installed low flush toilets, implemented a recycling program, or incorporated a recycled material into your product or service. You've likely done these initiatives for the cost savings that they bring; but these are good for the environment too. There is a story to tell that your sustainability-minded stakeholders will care about.

Build a bridge to the ever-growing population of sustainability-minded consumers

Not only have we seen an increase in sustainability-focused shareholders and investors, but we've also seen an increase in sustainability-focused purchasing for both b-c and b-b relationships. Individual consumers care about the environment; and given a choice between two seemingly equivalent products or services, will choose the one that is kinder to the environment. In the case of serving other businesses, there is an increase in sustainability requirements that are being included in purchasing agreements. If you wait until that requirement shows up in the next potential contract or purchase order, and you have done nothing, you may get a lesser share of that customer's demand or be eliminated as a supplier. Most large corporations have made bold public commitments to sustainability. If your product or service is feeding into that supply chain in any way, the inclusion of sustainability metrics is flowing through the entire supply chain network. Make sure your customers know about the great things you're already doing. Take control of your sustainability journey and tell that story.

Solicit ideas from your employees

Your employees are great ambassadors for your company who not only engage with customers but also with their social circles, thereby widening your reach. Get them involved; and get their ideas. They know where inefficiencies lie in your processes. Where there are inefficiencies, there are opportunities for improvement; and when

you make those improvements, you save money and have a sustainability improvement. That sustainability improvement could come through streamlined data entry or paperwork, increased throughput, reduced scrap, reduced raw material use, or less machine time, to name just a few. When the employees are involved, they feel engaged and empowered, which is another benefit; but it also makes the employees more likely to share that story with people in their professional and social networks.

Support ecological and environmental not-for-profits

Most companies have not-for-profits that they support in some way. Customers and communities love to see that businesses are good corporate citizens. Also, employees love to be involved in the community as representatives of their employers. Review your list of not-for-profits that you support and be sure to include some not-for-profits that are focused on the environment or ecology.

Sustainability is an important part of your marketing strategy, your financial strategy and your HR strategy. Remember to look for an environmental footprint improvement anywhere you find cost savings and tell that sustainability story. The term sustainability includes three pillars – planet, people, and profit. This is also known as the triple bottom line. If you can do something that increases profit, delights people, and is good for the environment, that's a win-win-win and that's sustainability. Don't wait for mandates. Be a sustainability leader who defines what can be done for the betterment of your company and the environment.

These ideas are quite simple, are great ways to get started on sustainability initiatives, and can be implemented without any sustainability expertise. If you're ready to move beyond these simple ideas, Aftan Engineering can help with the next steps such as quantifying your environmental footprint, conducting life cycle assessments on your products/processes/services, preparing for ISO 14001 certification, and incorporating sustainability in your annual investor and shareholder reports. To learn more please contact Lisa Peterson at Aftan Engineering: lpeterson@aftan.com or 610-914-1356.

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"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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WHAT EXACTLY IS AN ELDER LAW ATTORNEY?



LEGAL PERSPECTIVES

By Michelle M. Forsell, Wolf, Baldwin & Associates, P.C.

Most people are familiar with estate planning attorneys preparing documents such as powers of attorney, healthcare directives, trusts and last wills and testaments, and handling estate administrations. All elder law practitioners are estate planning attorneys, but not all estate planning attorneys practice elder law. So, what is the difference and why does it matter?

Let me begin by explaining that the term "elder law" is a misnomer because it encompasses much more than working with legal issues of concern to clients of advanced age. Elder law attorneys have advanced training and experience in twelve distinct practice areas as identified by the National Elder Law Foundation: health and personal care, pre-mortem, fiduciary, legal capacity, public benefits, special needs, insurance, resident rights, housing, employment/retirement, age/disability discrimination, and litigation and administrative advocacy related to any of the aforementioned practice areas.

The first three categories are part of traditional estate planning. First, health and personal care planning is the preparation of healthcare power of attorneys, living wills, medical and life sustaining choices, life care plans, and supplemental or special needs planning. Elder law attorneys often have a social worker on staff who conducts home visits, evaluates the client, and assists with the preparation of life care plans. A life care plan is a comprehensive plan addressing a client's health, short-term and long-term care, and asset preservation. Second, pre-mortem legal planning consists of last wills and testaments, trusts, power of attorneys, gifting, and real estate transactions primarily concerned with addressing what happens to assets upon death. And lastly, fiduciary representation is estate administration and represent-

ing executors, administrators, trustees, guardians, and conservators. All of these areas are also typically handled by estate planning attorneys, with the exception of life care plans.

The remaining nine categories are what distinguish elder law attorneys from estate planning attorneys. First, legal capacity counseling goes beyond guardianship and conservatorship proceedings, and includes advising on how capacity is determined, and the level of capacity required for various legal activities. Courts often appoint an elder law attorney to represent individuals who are the subject of legal capacity proceedings.

Next, public benefits advice is often the single most important topic for both disabled and elderly clients. Elder law attorneys provide guidance with Medicare, Medicaid (both facility and in-home services), Social Security benefits, Supplemental Security Income, housing/food programs, and Veterans Benefits. Unfortunately, Veterans Benefits are often overlooked, but become critical for a veteran applying for Medicaid. It is best practice to seek a Veterans Service Organization or an attorney accredited by the Department of Veterans Affairs who has the knowledge and experience to assist veterans and their families navigate all the benefits available to them.

(Continued on page 40)



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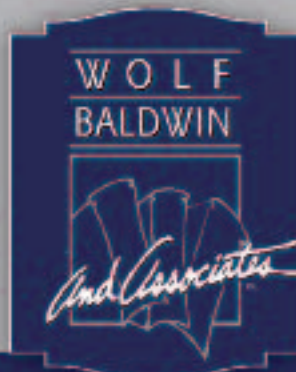
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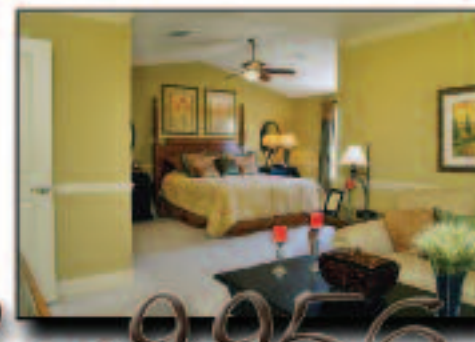


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LEGAL PERSPECTIVES

(Continued from page 39)

Elder law attorneys also provide special needs counseling to disabled individuals of all ages and their families. Specific services include planning and drafting special and/or supplemental needs trusts, and advising these clients with housing, employment and education related issues.

Insurance can be a confusing and daunting area for most clients. That is why elder law attorneys are often called upon to analyze and explain a variety of insurance products including health, life, long-term care, Medigap, disability and burial/funeral policies.

Additionally, senior housing is an area that separates the practice of elder law from traditional estate planning. Elder law attorneys are resident rights advocates because they advise patients and residents of hospitals, nursing facilities, assisted living facilities, continuing care retirement communities, and clients receiving home care. They advise on items related to admission, transfers, discharge and quality of care. For clients that are not in a facility or do not need home care, housing counseling focuses on alternative housing and financing, life care plans, home equity conversion and reverse mortgages.

Employment concerns can range from retirement advice including pensions,

IRAs, retiree health benefits, unemployment benefits and discrimination due to age or disability. Keep in mind that an elder law attorney is not an employment attorney and depending on the issues raised, clients can and should be referred to an appropriate colleague.

Lastly, elder law attorneys often handle litigation and administrative advocacy in connection with any of the above discussed areas, including will contests, contested capacity issues, elder abuse and discrimination.

So, to answer the question I posed at the beginning of this article, elder law attorneys have a robust toolkit that sets them apart from other practitioners. Specifically, we have training and experience in a wide array of legal areas to provide clients with a holistic approach heavily focused on their lifetime needs rather than just planning for what happens to their assets upon death.

Michelle M. Forsell is an elder law attorney at Wolf, Baldwin and Associates P.C. She is a member of the National Academy of Elder Law Attorneys and accredited by the Department of Veterans Affairs to assist claimants in the preparation, presentation, and prosecution of claims for VA benefits. She practices primarily out of the firm's newest office in Pennsburg, and can be reached at 215.679.5912 or by e-mail at mforsell@wolfbaldwin.com.

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With over twenty-five years in the commercial furniture industry, JoAnne Adrian has assisted clients with all types of services and products, including space planning, project design, office ergonomics, furniture and cubicles to medical facilities and warehouse needs. With Indoff's access to thousands of manufacturers in various industries, JoAnne can provide almost anything you need for your business – from floor to ceiling – for virtually any industry!!

In a time of uncertainty, every business is learning how to adapt to the new normal. Protecting your employees is now more critical than ever. Whether you are working from home or back into a fully operational mode, it is best to have a protocol in place for your office, restaurant, school, or warehouse. Indoff continues to

be proactive in helping their clients. JoAnne can help guide you in finding the best solution for your company. As business conditions evolve, Indoff's breadth of PPE products continues to grow to meet customer's needs.

Indoff has provided essential products and services to the B2B community nationwide for the past 50 years. What does that mean to you? The knowledge that when Indoff takes on a project, it will be around to handle everything from the initial design and installation to providing additional products and services for many years to come. With over 400 Representatives throughout the USA, Canada, and Mexico, JoAnne can handle accounts throughout North America by tapping into Indoff's experienced team of professionals, providing a local, personal experience on a national scale.

JoAnne is looking forward to assisting you with your commercial interior needs, or whatever else your company may require. To contact her, call 484.995.1580 or email her at joanne.adrian@indoff.com. And when you have a moment, please visit: www.indoff.com.

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RETIREMENT PLANS FOR SMALL BUSINESSES



Matthew Robb

Provided by Matthew Robb and John Ungerman - Ungerman Ghelardi and Associates / Thrivent

If you are self-employed or own a small business and you haven't established a retirement savings plan, what are you waiting for? A retirement plan can help you and your employees save for the future.



John Ungerman

Tax advantages

A retirement plan can have significant tax advantages:

- Your contributions are deductible when made.
- Your contributions aren't taxed to an employee until distributed from the plan.
- Money in the retirement program grows tax deferred (or, in the case of Roth accounts, potentially tax free).

Types of plans

Retirement plans are usually either IRA-based (like SEPs and SIMPLE IRAs) or "qualified" [like 401(k)s, profit-sharing plans, and defined benefit plans]. Qualified plans are generally more complicated and expensive to maintain than IRA-based plans because they have to comply with specific Internal Revenue Code and ERISA (the Employee Retirement Income Security Act of 1974) requirements in order to qualify for their tax benefits. Also, qualified plan assets must be held either in trust or by an insurance company. With IRA-based plans, your employees own (i.e., "vest" in) your contributions immediately. With qualified plans, you can generally require that your employees work a certain number of years before they vest.

Which plan is right for you?

With a dizzying array of retirement plans to choose from, each with unique advantages and disadvantages, you'll need to clearly define your goals before attempting to choose a plan. For example, do you want:

- To maximize the amount you can save for your own retirement?
- A plan funded by employer contributions? By employee contributions? Both?
- A plan that allows you and your employees to make pre-tax and/or Roth contributions?
- The flexibility to skip employer contributions in some years?
- A plan with lowest costs? Easiest administration?

The answers to these questions can help guide you and your retirement professional to the plan (or combination of plans) most appropriate for you.

SEPs

A SEP allows you to set up an IRA (a "SEP-IRA") for yourself and each of your eligible employees. You contribute a uniform percentage of pay for each employee, although you don't have to make contributions every year, offering you some flexibility when business conditions vary.

(Continued on page 44)

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RETIREMENT PLANS FOR SMALL BUSINESSES

(Continued from page 43)

For 2020, your contributions for each employee are limited to the lesser of 25% of pay or \$57,000 (up from \$56,000 in 2019). Most employers, including those who are self-employed, can establish a SEP. SEPs have low start-up and operating costs and can be established using an easy two-page form. The plan must cover any employee aged 21 or older who has worked for you for three of the last five years and who earns \$600 or more.

SIMPLE IRA plan

The SIMPLE IRA plan is available if you have 100 or fewer employees. Employees can elect to make pre-tax contributions in 2020 of up to \$13,500 (\$16,500 if age 50 or older; up from \$13,000 and \$16,000, respectively, in 2019). You must either match your employees' contributions dollar for dollar — up to 3% of each employee's compensation — or make a fixed contribution of 2% of compensation for each eligible employee. (The 3% match can be reduced to 1% in any two of five years.) Each employee who earned \$5,000 or more in any two prior years, and who is expected to earn at least \$5,000 in the current year, must be allowed to participate in the plan.

SIMPLE IRA plans are easy to set up. You fill out a short form to establish a plan and ensure that SIMPLE IRAs are set up for each employee. A financial institution can do much of the paperwork. Additionally, administrative costs are low.

Profit-sharing plan

Typically, only you, not your employees, contribute to a qualified profit-sharing plan. Your contributions are discretionary — there's usually no set amount you need to contribute each year, and you have the flexibility to contribute nothing at all in a given year if you so choose (although your contributions must be nondiscriminatory, and "substantial and recurring," for your plan to remain qualified). The plan must contain a formula for determining how your contributions are allocated among

plan participants. A separate account is established for each participant that holds your contributions and any investment gains or losses. Generally, each employee with a year of service is eligible to participate (although you can require two years of service if your contributions are immediately vested). Contributions for any employee in 2020 can't exceed the lesser of \$57,000 or 100% of the employee's compensation (up from \$56,000 in 2019).

401(k) plan

The 401(k) plan (technically, a qualified profit-sharing plan with a cash or deferred feature) is a popular retirement savings vehicle for small businesses. With a 401(k) plan, employees can make pre-tax and/or Roth contributions in 2020 of up to \$19,500 of pay (\$26,000 if age 50 or older; up from \$19,000 and \$25,000, respectively, in 2019). These deferrals go into a separate account for each employee and aren't taxed until distributed. Generally, each employee with a year of service must be allowed to contribute to the plan.

You can also make employer contributions to your 401(k) plan — either matching contributions or discretionary profit-sharing contributions. Combined employer and employee contributions for any employee in 2020 can't exceed the lesser of \$57,000 (plus catch-up contributions of up to \$6,500 if your employee is age 50 or older; up from \$56,000 and \$6,000, respectively, in 2019) or 100% of the employee's compensation. In general, each employee with a year of service is eligible to receive employer contributions, but you can require two years of service if your contributions are immediately vested.

401(k) plans are required to perform somewhat complicated testing each year to make sure benefits aren't disproportionately weighted toward higher paid employees. However, you don't have to perform discrimination testing if you adopt a "safe harbor" 401(k) plan.

(Continued on page 46)

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RETIREMENT PLANS FOR SMALL BUSINESSES

(Continued from page 44)

With a safe harbor 401(k) plan, you generally have to either match your employees' contributions (100% of employee deferrals up to 3% of compensation, and 50% of deferrals between 3% and 5% of compensation) or make a fixed contribution of 3% of compensation for all eligible employees, regardless of whether they contribute to the plan. Your contributions must be fully vested.

Another way to avoid discrimination testing is by adopting a SIMPLE 401(k) plan. These plans are similar to SIMPLE IRAs but can also allow loans and Roth contributions. Because they're still qualified plans (and therefore more complicated than SIMPLE IRAs) and allow less deferrals than traditional 401(k)s, SIMPLE 401(k)s haven't become popular.

Defined benefit plan

A defined benefit plan is a qualified retirement plan that guarantees your employees a specified level of benefits at retirement (for example, an annual benefit equal to 30% of final average pay). As the name suggests, it's the retirement benefit that's defined, not the level of contributions to the plan. In 2020, a defined benefit plan can provide an annual benefit of up to \$230,000 (or 100% of pay if less), up from \$225,000 in 2019. The services of an actuary are generally needed to determine the annual contributions that you must make to the plan to fund the promised benefit. Your contributions may vary from year to year, depending on the performance of plan investments and other factors.

In general, defined benefit plans are too costly and too complex for most small businesses. However, because they can provide the largest benefit of any retirement plan, and therefore allow the largest deductible employer contribution, defined benefit plans can be attractive to businesses that have a small group of highly compensated owners who are

seeking to contribute as much money as possible on a tax-deferred basis.

As an employer, you have an important role to play in helping America's workers save. Now is the time to look into retirement plan programs for you and your employees.

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DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

Many of the downtowns in the Delaware Valley have experienced adverse effects on business because of the Covid-19 virus. The lack of access to customers because of various shutdowns has created many landlord-tenant issues that need to be addressed before businesses can get back on track.

The shutdown also impacted the apartment tenants who have been unable to work. Evictions of longer-term tenants would be an unexpected occurrence but with the lack of the ability to earn a living, some of these issues are beginning to surface.

There were a couple of bills passed concerning the eviction process and providing holds on any legal action. As these restrictions, both on a state and federal level, sunset, there could be increased mobility for many tenants and retail leases.

In a town like Phoenixville that has adopted a hospitality strategy, there seemed to be not much movement. My office is currently located in the restored Superintendent's building at 101 Bridge Street, and I currently work there every day; I have not seen much change. There was a restaurant that opened on the first floor of the building— Paloma, which is a modern European restaurant, and it opened right before the last shutdown. (Go there you will like it.)

Building owners are now faced with a choice on how to deal with the fact there were no customers during the shutdown, and their biggest spending season of the year was interrupted. I spoke with Manny DeMutis, who has considerable commercial real estate holding in the Borough of Phoenixville, about his eviction stories.

Q: Have there been and evictions of retail or residential tenants in Phoenixville?

DeMutis: No, most of the businesses on the street are strong, viable businesses. On the residential side, we have not seen that much slippage in rent payments. Some of the young professionals work from home, to begin with, and others have been working virtually.

If you spend enough time to get the right businesses downtown, you will not have some of the problems other towns have been experiencing. We are never in a rush to sign a retail tenant. Many times the vacancies on the street are more a function of looking for the correct retail mix.

We view the tenants as partners in business with us. There should be no self-imposed constraints on the relationship between the landlord and the tenant. They are both in it to be successful. You reach out to your partners and ask what we can expect in terms of lease payments and maybe work out extended lease terms to make up the difference if the businesses are not allowed to operate.

(Continued on page 48)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 47)

Q: Have you had success with the approach?

DeMutis: Yes, you live to play another day. There is no reason to panic because of the everyday uncertainties. It would help if you were certain about things as much as you are allowed. On the landlord side, you can be a hero or a bastard ... it is a self-fulfilling prophecy. Retailers were shut down for three months, to a certain extent, I have to look at the total building, and having apartments above the storefronts helps pay the overall cost for having the building.

After speaking to Manny, I thought back to when I was the business district coordinator for Phoenixville, and I urged him to rent to people to fill up the storefronts. Sometimes they stayed vacant for a while, but it was not because someone did not want to rent them; rather they duplicated an existing business or were not right for the business mix.

Having a personal touch in the small towns in Chester County has certainly helped the downtowns to stay viable. It is not so much that way in the city. Large commercial real estate operators have experienced a harder time maintaining the business mix. The stricter measures imposed by the cities were devastating to many of the smaller entrepreneurs. Cou-

pled with the race riots, not too many people were eager to hang out in the City.

The virus caused public transportation to become a possible source of contamination. Fewer people using transit leads to fewer people in the City. Fewer people resulted in fewer dollars for the smaller retailer. Many are watching their dreams of owning their own business vanish. The slow return of office workers will result in a slower return to normal for the smaller retailer.

Perhaps this will lead to a more diverse offering in the City as people will be looking to fill the gap with businesses closing. Perhaps it will increase the business in the suburban towns with a more disparate client base. There have been moves and residents out of New York City, leading to disinvestment in the City. I am not sure Philadelphia will have the same kind of residential departure, but I believe the value of having a strong downtown office presence will diminish with remote work. Maybe the address will be the same as the office client, but the square footage will be less.

I see that there will be a shift to the suburban areas on both population and workspace.

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



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Bon Homie Adult Day Services Adds Services to Support Caregivers and Off Set Lost Income Due to Impact of the Pandemic

When the pandemic hit our area, it forced our center and centers like ours to close all over Pennsylvania. We received an e-mail on Thursday afternoon March 12th that Adult Day Care Centers in Montgomery County were mandated to close end of business that day. We scrambled to write e-mails and make phone calls to all the caregivers and clients we supported as well as the agencies that relied on our services. When we closed that day, my staff along with the caregivers that use our services believed we would return to normal in two weeks.

Caregivers were incredibly supportive of the close of the center and for the first two weeks many families could work together and support their individual. As March turned to April, we realized our center wasn't going to be able to open for a while and we needed to figure out a way we could support our caregivers and clients that no longer had the option of attending our program every day. Many of our caregivers needed to work, and even though they were able to work from home at this time due to the Coronavirus it was difficult to care for their loved one and work at the same time.

Bon Homie Adult Day Center needed to find ways to generate income. With 28 years of experience in providing care and support to seniors and disabled adults in the Limerick and surrounding communities we expanded our offerings to include

remote and in-home supports, concierge services and a caregiver's blog.

Developing these additional services felt like we were starting several new businesses. The remote programming dictated that our staff and caregivers learn how to use zoom so that they could interact with each other and participate in the activity program we were offering. Cooking demonstrations, reading stories, science projects, and music are just a few activities offered to individuals participating in this program.

Our staff meet with clients virtually every day for an hour or several times a week for 30 minutes to an hour. They also run small group virtual programs, 2-3 clients meet with 1-2 staff for an hour and play games, socialize, make a craft, etc. This program has been well received and our clients are excited to interact with their friends. Those receiving this service range in their support needs. A few of our clients require total hand over hand support from their caregiver to participate where others, once they are logged into zoom, can participate independently.

These services do not give caregivers total relief of caregiving responsibilities like the day program did but it does offer their loved one a connection with friends, the opportunity to participate in a variety of programs which promote a sense of community and helps with each client's overall wellbeing.

(Continued on page 50)

Bon Homie Adult Day Center is expanding its services. With 28 years of experience in providing care and support to seniors and disabled adults in the Limerick and surrounding communities we are growing our offerings to include Concierge services.

Bon Homie, Ltd. Simpler Days Concierge Services

Concierge Services are available to professionals, caregivers, and individuals that need assistance in meeting their own needs or those that depend on them.

For More Information:
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BON HOMIE ADULT DAY SERVICES

(Continued from page 49)

Our remote program continues to be offered today and has grown since we began offering the services. We have also had the opportunity to go into some of our client's homes and offer activity programs for a few hours a day.

The second service we began offering is "Bon Homie Simpler Days Concierge Services." Simpler Days concierge services is a service we are offering to the business community, caregivers, and individuals that need assistance in meeting their own needs or those that depend on them. Rates vary depending on the specific service requested. You can call the center to inquire about our services or request a rate sheet.

<http://www.bonhomieadc.com/concierge-services/>

Simpler Days Concierge services include: Transportation to appointments; Accompany individuals on scheduled appointments; Companion Visits; Drop off and pick-up dry cleaning; Merchandise purchases and returns; Gift shopping; Grocery shopping; Prescription pickups; Post office pick-ups, purchasing of stamps; Meal preparation; Special diet delivery (puree, fine chopped and mechanical soft); Gourmet meal delivery, If you don't see a service, please call and inquire.

Lastly, I started a blog "A Scoop of Caregivers Wisdom" to share my "caregiving" story. I am not a traditional caregiver. I have operated an adult day care center for 28 years and cared for seniors, disabled adults, and young adults with intellectual disabilities.

I have interacted and supported many caregivers over the years and have seen firsthand the struggles that they face in caring for someone they love. Caregiving can occur abruptly in someone's life or it can occur in stages as they watch their loved one decline over years. Many people never expect to become a caregiver and often are overwhelmed with the new responsibilities. Some caregivers are not aware of how to find support and need assistance to be successful. Caregiving along with other obligations such as their full-time job and taking care of their family can place additional stress and pressure on Caregivers and effect their quality of life. Our blog will touch on topics that every caregiver can relate to as well as specific areas of interest such as diagnosis, disabilities, adaptive equipment and services available.

<https://ascoopofcaregiverswisdom.com/>

Ask SCORE

6 SIMPLE STEPS FOR GETTING THINGS DONE AT YOUR SMALL BUSINESS

Whether you are running a for-profit or nonprofit business, an ability to organize efforts and initiatives is a necessary skill to achieve success. Effectively executing efforts and accomplishing goals requires planning and coordination among team members (which may be a combination of employees, vendors, suppliers, contractors, etc.).

While some small business owners seem to have a natural knack for project management, it is not everyone's strength. Do not feel defeated if it is not yours and you do not have the resources to hire a professional project manager.

With a process in place to guide you, you—or a designated person from your team—will become more adept at moving projects from start to finish.

The following tips will help you create a roadmap that you can follow whenever embarking on any new project.

YOUR 6-STEP GUIDE TO SUCCESSFUL PROJECT MANAGEMENT:

1. Define your goal and get buy-in from all project team members.

As you do this, you will want to determine each team member's role and responsibilities. In this step, also consider how the project will affect your company and how you will measure the project's impact.

2. Determine the project deliverables.

What key tasks do team members need to accomplish to move the project along the path to completion? You will also need to identify which deliverables depend on other deliverables, so you can establish a timeline that puts tasks in a logical order.

3. List the resources you will need.

Assess what you will need regarding budget, person-hours and tools to complete the project.

(Continued on page 52)

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THE HEARTBEAT OF MONTGOMERY COUNTY, PA, IS ITS MAIN STREETS. Lined with shops and restaurants you can't find anywhere else, these small businesses fuel our community. And now more than ever they need our support. Explore our towns and plan your next visit to any of these main streets in Montco. Don't forget to share your main street visit with the hashtag #makeitmainstreet!



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Ask SCORE

(Continued from page 51)

4. Set a timeline and identify milestones to mark your progress.

After knowing what needs to be done and by whom, create target completion dates for your project deliverables. In your timeline, identify interim goals ("milestones") that can serve as major landmarks along the way. As the project progresses, your ability to reach milestones will help you know if you'll need to adjust your scope, budget or expectations. Milestones also help boost morale as they help project team members see the progress they have made.

5. Define the collaborative process.

Determine how often your team members will meet as a group to report their progress and share any challenges that might prevent them from fulfilling their deadlines. Schedule your meetings well in advance, so everyone on your team can reserve the dates and times on their calendars.

6. Select a tool to help you stay organized and keep all project documentation in a single place accessible to all team members.

A variety of online tools exist that can help you manage projects. Some are more intuitive than others, so assess your team members' comfort level with the technol-

ogy involved before choosing what you will use. A few examples that might be a good fit for your business include Trello, Evernote, Asana, Dropbox and Google Drive.

Although you might try to save time by skipping some of the initial steps in the process, you should resist that temptation. Successful project management begins with thorough planning. Shortcuts in the beginning could lead to misunderstandings among team members—and missed deadlines.

If you need suggestions on how to manage your projects more efficiently, consider reaching out to SCORE. SCORE mentors have expertise in all aspects of starting and growing a small business, and they can provide you with free guidance as you hone your project management skills.

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

KNOWLEDGE IS KEY WHEN IT COMES TO A HEALTHY WORKPLACE!

CLEANING TIPS

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

Do you know the difference between sanitizing and disinfecting? If you don't, your workplace may not be as safe as it could be for your clients and employees!

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 disinfecting surfaces or objects to lower the risk of spreading infection." When it comes to understanding the correct cleaning products to use in each situation, it's best to call in trained professionals, a little knowledge can go a long way for a business owner to monitor and maintain a healthy space.

But, with dangers from COVID-19, disinfecting is the answer for keeping your facility as healthy as possible for everyone

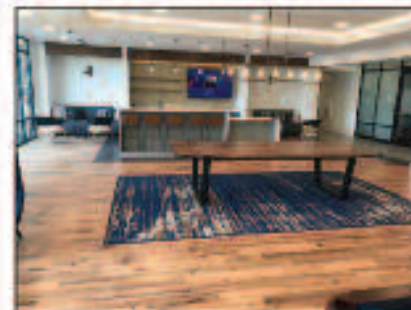
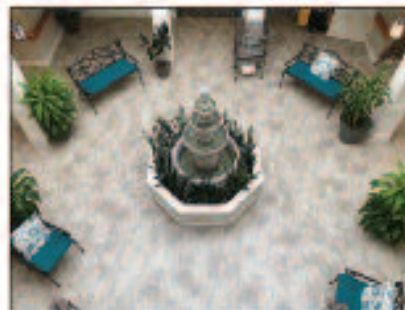


Gilbert & Claudia Nazario

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." A trained commercial cleaning company can help create a customized cleaning and disinfecting plan for your business.

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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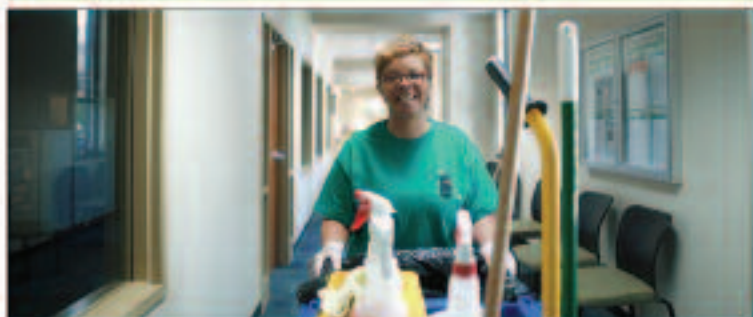
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MAINTAIN A CLEAN AND HEALTHY BUSINESS

DESIGN A PRO-ACTIVE CLEANING AND DISINFECTING PLAN



CDC Guidelines:

- Develop your plan.
- Implement your plan.
- Maintain and Revise your plan.



Clean Floors & More helps business owners and managers design a cleaning and disinfection plan for their business or facility.

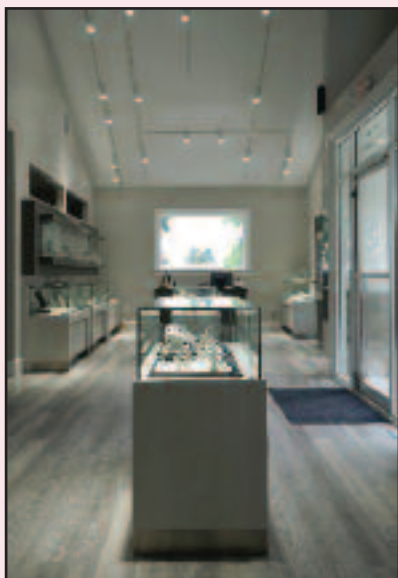
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VALENTINE'S DAY GIFT IDEAS



Van Scoy Jewelers

Elegant and stunning are words that come to mind when you walk into the new Van Scoy Jewelers. The friendly, relaxed atmosphere is felt the moment you walk in which is a nice break from the dark mall stores. Convenient parking is available in their own parking lot and on street parking.

Owner, Caroline Hill has 40-plus years of experience and a true passion for the jewelry industry. It had been her long-term goal to relocate Van Scoy Jewelers from the Broadcasting Square shopping center to a stand-alone location.

When you walk into Van Scoy Jewelers you are 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 explains. "Often that translates into generations of families coming to us because we care about the quality



and integrity of the products we offer."

What Caroline is most proud of with her business and the new building is the fact that she pulled it off despite the Covid situation. She feels like she created something that is beautiful in a good space with good light and great energy. Caroline has a bright vision for the future. "We want

people to know we are not a chain store," she said. "We are a locally owned and operated small business who has been in business for over 40 years. I hope future generations will appreciate the quality service we provide. The future is exciting, and we look forward to being a part of many love stories."

Happy Valentines Day

Free 24 Karat Gold dipped rose with any purchase of \$500 or more.
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Reppert's Candy

Reppert's Candy, operating out of a 12,000 square foot facility in Oley Township, now offers more than 65 varieties of candy and approximately 200 different style chocolate molds. Holding true to the "family business," model, owner Keith Schell truly views his employees as an extension of their family. With more than 22 employees averaging 15 years with the company, "employees come first" is a philosophy Reppert's Candy has stood by for many years. This mentality is one of the reasons Reppert's Candy has built a long-standing tradition of being one of the finest chocolate manufacturers around.

Have one those "hard to please" people on your gift list? A box of assorted chocolates is a perfect gift that is sure to please anyone! Valentine's Day and Reppert's Candy are a perfect match! As you walk through the doors of their retail store, you will be pleasantly overwhelmed by the sweet aroma of chocolate. As you walk further into the store, the enormous variety of chocolate candies, Valentine's treats, not to mention the beautifully detailed packaging, will



certainly overwhelm all of your senses.

Chocolate ornaments and custom packaged party favors are just a few examples of the hundreds of seasonal treats you will find at Reppert's retail store.

Reppert's also offers custom chocolates for your wedding favors and gifts for the wedding party, bride or even the groom. Reppert's can offer custom molds, custom packaging and plenty of options. Call them so they can learn how to make your special day even sweeter. You can reach them at 610.689.9200 or email: info@reppertscandy.com.

Reppert's Candy is located at 2708 W. Philadelphia Ave., Oley, PA 19547. For additional information, please visit: www.reppertscandy.com.

Other Retailers with Reppert's Candy include: Coventry Parlor at Laurel Locks, Inc.; Pottstown Memorial Medical Center; Professional Pharmacy Pottstown; Professional Pharmacy Pottstown; S.Clyde Weaver; Dutch Valley Food Distributors; and Patsy's Potpourri of Gifts, 30 E. Philadelphia Ave, Boyertown.

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6 Things to look for▶ in a Payroll Provider

Payroll providers are designed to make your life easier, especially for small business owners who have a lot on their plate. If you are in the market for a payroll provider - whether it be for the first time, or you are considering a change - be sure your provider of choice meets these criteria. **Your payroll provider should provide a solution that...**



Is user-friendly

The purpose of utilizing a payroll provider is to take the burden of payroll off of your business. Make sure your new provider has a solution that allows for a streamlined startup, onboarding services, training, and a user-friendly interface.

Is accessible & secure

As technology changes, your payroll solution should change with it. You and your employees should have access to their payroll information from a desktop or mobile device with security being of utmost importance when working with sensitive data.

Has Employee Self Service

Payroll & HR tasks can quickly add up and take time away from other job duties. Employee self-service (ESS) allows your employees to manage their personal information, giving them access to their profiles, pay statements, schedules and more.



Keeps you compliant

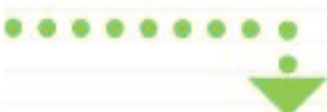
As the federal and local payroll tax compliance rules change, it is important to use a payroll provider that will help manage updates. Additionally, the payroll service provider that you choose should be able to process the typical state and federal level tax deductions and filings.

Has seamless data integration

When considering a payroll provider, it is important to recognize the role payroll plays in the greater landscape of HR, Benefits, and Time & Attendance. As your business grows, the ability to manage your employee's information from one place in one integrated system is a must-have feature.

Has support when you need it

Payroll is an important part of your business. The level of customer support provided is an extremely important factor in selecting a payroll provider. Experts must be accessible to answer questions and concerns via phone and email without delay when you have issues that need to be resolved.



Trust the experts that check all of the boxes.

With Payroll, Time & Attendance, and HR solutions that are customizable and scalable to your business, Premier Payroll is an accurate, personable, and affordable solution backed by the power of one of the nation's leading software providers.