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PROUD MEMBERS OF SBRA:

(L to R) Dr. Bill Moss, Keystone Specific Chiropractic;
Brent Davies, Davies Landscaping; Gary Seibert,
CEO, Small Business Resource Association;
Don Carrick, Studio 413 Photography; and
John Whitehall, Sandler Sales Training.

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Cover Story: *The Small Business Resource Association shares four success stories about local entrepreneurs who know and understand the power of joining the SBRA community, which has helped to grow their businesses making 2020 their best year ever.*



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SMALL BUSINESS RESOURCE ASSOCIATION

WE ARE A COMMUNITY



GARY SEIBERT

PHOTOS BY STYLISH IMAGES

“ True success in business requires balance. That’s why we focus not only on business growth, but employee development and family enrichment too. ”

**Introduction by Gary Seibert,
CEO, Small Business Resource Association.**

Everyone reading this article is part of something so much bigger than themselves. We are all business owners or employees of small to mid-sized businesses that make up the backbone of our country. There are 30.7 million small businesses in the U.S. and only 16,055 big mega companies. This nation could not survive without us and all the products and services we provide. Just think what your town would look like without all the “mom & pop” shops and stores, unique restaurants, boutiques, barber shops and hair salons, health and fitness clubs, corner grocery stores and the list goes on. What if your town only had one “BIG BOX” store that provided everything you needed, all under one roof? Hopefully, we will never see that day.

Every Small Business is part of the largest community in our Nation, the Small Business Community. And because of this, we have an obligation to support one another in every way possible. The big guys have a lot of advantages we don’t have, and they can offer their employees a lot more than we can. In many cases, we put in longer hours and work harder in order to compete against big companies that import foreign products that we have difficulty competing against. I am not telling you anything new. You live it every day.



FEATURED MEMEBRS

(L to R) Brent Davies, Davies Hardscaping; Gary Seibert, CEO, Small Business Resource Association; Don Carrick, Studio 413 Photography; Dr. Bill Moss, Keystone Specific Chiropractic; and John Whitehall, Sandler Sales Training.



SBRA OFFICERS

(L to R): Mark Kramer, Chief Marketing Officer; Alan Robezzoli, Chief Strategy Officer; Gary Seibert, Chief Executive Officer; and Chris Pierson, Chief Information Officer.

The Small Business Resource Association (SBRA) was founded by four entrepreneurs who grew their small businesses despite the odds of success. We experienced the pain and difficulties first-hand and we wanted to “stand in the gap” and take those learning experiences and share them with other business owners, in hopes that it would make their journey easier and more profitable.

We are an Association that gathers business owners together to HELP ONE ANOTHER through the good and bad times. We network with one another and help one another and buy from one another. We are a community that supports one another.

The magazine you are reading, *Route 422 Business Advisor*, is focused on sharing information about businesses in our communities. Groups like the North East Berks Chamber, Greater Reading Chamber Alliance, the TriCounty Area Chamber, and all other Chambers are there to help you. SCORE and a multitude of other service organizations are there to help you. We are all part of this Great Community.

Every business has a number, and every number has a story, yours included. So, as you read through this issue and see a company that interest you, connect with them, if for no other reason than to learn their story. Now you will know something about them, hopefully made a new friend and, and who knows, someday you might recommend them to someone else and by so doing, help your community.

The cover story is really about all of you but, for obvious reasons, there is not enough room in this issue to tell all of your stories.

Following are four of our SBRA members stories. John Whitehall is the owner of

the Sandler Sales Training in this region, Don Carrick owns Studio 413 Photography, Dr. Bill Moss owns Keystone Specific Chiropractic and Brent Davies owns Davies Hardscaping. All four SBRA members are entrepreneurs that know and understand the power of networking as they have all grown their businesses and turned 2020 into their best year ever.



Sandler Training

John Whitehall, Sandler Training

How to break the rules, change the game, and avoid common sales problems altogether.

David Sandler said that “Sales is a Broadway Play Performed by a Psychologist.” If that’s the case, then sales managers must become the directors of the players. The trouble is that many sales managers began their careers as successful, high-achieving sales professionals. Then, they get promoted to management without any real training on how to manage and direct people.

The skills for success as a sales manager are unique. Often, these former sales professionals are told to “just teach them to do what you do, and you’ll be fine.” There is a high chance that the former sales professional is ill-equipped to lead with the same skill set they used to become successful at selling. Some make it, some don’t.

What are the skills needed to motivate, coach, train, and supervise to hold sales professionals accountable? In today’s world of seemingly endless information and learning opportunities, two topics surface regularly — management and selling. But they’re often presented separately, with the word “leadership” thrown in here and there — whatever that means? Rarely are these two topics combined, but they should be. Based on what I’ve seen throughout my career, I firmly believe there is a need to prepare new sales managers and improve the performance of existing ones.

(Continued on page 6)

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SBRA – WE ARE A COMMUNITY

COVER STORY

(Continued from page 5)

Where do we start? As a professional sales manager, director, vice president, etc. with over 30 years of experience, I immediately thought of four areas that need to be addressed — Coaching, Hiring, Goal Setting, and Accountability. Here are some common pitfalls, challenges, and questions associated with these key areas.

COACHING: We often think of ourselves as great coaches, but unless we create the right environment, a common agenda, and goals to achieve, we're probably fooling ourselves by just having great conversations. This is common. We might actually find ourselves in a training discussion, which is very different from a coaching session.

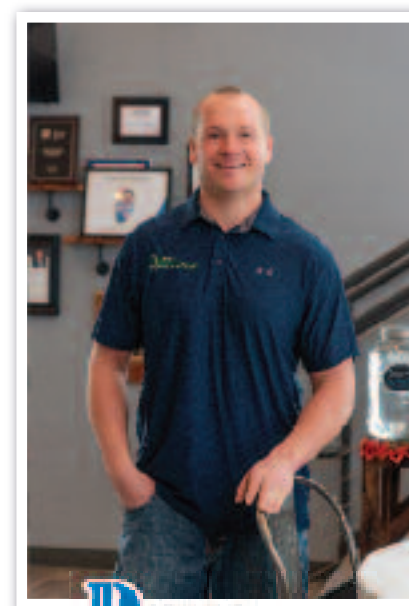
HIRING: For many, the hiring process ends up becoming a "fly by the seat of your pants" thing — some call it the "go to lunch test." But how do you really know if your new hire is willing to prospect for new business, will be comfortable talking about money, or will have the drive and ambition necessary for success?

GOAL SETTING: How are goals set in your company? Do your sales professionals have personal goals, and are they tied to your company goals? Do we understand the dynamic between the two and how both should be important to you as their coach and leader? And finally, how do you monitor their behaviors?

ACCOUNTABILITY: You cannot hold your sales team accountable for information that they don't have. Every sales team needs a "cookbook" — a solid recipe or formula to provide repeatable, predictable successes. This cookbook contains the daily, weekly, and monthly activities that must happen to reach your mutual goals. Do your Sales Professionals have cookbooks, and do they follow the recipe?

If you're struggling to find the answers to some of these questions within your organization, you're not alone. I'm thrilled to announce the launch of the *Sales Managers Forum*, which provides a unique, confidential, and exclusive space for sales managers and leaders to tackle some of their biggest challenges.

The Sales Managers Forum begins in early March and meets monthly developing sales managers and candidates in these four specific areas designed to position them for success. For more information, contact me at john.whitehall@sandler.com or 610.223.4346.



**DAVIES
HARDSCAPING LLC**

Brent Davies, Davies Hardscaping, LLC

***A Labor of Love. A professional,
full-service landscaping and
hardscaping company.***

At age 15 Brent Davies, founder and owner of Davies Hardscaping LLC, started working for a landscaping company after school and during the summers mowing lawns. His love of being in the outdoors combined with that feeling of accomplishment, after making someone's property turn into a beautiful yard, encouraged Brent to go to Penn Technical College after graduating from high school. He earned a degree in Landscaping and Nursery Technology and at 22 went to work with a landscaping company in 2008. Four years later, 2012, Brent decided it was time to go

out on his own, become an entrepreneur and start Davies Hardscaping LLC. He was only 25 but he really knew what he wanted his company to look like. Landscaping was only part of the plan, as hardscaping was the big picture that has allowed Davies Hardscaping LLC to be ranked in the top 30 percent of licensed contractors in the entire state of Pennsylvania. At 34 years old and only nine years in business, Brent has grown his "labor of love" into a highly successful and growing business.

In the beginning, most of his business was mowing lawns and landscaping. However, more and more people started asking Brent if he could transform their yard into something with more curb appeal and functionality, which would include hardscaping, and he realized he might have to change his focus. Unfortunately, most of his clients had no idea of what they wanted other than they wanted something different. Brent purchased a 3D Design Software packaged which allowed him to start showing clients options of what the finished project would look like. Working with this technology, he was not only able to make the decision-making process easier for the client, but it made the entire project

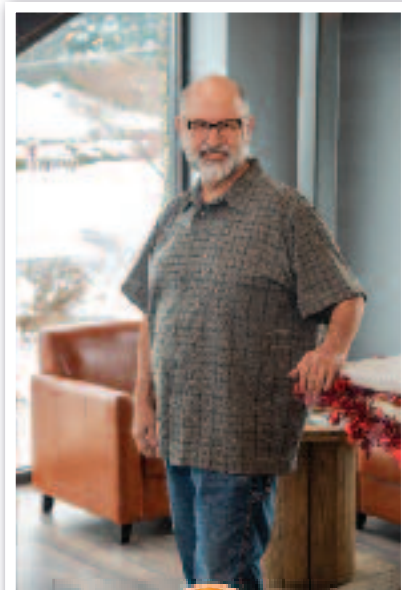
easier to manage and complete in a cost effective and timely manner. As a result, Brent's business started to take a major turn from predominantly landscaping to more and more hardscaping.

Today, nine years later, Davies Hardscaping LLC services clients in a 50-mile radius of his home office in Birdsboro, PA. He has five trucks on the road and six to 12 employees, depending on the time of the year, March through November being the prime season. Patios with sitting walls, lights and a fire pit, decks and distinctive landscaping are the majority of his business. The Pandemic kept a lot of people staying at home this past year, which resulted in many of them wanting what Brent calls "a backyard correction." The demand for swimming pools, outdoor kitchens and entertainment areas, pergolas, decks and patios had never been as great and resulted in 2020 being the best year Davies Hardscaping LLC has ever had. By the way, these improvements will also enhance the resale value of your home.

If you ask Brent where most of his clients come from, he will tell you networking / word of mouth. His clients are his best form of growing his business as they are happy, satisfied clients and proud of their new "backyard correction." Brent LOVES what he is doing and so do his clients.

If you are considering a backyard correction this year and looking for some suggestions and ideas, you can connect with Brent at 610.207.0256 or email bdmj23@aol.com. Nope, no website yet but in consideration for some time in the near future. Average projects range from \$8-\$10,000 for a beautiful patio and fire pit, to his biggest project at about \$90,000. Imagine what a party there would look like! LOL Start planning now so you can enjoy this summer in a beautiful new backyard designed and built by Davies Hardscaping LLC.





Don Carrick, Studio 413 Photography

Helping businesses and business professionals be successful.

I help businesses and business professionals make a great first, (and lasting) impression. As a small business owner or sole proprietor, it is very likely that you are the face of your business. You are the brand. You are what people think of when they think of your business. This is particularly true for service-based businesses like Joe's Plumbing or Tina's Hair Salon. People find and hire you because they trust YOU. You KEEP clients because of what you do, the quality of your work, and who you are, the quality of their experience with you.

Find me online. So, let's take the next step, how do new clients find you? By word of mouth, referrals, advertising, marketing? Yes, all of these, but now more than ever customers are searching and finding us online and on social media. More and more

of those great face-to-face connections and networking contacts are now happening online. We are meeting people on Zoom events and through professional sites like LinkedIn. Our potential clients are, in many cases, seeing us over and over online before they EVER meet us or talk to us in person.

Show your genuine self. Is your headshot/profile picture representing you at your best? The truth is a good profile picture elicits the same emotional reaction as meeting someone in person. Really, there are scientific studies; it's true. But do you know what the key factor is? It has to be you expressing a genuine emotion because emotions are the things that are contagious. When you give someone a genuine smile you get a little jolt of dopamine in your brain. And guess what? The receiver gets a jolt of dopamine too. It makes them pre-disposed to have a good opinion of you, to trust you. How cool is THAT?!

I can help. I am a professional photographer and a sole proprietor myself. I understand your challenges as a small business. Many of your challenges are the same as those of a major corporation, but you also face unique situations that most people do not fully understand. I'm right there in the trenches with you, prospecting for new clients while doing the actual work, creating a great experience for your client, building your brand image and doing your best to create loyal returning clients and all this while you manage all of the back office work necessary for all businesses.

I coach my clients to feel their best and look their best for their headshots and portraits. I help people feel strong, relaxed and confident when they are in front of my camera and that is what we capture. I believe there is beauty in every person. I believe every person deserves to feel good about themselves and how they look. It's the best part of what I do; what I enjoy the most. I am so grateful for my profession that allows me to meet interesting people and get to know them at least a little bit. I would love to get to know you and help you reach your goals. For additional information please call 610.698.2604 or email don@studio413.net.



Dr. Bill Moss, Keystone Specific Chiropractic Center

**Upper Cervical Chiropractic:
It's not just about your NECK.**

Did you notice the practice name is called "Keystone Specific"? At Keystone Specific we practice upper-cervical Chiropractic. "Cervical" is a fancy term for your neck. "Upper Cervical" refers to the bones closest to the brain or brainstem, known as the Atlas or Axis or C1/C2.

JUST BECAUSE WE WORK ON THE NECK, DOESN'T MEAN WE CAN'T HELP YOU! It's very easy for the public to get super focused on the area we work on, "the neck" instead of the area we are affecting (your nerves and brain)! It's quite easy to assume that since Upper Cervical Chiropractors work on the neck, that they will be irrelevant or ineffective on working with people who have conditions outside a "neck" or "cervical" problem, which is simply not true!

What you need to know is that all the nerves emanating from the brain pass down through the neck, before fanning out to cover the rest of the body. The area of the spine closest to the skull (Upper Cervical Spine otherwise known as the Atlas / Axis bones) surrounds a neurological structure known as the brainstem.

Any tension in neck muscles, or misalignment of the bones causes pressure on these nerves. That pressure affects the entire body! To direct treatment to the presumed "site" of the pain (such as the mid-back or low back), is short-sighted. It may only be the site of the symptoms, NOT of the root cause. Some symptoms may never fully be cleared, permanently, until the root cause is found and alleviated. Medical wisdom says: "A disease, properly diagnosed, is half cured."

This is why we focus so much on the neck "Upper Cervical Specific." We help people heal from the inside out by giving their nervous system the best opportunity to heal, by making sure their brainstem and nerves are adapting and functioning the way they were intended!

If you have been mis-diagnosed, suffer with "mystery illness," experience chronic health challenges, and really haven't seen change in your health picture over weeks, months or years, or you simply want to see how your nervous system is functioning, then you might be a great fit for our office. If I can ever be of service to you, please let me know! I look forward to meeting you and guiding you back to the health and vitality you deserve. Best of health to you! For additional information, please call 610.741.6700 or email billmosschiropractic@gmail.com.

**Go to sbrassociation.com
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Events, Member Benefits,
and more!**



SUCCESSFUL WOMEN IN BUSINESS

CELEBRATING WOMEN'S HISTORY MONTH - MARCH



Cindy Harrington Center for Nutritional Healing

Most people know nutrition and health go hand in hand. What they might not know is how to develop a plan that addresses specific health concerns and results in optimal mental and physical whole-body health. Enter Cindy Harrington, owner and founder of Center for Nutritional Healing, whose mission is to help every member of our community get well and stay well for lifelong vibrant health. Cindy helps people of all ages, from babies to seniors, transform their health — and their lives — by following a plan of clinical nutrition customized to their unique health situations.

Cindy founded Center for Nutritional Healing (CFNH) in 2016 and has been growing and expanding her practice ever since. She has been informing and instructing countless others on how to use nutrition to improve and enhance their lives. Cindy's own health history was not much different from that of many of her practice members'. Years of poor health, chronic pain, and repeated prescriptions of antibiotics as the panacea convinced her to look for solutions beyond traditional medicine. She had always believed in her body's ability to heal but didn't know where to turn to kickstart that healing. Then she learned about Nutrition Response Testing®, a process that tests the body's nervous system to determine the state of health of every organ, gland, muscle, joint, and bone. Thanks to Nutrition Response Testing and the resulting improvements to her diet plus supplementation, Cindy's own health improved dramatically. Today she works with others who achieve similar successful results for their own health issues.

Cindy helps people heal from all sorts of health conditions — fatigue, allergies, anxiety, chronic pain, depression, digestive issues, headaches, hormonal imbalance, infertility, skin disorders, sugar cravings, and weight gain, to name just a few. In addition to Nutrition Response Testing, CFNH utilizes other means to assess and track the

health of the body: Heart Sound Recorder testing along with blood pressure and pulse oximeter readings; Heart Rate Variability testing; Zinc Taste Testing; Body Measurements (weight, body fat percentage, height, hip & waist measurements); and a Metabolic Survey. Supplemental services include the

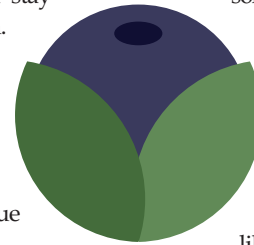
Heart Revitalization Program and Personal Training with Dr. Joel Clyman.

Additionally, Infrared Sauna and Pulsed Electromagnetic Field therapies are offered in the Serenity Spa Room, aptly named by a practice member. Other practice members agree the environment is, indeed, spa-like, as evidenced by how relaxed

and happy they are when they emerge.

Even though Cindy's own health struggles have led her down a path of finding relief — and eventually optimal health — through nutritional healing, she hasn't stopped learning. She stays current on the most important and relevant health issues that affect our community and is confident in her practice members' ability to heal and maintain optimal health, even in the most difficult of cases. Focusing on our health and improving the functioning of our immune systems is more important today than ever. With designed clinical nutrition, Cindy's practice members become much better prepared to successfully respond to exposure to the immune challenges they face. Practice members with symptoms and/or a diagnosis report improved health outcomes as a result of her expert care and live their lives with greater confidence knowing they are taking the very best care of their health.

The biggest testament to the health and healing powers of the services Cindy offers is the fact that she practices everything she preaches and follows the very program she recommends to others. And, as Cindy herself would want, she makes sure everyone who sets foot in CFNH feels heard, safe, and valued. Mary Goheen, Cindy's assistant, feels the same and warmly welcomes all practice members and visitors.





**RUNNING A BUSINESS
CAN BE COMPLEX.**

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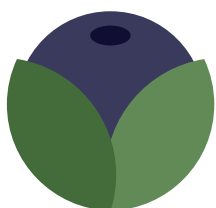
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The CFNH office is warm and inviting. Strategically placed signage informs visitors of the important role nutrition plays in a person's overall health and certificates on the walls are proof of Cindy's formal education and training. Cindy has earned titles such as Nutrition Response Testing Master Clinician, Nutritional Counselor, Health Specialist, Integrative Nutrition Coach, and is well on her way to earning a Master of Science degree in Human Clinical Nutrition and Integrative Health from Maryland University of Integrative Health. She strives to continually expand her expertise and stays abreast of the latest developments in functional nutrition.

As we enter March – Women's History Month and National Nutrition Month –

highlighting Cindy and the Center for Nutritional Healing could not be more appropriate. We celebrate her commitment to our community as a successful female entrepreneur, the passion she exudes for her profession, and the concern and care she shows to all who walk through her doors. Testimonial after testimonial found at centerfornutritionalhealing.com and other platforms speak volumes to the health improvements so many have achieved, and now maintain, as a result of working with Cindy. A walking testament to the healing powers of the services she offers, Cindy says, *"This practice is about offering true health and healing, which absolutely can be achieved and maintained with dedication and time."*



**Health is life's greatest wealth.
Don't wait to turn your own
health in a better direction.**

Learn more at centerfornutritionalhealing.com, call Cindy and Mary at 484.938.7691, or email them today at info@centerfornutritionalhealing.com. Interact with the team at Center for Nutritional Healing on Facebook, Instagram, Twitter, and LinkedIn.



Jennifer Scotese Express Data Payroll / Panacea Payroll Processing

Improving business environments is in Jennifer Scotese's blood. The Pottstown native started in purchasing but it's when she went to work for her father's company that she really blossomed into an advocate for small businesses. Today, Express Data Systems is dedicated to providing the highest quality payroll processing and related services to regional businesses of all sizes.

Express has been providing reliable payroll services to local employers since 1987 and now offers a full cadre of professional support services.



Jennifer started working for Express Data Systems in 1988 as office manager but quickly accepted more and more responsibilities over the years as the business grew. In 2002 Jennifer took over as company President when founder, Jay Berman, retired. Since her ascension to the lead role at Express, Jennifer has overseen steady growth of the company that now services nearly 500 clients with an all-female staff of nine.

"The workplace is a natural environment to learn from one another," says Scotese. "I'm constantly mentoring women inside and outside of the organization." Scotese who graduated from Susquehanna University in 1987 with degrees in biology and art has a wealth of practical business experience behind her.

Leading the growth of Express has also come naturally to Scotese, who oversees operations, sales and marketing. Since being named President she has implemented improvements for clients related to payroll processing to enhance Express Data Systems value as a partner.

"I brought in Teresa Kearney in 2010 as a full-time sales associate," Scotese adds. "Teresa wasn't the first female salesperson Express has employed but she's far and away been the best."

In 2014 Scotese and her team added enhanced Human Resources and Timekeeping options so clients would have a reliable one-stop shop for quality business service support.

express
DATA SYSTEMS, INC.
COMPREHENSIVE PAYROLL PROCESSING

PANACEA
PAYROLL

After that, they brought in new and improved "Pay as You Go" Worker's Compensation and recently rolled out applicant tracking and employee on-boarding.

The successful woman managing Express Data Systems has created a quality support system for small businesses owners and managers in the Philadelphia tri-state area and she recently replicated the model for a specialized market.

Panacea Payroll is a mirrored offering of Express but with a national service area. Designed specifically to support businesses in the cannabis industry, Panacea Payroll employs specialists with knowledge of the medical marijuana category.

A Notary Public for the State of Pennsylvania, Jennifer is also the new co-chair of AILC, a forum of Apex HCM clients that provides strategic input and guidance regarding the direction of Apex HCM, to better meet their clients' needs in the PSB HCM segment.

Learn more by visiting www.ExpressDataSys.com or PanaceaPayroll.com. Both companies are headquartered at 3277 West Ridge Pike in Pottstown.

SUCCESSFUL WOMEN IN BUSINESS

CELEBRATING WOMEN'S HISTORY MONTH - MARCH



PHOTO BY LAUREN LITTLE



PRODUCTIONS, INC.

Virginia Dodge & Nicole Fryer VA Productions, Inc.

Virginia Frederick Dodge founded VA Productions, Inc. and has been at the helm for 27 years. When Virginia started the company, her focus was video production until expanding into Audio/Visual and Meeting Planning. When Nicole Fryer joined the company 16 years ago, it strengthened the woman-owned business as it worked to exceed the expectations of their clients. Today, Nicole, is Senior Producer and Editor and is bridging to partial ownership in the coming year. Virginia says of Nicole, "She came to us straight out of college with great professionalism and astuteness for the business and has grown into a true partner,

integral to the future of our company."

Both women have worked hard to keep VA Productions a prominent women-run business in an industry that is typically male dominated. Over the years, the women have adapted to the changing technologies through receiving graphic design training, certifications in Meeting Management and Health and Medical Meeting Management and, more recently, producing virtual meetings and events through high-end streaming systems. Nicole states, "I've always been proud of our woman-run company that does such great work professionally, but

also does an incredible amount of work to give back to the community. In the past year my pride has only grown as we've navigated the challenges of this new world."

Both women wanted to be sure to give kudos to the men in the company who certainly do their part to make the company so successful. VA Productions, Inc. provides Video Production, Audio / Visual, Streaming and Meeting Planning Services for corporations and nonprofits locally and globally and is ready to work with you on your next project. For additional information, please email: info@vapro.com and visit www.vapro.com.

Maribeth Gardella Meg's Quilted Memories



The seed for Meg's Quilted Memories was planted while Maribeth was raising her family. "My kids were so small and looked so cute in their little jeans and tees. As they grew and their clothes size grew with them, I kept those little tees and pajamas tucked away because I knew I wanted to make a quilt to give to them when they were older. My heart remembers when."

Meg's Quilted Memories creates beautiful and customized quilts from your or your loved one's clothing. Just about anything can be used on a quilt — t-shirts, jeans, sweat-shirts, flannels, button-down shirts, pajamas, robes, etc. Recently, Meg's Quilted Memories has been doing quilts and pillows with men's ties. Maribeth explains, "Covid-19 has really changed the landscape of men's fashion. With more Zoom meetings and less face-to-face meetings, suits and ties are less important. Many executives have these beautiful ties and they're not being used. But they love their ties and they're not ready to give them up. So, we've been re-thinking the tie and using them on pillows and quilts."

"We really take what you have and work closely with you to create a quilt," Maribeth said. "Our tag line is 'Stitching Together Your Life Story.' That's what our clothes represent. They evoke memories of childhood, vacations you went on, concerts you attended, Broadway shows you may have seen. We hold onto the shirts because they remind us of good times," she explains.

We all have shirts stuffed into closets and drawers or sitting in totes and boxes in our basements. Now's the time to pull them out and upcycle them. Since 2012, Meg's Quilted Memories has been bringing new life to your shirts. With thousands of quilts created, we know we can make something unique and special for you.

You can reach Maribeth at Meg's Quilted Memories via email: meg@megsquiltedmemories.com or 810.250.1825, and please visit: www.megsquiltedmemories.com.

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(L to R) Stephanie Trauner, Twila Fisher and Cathy Skitko.

Hobart's Run's All-Women Staff Makes Big Impact

The Hobart's Run team is comprised of full-time Hobart's Run directors Twila Fisher and Cathy Skitko and part-time administrative coordinator Stephanie Trauner. Together, they are dedicated to the 501(c)(3)'s mission to create a clean and safe community; foster inclusivity; provide homeownership and property pride incentives; and generate business development in the Hobart's Run focus area, bordered by Queen Street; N. Washington Street; Beech Street, Grant and Jackson Streets; and Keim Street in Pottstown.

Twila, director of economic development, has devoted her career to public service. In 2017 she was awarded "Person of the Year" by the Rotary Club of Pottstown for her work in the community. Twila serves on five local boards and committees. She is the mother of four

daughters ages 16-24 and enjoys DIY projects, cooking international foods, and playing the mandolin.

Cathy started her career as a journalist then ran a free-lance writing business. After 21 years as The Hill School's communications director, Cathy shifted her full-time focus to Hobart's Run in 2018. The mother of two grown sons, she volunteers for six Pottstown organizations, including serving as co-president of Steel River Playhouse, and advises Hill's student service program. She loves to travel when she can.

After graduating from Mount Holyoke College with a degree in English, Stephanie worked as a technical writer and editor and in accounting for an engineering firm. She then spent 15 years in Pottstown raising her children and supporting women as a birth doula. She loves cooking, event planning, and watching the wonderful transformation happening in Pottstown.

Learn more at www.hobartsrunpottstown.org, and follow their Facebook page @HobartsRun and Twitter and Instagram @hobartsrun.

Neighborhood Initiative, a 501(c)(3), was launched by The Hill School in 2016 to create a clean and safe community; foster inclusivity; provide incentives for home ownership and property pride; and generate quality business development. While specifically focusing on a 900-parcel area, Hobart's Run supports revitalization efforts throughout Pottstown.

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HOBART'S RUN STRIVES TO:

- Make our Pottstown neighborhood **clean, safe, and inclusive**
- Promote home **maintenance and ownership**
- Encourage business **investment** and private real estate **development**

To learn more about Hobart's Run and how we welcome local business development, email **Twila Fisher**, Director of Community and Economic Development, at twila@hobartsrunpottstown.org or call **610-780-6324**.

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I'm sure during the course of your career you've heard of all kinds of strategies, marketing strategies, time management strategies — strategies designed to increase effectiveness and facilitate growth.

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Wayne Dyer said, "When you change the way you look at things, the things you look at begin to change." When exploring possibility, it's not our eyes we see with but our minds. You can right now in this moment make the choice to change the way you are looking at something and you can move your results in an entirely new direction.



With practice and intention, you can leverage foundational thinking strategies and learning models to explore possibility, fan the flame of innovation and unleash your growth potential.

Let's connect and explore together.
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Sarah Coveney, CPA Premier Payroll Services, Inc.

Sarah never planned on going into the family business, but she has taken Premier Payroll Services to new heights and wouldn't change a minute.

An Accounting graduate of Lehigh University and Captain of the Women's Golf Team, Sarah worked for two years at a large public accounting firm, where she became a CPA, before joining the family business in 2007. Premier Payroll Services was founded in 2000 by Sarah's parents, Bill and Dianne March, who recognized the need for better service and customizable options when it came to payroll & HR for small businesses. Premier Payroll Services is located in the heart of Royersford in the remodeled Royersford National Bank and has grown to serve over 1000 clients, primarily in the northeast.



"I know how hard my mom and dad have worked, and what they have sacrificed to grow this business, and how all of us, staff included, have embraced the rapidly changing technology in the world of payroll. I am proud of Premier and have no regrets about joining the family business — even with the extreme family bonding!" says Sarah.

In her spare time, Sarah enjoys traveling with her family and getting out on the golf course. Sarah and her husband (who is also a CPA) have two small children that round out their foursome.

For additional information,
please call 610.917.2281 and visit
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Premier Payroll Services, Inc. is located at
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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 Is accessible & secure Has Employee Self Service
-► ☒► ☒► ☒
- Keeps you compliant Has seamless data integration Has support when you need it



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Donna Botti Delos Inc.

Developing a solid digital marketing strategy, processes and implementation plan are more important than ever as COVID-19 has forced us all to pivot, and customer expectations for doing business online have significantly increased. Donna and her team help her clients use their online presence to grow their business and give their customers a better experience.

It can be challenging to keep up with all the changes in the web, social media and digital strategy, yet it is more important than ever to build relationships with customers and prospects online and through email. Donna provides guidance, training and implementation services to busy business owners with a proven process for creating a marketing plan, content calendar and messaging that resonates. Delos provides training and templates for business owners and their staff, as well as implementation services for website development, blogs, email marketing, content creation, local web presence, social media, podcasts, video, and campaigns.



Donna frequently speaks to business organizations on how to make the web work for them and writes blogs on the Delos website, www.delosinc.com. Her Tech News Tuesday weekly podcast and email provides quick actionable tips and insights for business owners. Her company is a certified Solution provider for Constant Contact and has earned the All-Star Award for the outstanding marketing results achieved for their customers. Donna is also a certified mentor with SCORE and is a member of local area chambers and business organizations. Donna is also on the organizing team for WordCamp Philly, a local conference for all things WordPress. She lives in Collegeville where she enjoys hanging out with her family, the outdoors, and Italian wine.



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Chris James Hector Chris James Hector Realty

Chris James Hector has been a licensed Real Estate agent since 1980. Her experience and perspective proved to be an asset in helping her clients during this tumultuous time. "2020 was a challenging year for all," Chris said. "I try to put myself in both positions (seller and buyer) and see what can be done for the best of both parties. Desperate situations sometimes cloud people's judgements," she explains, adding "I have the advantage that my fully-licensed assistant Andrea Heskett has learned my business ethics and worked beside me behind the scenes since a very early age. It helps to have a second pair of eyes and a new generation's view. The combination works well. She is also my granddaughter."

Chris advises home buyers to avoid the three biggest mistakes:

Mistake #1: Choosing the wrong house. Perhaps the most costly mistake buyers can make when buying a home is choosing the wrong one. The house may end up being too big or too small for the future of your family. It might need too many repairs, might be priced wrong or is too far from where you work.

Mistake #2: Choosing the wrong lender. Some lenders tack on questionable charges, high interest rates and hidden junk fees. Avoid getting caught in these traps and stick to using local established "brick and mortar" lenders and realtors who will be honest and up front with you from the beginning.

Mistake #3: Choosing the wrong agent. When looking for a new home, it's easy to make the previous two mistakes if you choose the wrong agent. Choosing the right house begins with choosing the right agent.



There are five reasons a property sells — Location, price, terms, condition and the agent you choose. Whether buying or selling, you are on control of four of these five reasons. The key is to "know your agent." Pick your agent with the same care you would picking a new house to move into. The agent is just as important.

Home buyers can call Chris to prequalify for a mortgage. Home sellers can call Chris for a FREE priced-right market analysis. "Don't forget that market conditions do affect market value, so choose a realtor or lender who knows the difference between the two," Chris said. "The home buying process is one of the biggest decisions you will ever make. So, be sure to get second opinions and do your research. Get every 'promise' in written contracts for your own protection."

For additional information about Chris James Hector Realty, please call 610.933.7592, and visit www.ChrisJamesHector.com.

TAX PLANNING & PREPARATION GUIDE

PA Tax Update: Good News for Taxpayers in \$912M Pandemic Relief Bill

On Friday, Feb. 5, Pennsylvania Governor Tom Wolf signed PA Act 1 of 2021, a \$912 million pandemic relief bill approved unanimously by the PA House and Senate. Most of the \$912 million allocated in the bill is federal aid included in the Consolidated Appropriations Act, 2021, signed into law on December 27.

Importantly for PA individual taxpayers, in addition to providing aid for hard-hit hospitality businesses, private schools and people struggling to pay rent and/or utility

bills, the Act includes a provision to clear up any uncertainty regarding whether federal pandemic aid, including Paycheck Protection Program (PPP) loans and direct federal payments to taxpayers, are taxable income for Pennsylvania personal income tax purposes.

Favorable PA personal income tax treatment of PPP loan forgiveness and deductions

The Act states that PPP loans used to pay qualified business expenses during the COVID-19 pandemic that are subsequently forgiven by the lender are not taxable income for Pennsylvania personal income tax purposes. Additionally, it also states for PA personal income tax purposes, no deduction may be disallowed for an expense that is otherwise deductible if the payment of the expense results in forgiveness of a covered loan. This results

in Pennsylvanians having the same tax treatment for PA state tax purposes as they do for federal tax purposes.

For corporate net income tax, Pennsylvania taxable income is based upon federal taxable income. Pennsylvania law does not include an add back to or deduction from federal taxable income for forgiveness of a Paycheck Protection Plan loan.

Federal stimulus checks NOT taxable for PA personal income tax purposes

The bill also states the stimulus checks (aka economic impact payments) distributed by the federal government are not subject to Pennsylvania personal income tax. Those payments are considered a rebate that is non-taxable in Pennsylvania. Act 1 of 2021 specifically states these payments are not taxable under Pennsylvania's Tax Reform Code.

SUMMARY OF PA TAX TREATMENT OF ADDITIONAL FEDERAL CARES ACT PROVISIONS

Not Taxable for PA Income Tax Purposes:

- **Federal Stimulus Check (aka Economic Impact Payments (EIP)):** The stimulus checks, otherwise known as economic impact payments, distributed by the federal government are not subject to Pennsylvania personal income tax. The payments are considered a rebate that is non-taxable in Pennsylvania. Additionally, Act 1 of 2021 (SB 109) that was signed by into law by the Governor specifically states the payments are not taxable under Pennsylvania's Tax Reform Code.

- **Grants from Localities:** Grants that businesses received from their localities due to COVID-19, that were not from the EIDL program, are not subject to PA income tax.

- **1099-C Cancellation of Debt:** The IRS has clarified that lenders should not file Forms 1099-C to report the amounts of qualifying forgiveness of loans covered by the Paycheck Protection Program. These forms are also not required to be filed with the PA Department of Revenue.



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• Economic Injury Disaster Loans

(EIDL): The Economic Injury Disaster Loan (EIDL) program provides for an "advance" of up to \$10,000 within 3 days of the loan application even before the loan is approved. Section 1110(e)(5) of the CARES Act provides that the EIDL "advance" does not have to be repaid (even if the loan is subsequently denied). Because the "advance" never has to be repaid (i.e., there are no conditions that have to be met to have the advance on the loan forgiven or discharged), the department will treat the "advance" as a grant which is not subject to tax.

• Payments received from the Provider Relief Fund:

The federal government has allocated \$175 billion in payments to be distributed through the Provider Relief Fund (PRF) to support healthcare providers in the battle against the COVID-19 pandemic. The PRF distributes payments to healthcare providers to cover healthcare-related expenses or lost revenue due to COVID-19. The payments are nontaxable as grants for PIT Purposes. This also includes Health Resources and Service Administration claims and reimbursements for uninsured patients.

Taxable for PA Income Tax Purposes:

• **Student Loan Debt:** The CARES Act provides that certain student loan repayments made by an employer up to \$5,250 will not be subject to Federal Income Tax. However, these repayments are considered taxable for PIT purposes. The amount of the student loan debt repayment made by the employer on behalf of an employee should be included as compensation on the employee's PA-40 return.

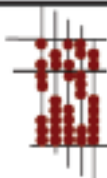
• Coronavirus Related Distributions

from Retirement Accounts: Coronavirus-related distributions from retirement accounts allow taxpayers to spread their federal income tax burden on the distribution over three years. If the amount is paid back within three years, taxpayers may request a refund of federal taxes paid on the withdrawal. Pennsylvania does not follow the federal provision on this. If the withdrawal meets the age or years of service requirement, then it is not subject to PA income tax. Otherwise, early distributions from retirement accounts are subject to tax to the extent that they were not already subject to tax at the time the money was contributed to the account. In the event someone takes an early distribution from a retirement plan that would be subject to tax and subsequently pays it back, the department would not refund tax paid on that amount. Any reinvestment would be considered basis and wouldn't be taxable upon later distribution.

• Other COVID Disaster Relief Payments:

COVID-19 disaster relief payments set up by employers or charities to be paid to employees do not constitute compensation for federal income tax purposes under IRC 139(a). The department does not follow IRC § 139. The taxability of these payments would be dependent on the nature of the payments and would have to be reviewed on a case by case basis.

For more information or questions, please contact a member of the Herbein tax team, or email us at info@herbein.com.



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AdminService

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.

For additional information, please call 610.917.9101 and visit: www.adminservice.com.

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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

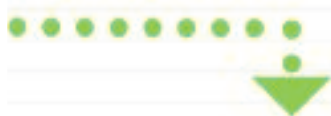
As the federal and local payroll tax compliance rules change, it is important to use a payroll provider that will help manage updates. Additionally, the payroll service provider that you choose should be able to process the typical state and federal level tax deductions and filings.

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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AM I BEING TRACKED?



TECH TIPS

By Joseph Awe, President, TechBldrs, Inc.

Am I being tracked? Yes. Everything you do on the Internet is being watched, by multiple companies. Everything you access from your phone is being watched by Google and Apple. Law enforcement can ask, and with a warrant, get the information collected on you. And if you are like over 87 percent of male and 29 percent of female internet users, you may be embarrassed at what they uncover.

Why are they tracking me?

Well, most of the time, you get "free" services like GPS, or finding the nearest gas station. But free to you also means you freely gave up your rights to have all your behavior data harvested. Things like, what you click, what you say to Siri or Google Assistant, what you like, who your friends are, how long you read a screen, how many times you watch a video, where you navigate too ... Yeah, pretty much everything. All the harvested data was the price you paid for the free services you love. You also get more targeted emails, ads and feeds from all the "free" apps you use including Facebook, Instagram, Linked-in, Reddit, etc. Most people feel like they are immune to it, but with over 5.2 billion Internet users, you only need 0.001% to get five million users.

Do they have ESP or Clairvoyance?

When these multi-billion-dollar corporations collect all that data, they don't need to sell the data; they use it to make a cyber voodoo doll of each and every person. And having billions of these cyber voodoo dolls, and a really smart, always learning A.I. engine, they can predict what you may ask for next,

based on best probability. As their A.I. engine gets super smart, they sell the predictability to companies who are trying to sell stuff.

It is almost as if they know what you are looking for, before you know you are looking for it. Cool, but creepy.

So how do you slow down the tracking?

- Chrome not Google. Did you know that what most people call Google is two separate things? There's Chrome, the web browser, and Google, the search engine (the master at tracking you). I use DuckDuckGo or Qwant as my search engine. You can use either of these even when you are using Microsoft Edge, which is built on the same engine Chrome is built on, known as Chromium.
- Use Private / Incognito browsing so when you are looking at things you don't want your kids, spouse or co-workers to find...
- Chrome is good, Firefox is better. From a privacy and ad blocking perspective, Firefox works better out of the box. Add to that the ad blockers, and it's now my browser of choice on my computer and phone.

(Continued on page 18)

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TECH TIPS

(Continued from page 17)

• Stop using “free” email. If you mind giving all your email content to a large giant like Google, Verizon or Comcast, think of paying \$5 month for Microsoft Office 365 Basic. If that’s too steep, I would trust Outlook.com over Gmail.com for private emails.

• Stop signing into Social Media. You only need a social media account if you want to post something. Well, if you do, then forget your privacy. There’s no such thing as an anonymous posting. For me, if I just need a laugh once in a while (or every time I sit in the can), I use services that do not require me to sign on.

Rather than using an app on the phone, I setup Firefox on my phone to have short cut links to the Social Media search sites. Here are some:

Facebook: Type Facebook.com followed by a phrase you are looking for, like “FaceBook.com/422 Business Advisor”. The search engines will get you right to the page.

Instagram: Go to Fullinsta.photo and search account.

Twitter: Go directly to Twitter’s search page <https://twitter.com/explorer> and search for what you need.

Reddit: This one is an app. Use the Boost App on your phone to navigate Reddit. No logins required.

Lastly, News should come from unbiased news sources. Google News tracks you. CNN tracks you. Fox News tracks you. All the click-bait at the bottom of the news pages track you, but AP News does not. The Associated Press, the non-profit news agency, that gets reposted everywhere, has minimal slant bias and sticks to the facts.

So, remember, free means the service providers get to use your data for ... free. Alright Neo ... Red pill or Blue pill?

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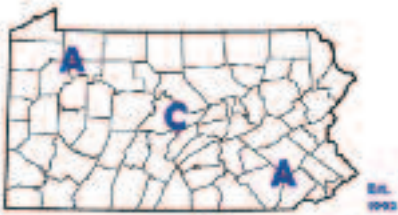
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Grow Your Audience with Instagram Reels



SOCIAL MEDIA TIPS

By Theresa Mintzer

Are you looking to grow your Instagram account? Creating Reels

on Instagram is an excellent way to work with the current algorithm to grow your account. Why? Reels is a new feature that Instagram is trying to grow, so they are rewarding Reels with increased reach.

Reels are short multi-clip videos. They are up to 30 seconds in length and include text, filters, and audio. Reels is Instagram's answer to TikTok. You can upload videos from your photo gallery as well. Unlike Stories, the content is permanent. You can also share Reels to your Instagram feed. I would recommend it because it counts as an extra boost to your reach. You might have already noticed that feeds are not looking as pretty because people are catching on to the increased reach.

Creating Reels is a great way to show your audience fun, creative content. Some content ideas might include a behind the scenes look at your business, a list of your top products, or an introduction to your business. Be creative and have fun. Do a quick search to see what other businesses are doing for inspiration. Always remember to keep your audience in mind when you are creating content. You want to attract people that are interested in your services or products. You can have a

million follows, but if none of them is a potential customer, then what is the point?

As with any new feature, Reels won't always be an advantage for reach, so you never want to ignore Stories, IGTV, or your feed. The basics

are always the same — create consistent content aimed at your ideal customer. So have fun and make a Reel today.

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



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Ask SCORE

HOW NON-TECH SAVVY SMALL BUSINESSES CAN USE GOOGLE ANALYTICS TO IMPROVE THEIR MARKETING

Google Analytics is one of the most important tools for measuring the effectiveness of your marketing. Even non-tech savvy business owners should be using Google Analytics to make better marketing decisions. Understanding the effectiveness of your marketing efforts without access to measurable results means your business is flying blind. Like with any other part of your small business, marketing data gives you the insight you need to make well-informed decisions about future marketing efforts and know how to employ the right marketing efforts to drive the biggest return.

Reliable analytics will empower you to make data-driven decisions that improve the effectiveness of your marketing.

Just about every business needs an on-line presence regardless of what they sell. And, bringing customers and prospects to your website should almost always be one of your primary marketing goals. Google Analytics is the website analysis platform most used by businesses to get real-time data for insight into how many people visit their website, who those people are,

which products or services they are most interested in and much more.

Because of its ability to dig into the weeds of your web traffic, Google Analytics is one of the best tools for determining the effectiveness of your marketing and learning how to improve it. Luckily, you do not need to be a technology expert or SEO pro to use the platform. By familiarizing yourself with how to pull some basic information, you can gain an understanding of how well your website is performing for your business.

(Continued on page 24)



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Ask SCORE

(Continued from page 23)

Even at its most basic level, Google Analytics is a tool that the non-tech savvy business owner can operate and benefit from exploring.

Google Analytics puts valuable metrics at your fingertips in real-time.

Here is a sampling of the website metrics you can track through your Google Analytics account.

- **Visitor Volume:** See daily and monthly web visitor volume, monitor trends, watch ebbs and flows during your marketing campaigns and compare traffic performance year-over-year.
- **Average Time on Site:** Track how long visitors stay on your website as well as which pages they view.
- **Bounce Rate:** Measure how many of your visitors quickly left your website after landing on just one page. Visitors who leave quickly likely did not read your content and are not interested.
- **New vs. Returning Visitors:** Measure the ratio of new vs. returning visitors. This is useful data when measuring the impact of your marketing efforts on prospects vs. existing customers.
- **Traffic Sources:** Determine where your audience is coming from – from different websites and different geographic locations.
- **Conversions:** Set-up conversion tracking and measure the percentage of your website visitors who make a purchase, fill out a contact form or take some other desired action.

There are so many tracking capabilities available to small businesses through Google Analytics and these just scratch the surface. One of the best is its comparison tool that allows you to compare data year-over-year to identify trends. This can be hugely helpful in planning your long-term marketing efforts. Google Analytics has the ability to give you better insight into your web visitors' behavior so you can use that insight to make more strategic marketing and sales decisions.

Fire up your analytics and start making more strategic data-driven marketing decisions.

Even if you are a non-tech savvy business owner, you can still easily make Google Analytics work for your business with the right support. There are many resources available to help small businesses navigate this tool and make sense of the data. One of those resources is your SCORE mentor. A SCORE mentor can connect you with an analytics or digital

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marketing specialist who will guide you through your analytics set-up. Then, your mentor will help you make sense of the data and work with you to develop a marketing strategy that drives sales for your business.

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With freezing temperatures comes the possibility of extensive property damage, and the potential of liability hazards. To minimize your exposure, and to properly take care of your property, we recommend you consider the following:

Maintain minimum heat in buildings, especially if vacant. Check vacant buildings frequently to make sure heat is on. Maintain adequate fuel for heating purposes. The alternative to heating is to winterize the plumbing and turn off the primary water supply to the space or building. Don't forget outdoor water spigot winterization as well. Consult your plumber regarding winterization to be sure it is done appropriately.

Frozen water pipes can burst, causing expensive plumbing repairs and water damage to the property. Take preventive measures now, before it's too late. Make sure any pipes that run along the interior roof of the building are insulated or they may burst with extremely cold temperatures. Locate and visibly mark the master shut-off water valve so the water

can be turned off if a burst pipe starts leaking.

It's also time to check the roof for potential leakage. Remove leaves and obstructions from gutter lines. After the arrival of snow, it may be necessary to shovel snow from flat roofs to prevent leakage. Drafts from cracks and broken windows can let enough cold air in to freeze pipes also. Repair broken windows and caulk or patch any cracks in foundations or exterior walls.

In closing, we suggest you stock up on rock salt and chemicals, and arrange for snow plowing service through your snow removal contractor. More than any other time of year, winter is when you should exercise the preventive maintenance of your property.

For additional information, please contact Suzanne L. Basile, CCIM, Broker at Office: 610.768.4000; Cell: 610.613.4004; Email: sbasile@jmbasile.com. J.M. Basile & Associates, Inc. is located at: 1000 VALLEY FORGE CIRCLE, SUITE 119, KING OF PRUSSIA, PA 19406.

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As your small business grows, you will find you cannot do everything on your own. To obtain the help you need, you can choose to outsource tasks to independent contractors or hire employees to whom you can delegate work.

To decide which will make the most sense for your company, it is important first to understand some of the key differences between working with independent contractors versus having employees on staff.

Employees vs. Independent Contractors: Four Points of Comparison

Compensation: Independent contractors who do work for you operate under their own business names. They are not on your payroll, and they will issue you invoices for their services rendered—typically based on an agreed upon flat fee or a per hour rate. With employees, you provide regularly scheduled paychecks that reflect compensation according to the salary or wages you agreed to pay them.

Tax Withholdings: With hired employees, you withhold their federal, state, and local taxes from their paychecks—and you are responsible for submitting those tax payments to the tax authorities. Independent contractors, on the other hand, must submit their own federal, state, and local income tax payments—including self-employment taxes (Social Security and Medicare/Medicaid)—to the tax authorities directly.

Company Benefits: When you have employees, you may be required by law to provide certain benefits, such as offering medical insurance, paying half of each employee's Social

Security and Medicare tax obligation, workers compensation insurance, and family and medical leave. You are not, however, required to provide benefits to independent contractors.

Management of Work: With employees, you have more control over how work is done, when it is done, and where it is done. With independent contractors, you cannot dictate their hours, the equipment they use to perform their work, or tell them how to do their work.

Which Should You Choose? That depends. Using independent contractors might save you some money on labor costs, minimize liability, and give you more flexibility if you choose to discontinue your working relationships. On the other hand, hiring staff gives you more control over the skills development of your employees and you call the shots on how, when, and where work is performed.

If you choose to sign on independent contractors to help you with your work, make sure it is clear they are not employees. Consider having them sign an Independent Contractor (or Work For Hire) Agreement and request they sign a W-9 (Request for Taxpayer Identification Number and Certification) form to identify them as a contractor.

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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

March 2 – Essentials of Effective Leadership

Center for Business Excellence -
Or virtually on Zoom

49 Commerce Drive

Wyomissing, Pa 19610

5 weeks on Tuesdays: Mar 2, 9, 16, 23, 30

8:30 – 11:30 a.m.

\$695/Person for Chamber Members

\$895/Person for Not-Yet Chamber Members

Advanced Registration Required

March 2 – Supervisor Training Module 1: Principals of Supervision

Center for Business Excellence -
Or virtually on Zoom

49 Commerce Drive

Wyomissing, Pa 19610

6 weeks on Tuesdays:

Mar 2, 9, 16, 23, 30, Apr 6

8:30 – 11:30 a.m.

\$595/Person for Chamber Members

\$745/Person for Not-Yet Chamber Members

Advanced Registration Required

March 10 – Women2Women/ De Mujer a Mujer

Career Road Mapping: identifying, Growing
& Leveraging the Network that will
Positively Support Your Career

Virtual Event – Link will be sent week of Event

10:00 -11:30 a.m.

\$15/person - Chamber Members

\$25/ person - Not-Yet Chamber Members

Advanced Registration Required

March 17 – Can the Foreign Trade Zone 147 Benefit my Company?

Virtual Event – Link will be sent week of Event

11:30 - 12:30 a.m.

FREE; Advanced Registration Required

March 18 – Berks Alliance Community Forum

A Skills Based Approach to Workforce Development

Virtual Event – Link will be sent week of Event

11:30 – 1:00 p.m.

Advanced Registration Required

March 23 – FBA Workshop 2 Lunch & Learn

Legacy & Leading by Principles:
The Essig Family Business Story

Virtual Event – Link will be sent week of Event

11:00 – 12:30 p.m.

FREE to GRCA & FBA Members

FREE to Delaware Valley Family Business Center
Members

Advanced Registration Required

March 26 – Lessons in Leadership Excellence

Center for Business Excellence -
Or virtually on Zoom

49 Commerce Drive

Wyomissing, Pa 19610

6 weeks on Fridays: Mar 26, Apr 9, 23, May 7,
21, Jun 4

8:30 – 4:00 p.m.

\$1,500/Person for Chamber Members

\$1,750/Person for Not-Yet Chamber Members

Advanced Registration Required



March 16 – GRCA Trip Information Session Greece 2021

Virtual Event – Link will be sent week of Event

5:30 - 6:45 p.m.

FREE; Advanced Registration Required





TRICOUNTY AREA
CHAMBER OF COMMERCE

Building Communities, Creating Connections, Supporting Commerce

610.326.2900

WWW.TRICOUNTYAREACHAMBER.COM

152 E. High St. Suite 200, Pottstown, PA 19464



#TCACCBETTERTOGETHER #WHYTCACC

WELCOME APPROVED NEW MEMBERS!

Congratulations to the businesses listed below.

Their applications were approved by the Board of Directors in February.

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

First Children Services

908.573.2881

www.firstchildrenservices.com

Child Development

HR Intended, LLC

484.433.7997

Human Resource Consultants

Mack's Residential Repair

484.369.8694

www.macksresidentialrepair.com

Handyman Services

Mission Screen Printing

484.360.8003

www.missionscreenprinting.com

Screen Printing

Soundfactor Entertainment & Events

484.256.5877

www.soundfactordj.com

Entertainment

Total Detailing, LLC

484.854.1447

totaldetailingpa.com

Auto Detailing / Restoration

MEMBER ANNIVERSARIES

Happy Anniversary to the following Members!

41+ Years

Edwards Business Systems

Pottstown Area Rapid Transit, Inc. (PART)

15 Years

Penn Foundation, Inc.

1 Year

Maria Blanco

Main Line Tickets

ADVANTAGE

Pine Creek Structures

Stanley Steemer

Unleashed Counseling

**Sticks and Stones
Hardscape &
Masonry LLC**

**Jim Crawford @
Better Homes &
Gardens Real Estate**

Queen Appliance

Happy Zen Mama

HERE'S TO GROWING IN 2021!

By Eileen Dautrich, TCACC President



One month into a New Year and a year of opportunities for our Members! A few items I wanted to share with you:

A huge thank you to Rich Graver, Chief Lending Officer, Victory Bank, who served as our Immediate Past Chairman of the Board. Rich officially completed his many years of service on the executive committee and board of directors at the end of 2020. Our organization is grateful to Rich for his leadership and commitment to our organization.

We also thank 3 Board Members who have also left their volunteer role with our organization. Thank you to Twila Fisher, Lee Levengood, and Mike Stevens for the time they dedicated to serving as a Chamber Board Member.

The Chamber Board is kicking off 2021 working on a strategic plan for our organization. We will be working to continue to offer valuable programs and services focused on our 3 TriCounty Chamber Cornerstones:

Building Communities – Because you want to Advocate for the region. The Chamber provides pro-business leadership to enhance economic opportunity and quality of life in the tri-county region through strategic partnerships. Contribute to the Chamber realizing its vision.



Creating Connections – Because you want to Build Relationships. Designed for business professionals and entrepreneurs looking for connections which lead to business growth. Help us expand the Chamber in its role as a premier organization for connecting people and businesses.



Supporting Commerce – Because you want to Grow and Succeed by utilizing benefits offered by the Chamber. Aid the Chamber in establishing our organization as a means to enhance all businesses in the tri-county region.



Rich Graver,
The Victory Bank



Twila Fisher, The Hill School & Hobart's Run



Lee Levengood,
Everything Printing



Mike Stevens,
Bryn Mawr Trust

REGIONAL CHAMBER ROUNDUP

MARCH 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.

Greater Reading Chamber Alliance (GRCA) Supervisor Training Module 1: Principles of Supervision (Spring 2021)

Begins Tuesday, March 2 from 8:30 - 11:30AM and repeats for 6 weeks

\$300 scholarship available for first-time

TCACC Member Supervisor Training participants!

Please visit our website for more information on the program and scholarship.

REACH: Empowering and Connecting Women Coffee Chat

Tuesday, March 2 | 10 - 11AM | Free to TCACC Members and Non-Members

Member Meet-Up and Check-In

Wednesday, March 3 | 10 - 11AM | Free to TCACC Members only

SkillUp: 3 Questions to Supercharge Your Momentum with Jenna Armato

Thursday, March 4 | 9 - 10:30AM | Free to TCACC Members; \$25 per Non-Member

Maximize Your Membership

Tuesday, March 9 | 9 - 10AM | Free to TCACC Members only

Member Meet-Up and Check-In

Tuesday, March 16 | 10 - 11AM | Free to TCACC Members only

Economic Forecast Breakfast: Presentation by Tompkins VIST Bank

Thursday, March 25 | 8:30 - 10AM | \$15 per TCACC Member;
\$30 per Non-Member

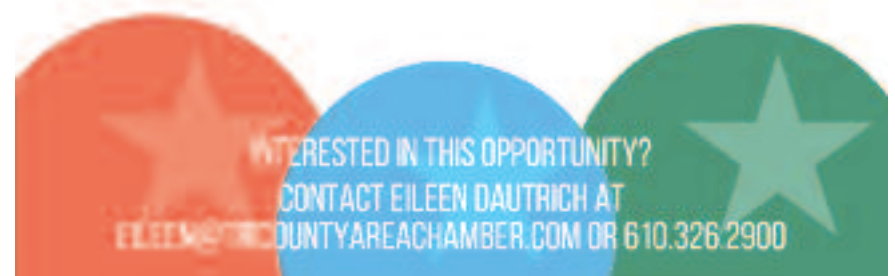
REACH: Empowering and Connecting Women Luncheon with special guest Congresswoman Madeleine Dean

Monday, March 29 | 11:30AM - 1PM | \$30 per person; open to Non-Members

REACH: Empowering and Connecting Women Coffee Chat

Tuesday, March 30 | 10 - 11AM | Free to TCACC Members and Non-Members

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



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

Thursday, March 4th & March 18th – 11:30am

Shark Think Tank – Business Owners Only

Thursday, March 18th – 10:00am Zoom

Courageous Conversations

Join Michelle Govan and Laurie Cusic as they share about Courageous Conversations. What is Courageous Conversations? Engaging in conversations with sincere and genuine interest and curiosity about the other person. Listening with your whole heart to better understand others. Individuals are encouraged to express their views openly and truthfully, rather than defensively or with the purpose of laying blame. Out of dialogue emerges a new and shared understanding.

Upcoming Webinars include:

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 Video Library: Check out the Spring-Ford Chamber's new online video library!

In January, 2021, the Spring-Ford Chamber launched their new video library with links to previously recorded chamber webinars and networking interviews. Most recently added were the webinar with the SBA regarding the latest round of PPE and EIDL information for local small businesses as well as an interesting conversation with area health officials on the COVID-19 Vaccines – What you need to know. 5 Questions Networking videos are also listed out; tune in to meet members and learn great information about their businesses. Most recently added were conversations with Sean Meyers, DS Pool Service and the Chamber's 2021 President; Tom McCoy, Manager at our local Staples and Kim Kostival on the progress and opening of the new Arcadia at Limerick Pointe. The new video library link can be found at on the Spring-Ford Chamber's website at www.springfordchamber.com



Upper Providence Community Center

Congratulations to the Upper Providence Township and Parks and Recreation for the grand re-opening of their community center on Hopwood Rd in Collegeville. For the full dedication video, information on membership to this amazing community asset and all of their upcoming events, please go to the Upper Providence Parks and Recreation Facebook page.

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:** 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!

Express Employment of Lansdale / Tony DeMario
610-489-4191

One of the top employment agencies that provides Temporary, Temp to Hire (client is able to hire the employee after 520 hours at no additional fee) and Direct Hire Staffing, specializing in providing employees for Light Industrial and Administrative positions.

Athletes Arbor / Jeff Boyd
(484) 973-6898

Athletes Arbor is a state-of-the-art Premier Sports Performance Training Facility with focus on Speed, Power and Agility training from youth to professional athletes.

FEATURED EVENT

March 31, 2021 - PV Chamber Annual Meeting

12:00pm – 1:00pm (Zoom)

The Annual Meeting is one of the Chamber's largest gathering of our business and community leaders. Chairman **Kip Bilo, Universal Atlantic Systems**, will share what's ahead in the Chairman's Presentation, including appointment of **Bob Clark, Interface Financial Group**, as Chairman of Board 2021-2022.

- Participate in the general election of the Board of Directors (3 year terms)
- Recognition of outgoing board directors
- New PVCC Members (2020-2021) recognition

Guest Speaker – David Zellers, Montgomery County Commerce Department

Sponsorship Opportunities

Visit www.PVchamber.net for details.

Free PPE Support Kit

Free COVID-19 prevention kits available for small businesses (fewer than 100 employees). 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!

March 4, 2021 @ 4:30PM – PV Men Virtual Happy Hour

Join the fellas on Zoom for a networking happy hour from the comforts of your home or office.

March 17, 2021 @ 12pm – 1pm – Town Hall Meeting: COVID-19 and the Vaccines

All welcome to attend a Virtual Town Hall Meeting featuring Dr's. Brian Broker and Robert McMurtrie as they discuss COVID-19 and vaccinations. Dr. McMurtrie, Chief Medical Officer of Phoenixville Hospital and Dr. Broker, Chief Medical Officer of The Physicians Integrated Network will share their knowledge and answer questions from the audience. Free event; donations welcome. Pre-registration required.

March 27, 2021 @ 9am – 12pm ** New Event** Community & Business Shredding Day!

Community & Business Shredding Event at PV Middle School East, 100 Kagey Drive, Collegeville. To keep everyone safe, this is a drive-thru event. Open to all residents. Due to space limitations, businesses must pre-register for a time slot by calling the PV Chamber office at 610-489-6660. **EVENT SPONSORSHIPS AVAILABLE.**

Marketing Opportunity: Goody bags will be filled with promotional items (coupons, logo items, offers, etc) from local businesses will be handed out to first 200 vehicles. Call Chamber for details.

April 9, 2021 @ Noon PV Chamber Business Book Club

Attendees at bi-monthly PVCC Business Book Club participate in book discussions and "all things business" reviews. All are welcome to attend. March review of the best-selling book, "How to Win Friends and Influence People" by Dale Carnegie.

Irish Words of Wisdom:

May misfortune always follow you the rest of your life, and never catch up.

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."



JESSICA CAPISTRANT CELEBRATES 10TH ANNIVERSARY AT PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

Last month marked Jessica Capistrant's tenth Anniversary at the Phoenixville Regional Chamber of Commerce. The President and CEO began her career as Office Manager in 2011.



Jessica's collaborative and leadership skills earned her a promotion to Chamber Director in 2012. She was a member of the Phoenixville First Committee spearheading First Fridays, Food Truck Festival and the resurrection of the Summer Music Series. The Phoenixville Food Truck Festival brings tens of thousands of people to town twice a year and on First Fridays, over 50,000 guests. Jessica's inception of the Harvest Festival has been a tremendous success, showcasing Chamber members and other community gems. Her exceptional organizational, financial management and planning skills for these events, merited her the position of President/CEO in 2014.

As President/CEO, Jessica is the liaison between businesses, organizations, the Board of Directors and the community. She manages operations, facilitates events and membership campaigns and also promotes activities to advance the growth of the Phoenixville area.

When Jessica came to the Chamber, there were 280 members and 26 events a year. Before the pandemic during 2019, the Chamber had 400 members with a retention rate at 90 percent and 118 events. Quite an accomplishment noting the office staff remained with one full time and one part-time employee.

For over 90 years, the Chamber has promoted and served the interests to make Phoenixville the powerful community it has become. Aware of small business needs, Jessica is an effective advocate for Shopping Locally. "We couldn't ask for a better business advocate than Jessica Capistrant. She's an incredible resource and creative/strategic thinker. She's our go to for community minded growth!" said Gail Warner, owner of Bridge Street Chocolates and a Chamber member for over ten years. She positioned the Chamber to be the Neighborhood Champion for American Express' Small Business Saturday over the last four years.

In 2017, State Representative Warren Kampf named Jessica the Extraordinary Woman of the Year. Jessica is also an Executive Leadership recipient. She has served on the Steering Committees of Activate Phoenixville and the University of Valley Forge, the Phoenixville Hospital Community Advisory Committee and serves as Treasurer to the Phoenixville Jaycees Foundation and 100 Women of Phoenixville. Jessica is currently Vice Chair of the Board of Directors for the Phoenixville Area Health Foundation.

Amidst the pandemic, Jessica serves on the newly formed Business Task Force, the County's collaborative of business, economic, education and government leaders formed by the Chester County Commissioners as an initiative called, Restore Chester County. Locally she serves on the #InThisTogetherPXV Stake Holders Committee.

On this occasion of Jessica's 10th Anniversary, Michael Murray, Jr., Chairman of the Board of Directors, Phoenixville Regional Chamber of Commerce said, "Jessica keeps up to date on the growing trends and incorporates new initiatives into our programming and events to keep us relevant and instrumental to the success of our membership businesses and our surrounding community. Even during these challenging times, Jessica has kept the Chamber as a lifeline not only to our members but to all businesses in the community by keeping up to date on the resources available to keep businesses moving forward during the pandemic. We all owe her a debt of gratitude for making her mission the survival of our business community."

UPCOMING EVENTS

Phoenixville Regional Chamber weekly Chamber Round Up via Zoom

March 11, 10 AM, March 25, 3 PM — Check Community Calendar on Chamber website for Zoom links

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THE SBRA COMMUNITY

Who's in Your Network?



By Gary Seibert, CEO,
Small Business Resource Association

A few years ago, I was working with a client that was interested in developing a concept similar to a internet dating platform, however, it was uniquely focused on getting people to meet that had similar interests like sports, fitness, dining, arts & crafts, travel, antiques etc. In doing our research, we discovered that there is one thing that all 7.5 Billion people that inhabit the earth have in common, they all have a natural instinct for developing relationships with other people. One might say we were created to "network". Therefore, if developing a relationship with other people is a natural instinct, and another word for that is networking, and no business can survive without customers (other people), it would make sense that all successful businesses must network.

Three years ago, when my partners and I were sitting around a table at Panera Bread developing the vision for the Small Business Resource Association, we asked each other the question "what are the most important services we could provide to best help small businesses be more successful?". We made a long list of services and then decided to pare that list down to the top four or five. Our goal was to simply make businesses more successful. The old saying "it takes money to make money" led us to realize that what most small businesses needed most was more "business". To get more business they needed more customers and to get more customers they either had to advertise more or get out in the marketplace and talk to people about their products or services. They needed money to advertise, which many of them had very little of, so we concluded that one of the best ways we could best serve our members was to provide as many opportunities as possible for our members to meet

people, talk about what they do, develop relationships and then, hopefully, make a sale. Remember the old saying "people like to do business with people they like".

Let me first tell you what networking isn't. It is NOT going to an event and socializing with co-workers, friends and people you know. Networking is meeting new people and developing a relationship with them as well as reinforcing old acquaintances. If people know who you are and what you do, they have your contact information and they "like you", there is a good chance that some day they will either do business with you or refer you to someone else. Today's cover story is a great example of SBRA members that have built their businesses on this networking principal.

John Whitehall is the owner of the Sandler Sales Training in this region, Don Carrick owns Studio 413 Photography, Dr. Bill Moss owns Keystone Specific Chiropractic and Brent Davies owns Davies Hardscaping. All four SBRA members are entrepreneurs that know and understand the power of networking as they have all grown their businesses and turned 2020 into their best year ever. Read their success stories in this issue.

Here are a few helpful hints to make your our networking experience a super success.

1. Meet people with a smile and a Positive Attitude. Nobody likes a Debbie Downer.
2. Be a much better Listener than talker. Make the other person feel like what they have to say is important to you.
3. Be a Reverse networker by focusing on helping others make connections. What you do to help others will come back to you in spades.

4. Be yourself, whatever that may be. People appreciate authenticity.

5. Don't make promises you cannot keep. Prove you are worthy of Trust.

6. Be Approachable and make people feel comfortable talking to you.

7. Hand out your business card and get theirs.

8. Follow up with a personal call explaining how much you enjoyed meeting them and possibly providing them with a lead that they could reach out to. (reinforcing #3)

The SBRA provides numerous ways you can meet people and exercise the 8 principals above. Workshops, seminars, networking events (MINGLES), Tune-Up-Tuesday Zoom Workshops, exposure in the Rte. 422 Business Advisor, billboard advertising, the business card display board at the SBRA office, the SBRA Member Listing on SBRAAssociation.com, member-written articles & blogs, *The Small Business Resource Show* (Podcast) and most importantly, the SBRA B2B referrals that take place every day. Members helping Members.

Over my career, I have given out literally thousands of referrals to help people connect with the people that could use their products and services. I can honestly say, 50 years later, that it was the people that I networked with and helped that gave me the support I needed to grow my successful businesses. They were my network. Now it's your turn, take an assessment and find out "Who is in your Network".

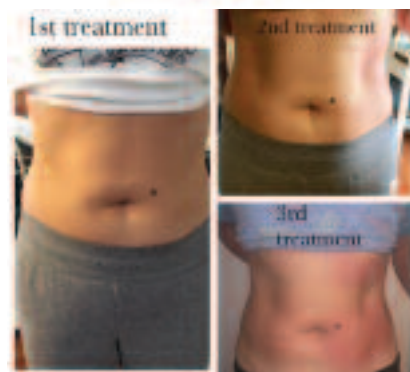


SBRA Business Spotlight



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START THE YEAR OFF RIGHT – REVIEW YOUR DIGITAL ASSETS



By Brian Welch, Amity Digital & Proud SBRA Member

We're one month into 2021, and despite all the craziness going on in the world, you still need to keep pushing your business forward.

For most people, a new year grants them the opportunity to reflect on the past. And in a business environment that includes unexpected obstacles – like, for example, a pandemic named after a certain summer beverage – that past can hand down especially hard lessons.

But those lessons will help forge a better plan for the future. And it's the future – specifically, the future of your business – that we want to focus on today.

To properly prepare yourself, especially in a world dominated by online information sharing and commerce, we recommend this integral first step: reviewing your digital assets and making sure everything is correct. It's too easy to set up a Facebook page, add some content to the "About Us" section, and then never look at it again.

Now more than ever, it's important to take stock of everywhere your business exists, and make sure all the information is accurate and on-brand. This includes...

Your Website. Is it up to date? Is it an accurate reflection of what you offer and how you operate? Think of your website as an online employee – it's available 24/7, and it's the primary online representative of your entire business.

Your Google My Business Profile. Google's free knowledge panel is built for presenting accurate information about your business, so it's very important to keep it up to date with the correct phone number, address, hours of operation, and working links to your website.

Your Social Media Profiles. Make sure they accurately reflect your branding that exists on all public-facing media.

Your Email Signature. This, too, is an opportunity to show that consistent branding.

Any 3rd Party Websites (Angie's List, Yelp, etc...) where you company information is listed. If anyone is searching for businesses on any of these popular public review boards – and they see your name associated with kind reviews – they'll want to send you an email or give you a call. Make sure your presented information allows them to do so.

Your business cards and promotional material. Do they have the correct contact information? Are the materials layered with the business logo and brand-specific colors, shapes, images, and messaging? Keep the visual presentation uniform across any iteration of physical media for on-the-ground marketing.

Your brand is extremely important, and everything and everywhere your brand is featured needs to convey the same message. It doesn't take long to do, and most businesses don't take the time to do it, so spend a few hours making sure everything is right.



Tiras Buck is the co-owner of Amity Digital, a website design and digital marketing firm based in Amity Township, Pa. If you're looking for modern, Google-friendly web design, thoughtful digital marketing campaigns, or strategies to express your business in a rapidly evolving online space, Amity Digital is here to help.

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Uncle B's BBQ

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

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

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

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

UNCLE B's Real Deal Southern-Style Bar-B-Q — now located at 425 Bridge Street in Phoenixville — is a place you'll feel at home, like part of the family. And the food is so good, you will Just Say Uncle.



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THE IMPORTANCE OF UNDERSTANDING ZONING REGULATIONS



LEGAL PERSPECTIVES

By Matthew T. Hovey, Esquire

Local governments use zoning regulations to plan for future use and development of land within municipalities.

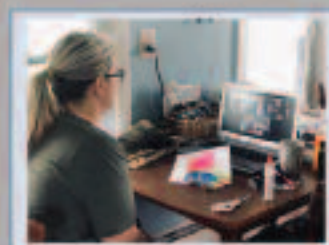
These regulations are typically used to divide a community into districts which group together different classes of uses and development. For example, in the most basic sense, these regulations normally divide a community into different zones, or districts, which group together residential, commercial, and industrial uses. In practice, however, the classifications often exist more on a spectrum. For example, an industrial district may be divided into light manufacturing and heavy manufacturing. Likewise, residential districts may be further grouped by the density of the homes. These types of zoning regulations normally would not allow residential uses in an industrial area, or vice versa.

Zoning regulations typically go beyond regulating the functional use of a property and will also regulate the physical use of a property including the size of structures, dimensions of land to be occupied by structures, and population density. For example, zoning regulations may regulate the size of fencing that could be used in relation to a particular use, the number

and type of signs which could be displayed on a property, or how close a shed could be placed to the road.

It is vital that business owners, particularly those looking to start a new business, understand the basics of zoning. Zoning regulations can greatly impact the operation of a business or prohibit it altogether.

(Continued on page 38)



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LEGAL PERSPECTIVES

(Continued from page 37)

As a result, all business owners should become familiar with their local zoning regulations prior to making an investment into any new business or the expansion of an existing business.

If a new or existing business cannot conform to the local zoning regulations, the business owner would need to seek a variance from the Zoning Hearing Board. The Zoning Hearing Board is different than the governing body of a municipality, such as a Council or Board of Commissioners. The members of a Zoning Hearing Board are not elected but rather are appointed by the elected officials. The members of the Zoning Hearing Board operate independently of the governing body, however, once they are appointed. In fact, a municipality could oppose a variance request and even appear at a zoning hearing to argue against the grant of a variance, and the Zoning Hearing Board may grant the variance anyway if the applicant justifies the relief requested.

The Zoning Hearing Board cannot grant variances arbitrarily though. Rather, a property owner must apply for a variance and, at a record hearing, present evidence to justify the variance. If an applicant fails to satisfy any of the

requirements for a variance, the Zoning Hearing Board is required by law to deny the application. Because application fees can be expensive, business owners will want to avoid denials and be diligent in their preparation a hearing. For this reason, it is recommended that an applicant utilize an attorney during all stages of the hearing. An applicant sometimes needs to utilize other professionals such as an engineer or land surveyor in making his or her case for a variance.

If the desired use of a property is not permitted, then the applicant would seek a "use variance." If the use is permitted but does not comply with some other requirement such as setbacks, lot size, or building height, then the applicant would seek a "dimensional" variance.

The standard of proof for a use variance is more stringent than the standard for a dimensional variance.

In order to justify a dimensional variance, an applicant would need to present sufficient evidence to prove all of the following: (1) that the applicant experiences a hardship in using the property because there are unique physical characteristics or conditions (e.g., irregularity, narrowness, shallow-

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ness of lot size or shape, exceptional topography, or other physical characteristics peculiar to the particular property) and that the unnecessary hardship is due to such conditions and not the circumstances or conditions generally created by the provision of the zoning ordinance in the neighborhood or district in which the property is located; (2) that because of those physical circumstances or conditions, there is no possibility of the property can be developed in strict conformity with the zoning ordinance and that, therefore, a variance is necessary to enable the reasonable use of the property; (3) the applicant did not cause the hardship; (4) the variance, if authorized, will not alter the essential character of the neighborhood or district in which the property is located; (5) the variance, if authorized, will not substantially or permanently impair the appropriate use or development of adjacent property or be detrimental to the public welfare; and (6) the variance, if authorized, is the minimum variance that will afford relief and represent the least modification possible of the regulation at issue.

In order to justify a use variance, an applicant must satisfy all the elements listed above as well as prove that: (1) the physical features of the property are

such that it cannot be used for a permitted purpose; (2) the property can be conformed for permitted use only at a prohibitive expense; or (3) the property has no value for any purpose permitted by the zoning ordinance.

Additionally, there are circumstances when an applicant may be entitled to a variance based on other legal justifications such as a *de minimis* variance, variance by estoppel, and a validity variance.

In summary, any business owner who desires to purchase or lease of property for the purpose of starting or expanding a business is taking significant risk by not first understanding the applicable zoning regulations. A mistake in this area could result in considerable expense. Zoning regulations could require business owners to significantly modify or abandon altogether plans for the operation of the business. As a result, a land-use attorney can be a strong asset to any business owner.

Matthew T. Hovey, Esquire is an attorney at the law firm of Wolf, Baldwin & Associates, P.C., which has offices in Pottstown, Reading, Pennsylvania, and West Chester. He practices in the areas of municipal law, business representation, and civil litigation. Matthew is also the President of Boyertown Area Multi Service ("Multi Service"). He may be reached by telephone at 610.323.7436 or by e-mail to mhovey@wolfbaldwin.com.

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Compiling demographic information about your buyers will only take you so far in understanding how to reach and what to say to your target customers. By creating a "buyer persona" (a profile of a customer to represent a particular group of buyers) for each group of customers to whom you wish to sell your products and services, you will gain greater insight. Buyer personas help you drill down to the specifics of what motivates individual customers to buy and identify what communications channels will give you an opportunity to connect with more of your prospects and customers.

Some of the most powerful benefits of creating buyer personas include:

- Improving your marketing focus because personas bring to light the customers worth your time and marketing dollars.

- Giving insight to help you more effectively craft your marketing messaging.

- Helping you determine the best marketing channels and advertising venues to reach your ideal customers.

- Enabling you to give your buyers a more personalized experience through the sales process.

- Saving money and improving sales because you are not developing products and services to try to appeal to too broad an audience. You have the insight you need to focus your development efforts on satisfying the needs of your ideal customers.

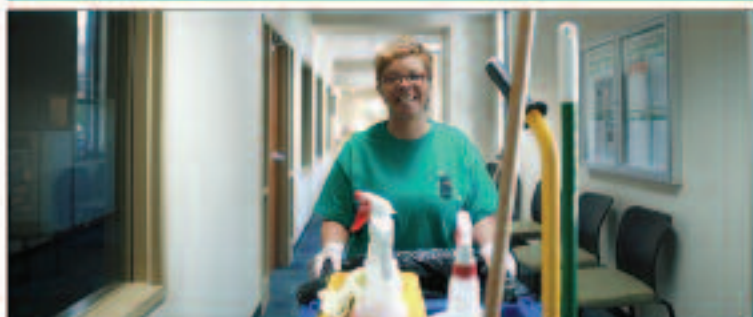
How do you create buyer personas for your small business? Here are a few steps to guide you on your way:

(Continued on page 42)



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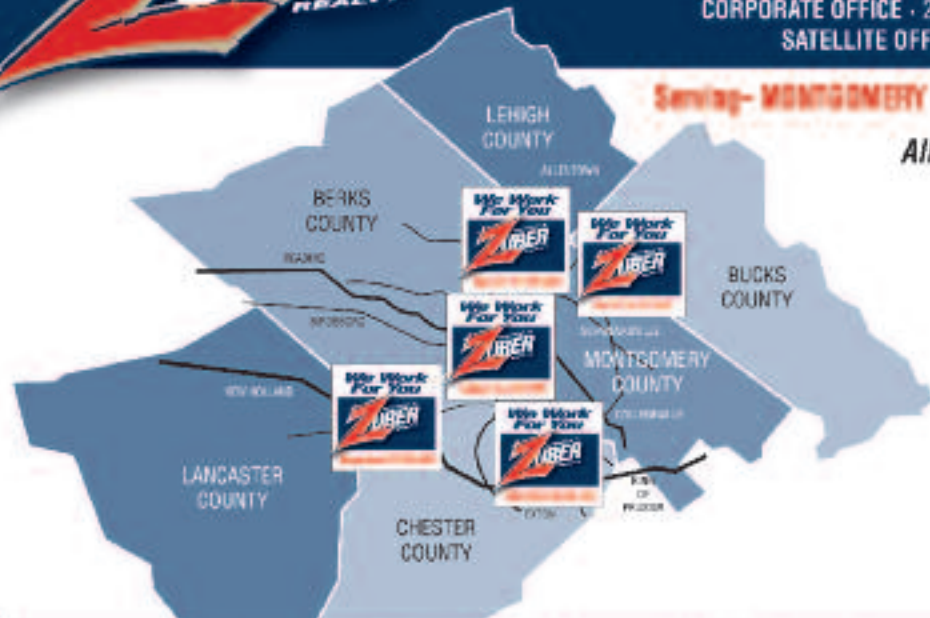
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CREATING BUYER PERSONAS

(Continued from page 40)

1. Consider what you know right now about your current customer base.

a. What characteristics do they have in common?

b. What are their demographics (age, gender, income, marital status, educational level, etc.)?

c. What do they do for a living?

2. Talk with your present—and past—customers.

a. What challenges do they face?

b. What goals and aspirations do they have?

c. How did they find you?

d. What made them want to use your products or services?

e. What do they like about you?

f. Why have they stayed with you rather than moving to the competition?

g. Why did they leave you and go to the competition?

3. Write your personas.

Present them as fictitious individuals who represent the typical traits and motivations belonging to your specific ideal customer groups. Incorporate the information you know about them and create short stories about who they are, the challenges

they face, their buying habits and what motivates their buying decisions. You can find many examples and templates online for structuring your buyer personas.

Various factors (including your industry, type of business and others) will affect the number of buyer personas you should have. For additional guidance and input as you begin developing your customer profiles, consider talking with a SCORE mentor. SCORE volunteers have expertise in all aspects of starting and managing a small business, and they are here to offer free insight to help you through all stages of your company's growth.

The SCORE TriCounty Learning Center is offering workshops focusing on Marketing and Sales for the month of November. Visit their website, <http://tricounty.score.org>, for information about these workshops.

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 tricounty@scorevolunteer.org or visit the website at www.tricounty.score.org.

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PENN DOT Completes Analysis for Implementing the Reading to Philadelphia Rail Line

Pennsylvania Department of Transportation recently provided a passenger rail analysis concerning a one-seat ride from Reading to Philadelphia. The proposed service corridor includes SEPTA's Main Line from Center City Philadelphia, SEPTA's Norristown Line to Norristown, Norfolk Southern's Schuylkill River Bridge, and the Harrisburg Line to Reading. The proposed station stops are Valley Forge, Phoenixville, Royersford, Pottstown, Birdsboro, and Reading.

SEPTA was identified as the assumed operator for this analysis, considering the agency's existing Regional Rail service in the Philadelphia region and their ownership of the Norristown Line. SEPTA was identified as having a lower cost structure in comparison to Amtrak.

To enable a single-seat service on the corridor would either need to be electrified from Norristown to Reading, or dual-power locomotives running on both electric and diesel could be utilized. The constraints facing dual-mode equipment is that it may exceed SEPTA's network weight limitations and fire safety employing diesel locomotives in the Center City tunnel. Diesel equipment running on the Reading corridor with a transfer connection to the existing electric service in Norristown could be an alternative.

Ridership estimate was based on weekday ridership demand in the year 2030 to range from a low of 2,300 daily riders for a two-seat ride to a possible high of approximately 6,400 daily riders single-seat ride into Philadelphia.

The analysis presented five action items that need to be completed to move forward:

□ Feasibility Assessment of New Service: A service operator must be

identified and obtain their commitment to being part of the project. SEPTA was identified as a potential service operator because of the SEPTA-owned Philadelphia to Norristown portion of the corridor and existing Regional Rail operations provided by SEPTA in the Philadelphia metropolitan area. A detailed infrastructure analysis and service feasibility assessment will need to be completed.

□ Operational Feasibility Study by Norfolk Southern: The sponsor would provide Norfolk Southern funds for an assessment of the capacity for passenger trains and freight trains to operate on the NS network without impact on the corridor.

□ Obtain Local Support and Determine Funding Sources: The Sponsoring Agency can avail themselves of resources to provide a local share of construction funding and continued operational support and subsidy. The analysis identified the funding component as a lengthy process that impacts the overall project schedule. The analysis identified potential local sources: Property Taxes, Income Taxes, Sales Taxes, Parking and Fuel Taxes, Utility Taxes, Toll Revenue Reallocation, Business Activity Taxes, License and User Fees, or other taxes and fees.

□ Preparation of Planning and Environmental Documents: The preparation of project plans and environmental clearances will enable subsequent design and construction work to proceed and can be a requirement to seek public funding.

□ Execution of Preliminary MOU between Owner, Operator, and Funding Entity: An MOU between Norfolk Southern, the proposed operator, and the sponsor will layout guidelines for each party and establish project expectations.

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THE PHOENIXVILLE TRAIN PROJECT BECOMES PART OF SOMETHING LARGER



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

My rail project has taken a lot of twists and turns along the way. As you do these kinds of projects, circumstances change regularly and attitudes toward the potential of success are re-evaluated. After much back and forth, Penn DOT completed a study (synopsis article in issue) assessing the potential for the line. Two and a half studies were done previously with the Reading Group creating an AMTRAK operator Plan, the Mayor's Task Force from Phoenixville using SEPTA as the operator, and an AMTRAK ridership and route analysis, which was part of a larger report. The Penn DOT study utilized SEPTA as the preferred operator and based their ridership numbers utilizing the SEPTA Route through Norristown.

SEPTA would be the operator that would provide the most equity in terms of who rides the train. Based upon the lower fare cost and the higher frequency of service, it would provide the most access to people of color and working poor. The AMTRAK line would provide direct access on a one seat ride to places like New York City and Washington DC, and in this political climate could be considered a higher income white man's preference. I prefer SEPTA service for those reasons — Plus it is easier to phase and get.

It also appears that the easier route would be to use the existing SEPTA route crossing over to Norristown. Trains originating in Reading would stop in Birdsboro, Pottstown, Royersford, Phoenixville, and King of Prussia, and proceed along the Norristown Manayunk line.

The Analysis identified several funding sources for the line, including:

- US Department of Transportation (USDOT) offers the Better Utilizing Investments to Leverage

Development (BUILD) program, Transportation Infrastructure Finance, and Innovation Act (TIFIA) program.

- Federal Railroad Administration (FRA) offers the Restoration and Enhancement (R&E) Grant program, an operating grant program, and the Railroad Rehabilitation and Improvement Financing (RRIF) Program.

- Federal Transit Administration (FTA) provides the Capital Investment Grant (CIG), Program (New Starts or Small Starts Programs), and the Expedited Project Delivery Program (EPD).

- Federal Highway Administration (FHWA) Congestion Mitigation and Air Quality Act (CMAQ) program, Surface Transportation Block Grant (STBG) program.

On the state side, which normally provides the match on federal money, the choices are slim. Act 44, which took money from the Pennsylvania Turnpike to fund public transit, will provide significantly less money. The report identified local sources to provide the match, which could be anywhere from 10 percent local /90 federal to a 50/50 split.

(Continued on page 46)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 45)

Local match sources were identified as Toll Revenue Reallocation, Property Taxes, Income Taxes, Sales Taxes, Parking and Fuel Taxes, Utility Taxes, Business Activity Taxes, License and User Fees, and other taxes and fees. In other words, if you want the line, the communities along the way will have to pay for it. The financing scenario is where the Penn DOT report is so interesting. It appears to do some of these activities; there would need to be legislative action.

I think we can rule out tolling Route 422, and it appears that with Act 44 being scaled back for public transit, this avenue is not the most promising.

Property tax allocation was what the Phoenixville Mayor's Taskforce had originally offered through the Transit Revitalization Improvement District (TRID). The is a 20-year bond or loan. The problem with this program is the term. You have federal programs like the RRIF that have up to a 35-year term and make things a little easier on the payment number needed for the loan.

Income Taxes, Sales Taxes, Utility Taxes, Business Activity Taxes has only one precedent, creating a Neighborhood Improvement Zone (NIZ) legislatively. Only three times in the United States that I can determine: Allentown, Pennsylvania's City Center Lehigh Valley Project ("Tax Program Aims to Reverse Decades-Long Decline in Allentown"); the University-to-Downtown Gateway project in Bowling Green, Kentucky ("A University's Partnership Reshapes Bowling Green, Ky"); and the dramatic makeover of downtown Kansas City, Missouri ("Millennials Going to Kansas City, to Live and Work").

I almost fell over when I read the Penn DOT report and immediately picked up on the appropriateness of what I would term as a multi-jurisdictional (six municipalities) linear NIZ connected by a rail line. This is very similar to what I did with my Keystone Opportunity Expansion Zone in Downing-

town. In Downingtown, we connected scattered site properties with connecting streets. It could create a new paradigm in transportation funding. The program has been called a "Super TIF" in Evans Paull's article from Redevelopment Economics.

Neighborhood Improvement Zone (NIZ) is a one-of-a-kind special tax district. Due to its unique features and incentive structure, it is unlike past Pennsylvania incentive policies. The NIZ development most closely compares to tax increment financing (TIF). However, unlike most TIF's, which generally divert only real-estate taxes, NIZ allows local non-property taxes, such as earned income. It also allows sequester of essentially all state taxes, including payroll taxes, income taxes, cigarette taxes, liquor taxes, sales taxes, and capital stock taxes.

Ridership is important as that is what is important for the sustainability of the line. When you apply for railroad grants, the capital costs are easy to get, but the ridership revenue is the key to getting something funded. Most of the holdup in processing a federal capital grant for a new service is figuring out how the operating will be paid to keep the line running. The TRID incentive program can be used for operational costs, but it remains to be seen if a Super TIF will reflect that kind of flexibility.

The analysis certainly takes a new look at how the train project from Reading to Philadelphia could be moved forward quickly. In addition to the transportation costs, grants like the Community Development Block Grant could be used for some parts of the program. The state Multimodal programs could be matched by local dollars and those dollars could then be combined and matched on the federal dollars. There are any number of scenarios that could take place and the revitalization of the areas around Reading, Birdsboro, Pottstown, Royersford Phoenixville and King of Prussia could be the result.

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

DeMedio's Building Maintenance, Inc.

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

Joseph DeMedio, President and founder of DeMedio's Building Maintenance, Inc. has been working since the age of 14 as an office cleaner. He was an opportunist at a very young age and worked with many businesses in the Conshohocken area. Joe had the opportunity to start a cleaning service with a friend where at the time they formed a partnership. His friend decided to proceed to a different profession, and Joe then dedicated himself to maintaining the cleaning business. At this time, DBMI was a one-man show until Joe met Susan. Susan was an undergraduate at Temple University and was also an opportunist at a very young age. From that moment, they both worked extremely hard to get the business to where it is today. As a company, we are heavily involved in the community with volunteering and participation in networking groups. We believe that being involved in the community allows us to better understand people in the area. Currently the next generation, Jayme DeMedio and Jose Gonzalez, are learning the tricks of the trade to eventually take over the legacy and hard work that Joseph and Susan DeMedio put into getting DeMedio's Building Maintenance, Inc. to where it is today.

What we offer our customers are shampooing of

carpeted areas, stripping, sealing and waxing of non-carpeted areas, disinfecting processes in our cleaning procedures, full commercial and office cleaning, complete floor care (carpet, tile, hardwood, cement), upholstery care, green cleaning, deep sanitizing and enhanced cleaning, light construction/modification clean-ups, and peace of mind with knowing your office spaces are thoroughly cleaned and taken care of. Having a clean office keeps your staff safer and healthier. We are fully insured with Worker's Compensation, Business Liability Insurance, Bonded, and vehicle insurance. No job is too small or large. Whether your space is 500 square feet or 50,000 square feet, the DeMedios can keep it clean whether it is business offices, property managers, light industrial firms, software and hi-tech companies, churches or places of worship, community centers, non-profits, medical and dental offices, warehousing and logistics, retail stores, and financial institutions. We can accommodate any business with a cleaning service package. We can discuss what your needs are to give your office the best appearance possible for your clients. We can clean on an as needed basis to seven days a week.

You assume your office cleaners will clean your office, right? You also really want a cleaning company that you can trust. You want to know that even though you aren't right there, the cleaners are treating your workspace with the respect it deserves. You want to know that they are giving an honest day's work for an honest day's pay. We know that not everyone is cut out for cleaning.



Joseph DeMedio and Susan DeMedio.



Jayme DeMedio and Jose Gonzalez.

As the saying goes, "It's a dirty job, but somebody's gotta do it!" It is a dirty job, but it is a job we love. We find true satisfaction in restoring "dirty" spaces to their former shine. When was the last time you walked into your office and said "WOW!"? Some people think of cleaning as a "necessary evil," a chore that MUST be done. We do it because we love it! We relish the challenge to return a dirty space to its like-new condition. We thrive on the "WOW!" reactions our work gets from our customers. Not everyone is qualified to clean. It takes both aptitude and attitude. When DBMI recruits new team members, we look not just at their skill set and work records, but also at their mental outlook. We conduct background and security checks as well. The DeMedio's employees WANT to clean. They enjoy working with their hands and they pride themselves on their ability to restore a space to its clean and fresh appearance.

(Continued on page 48)

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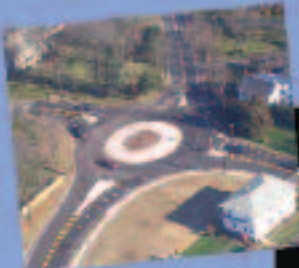
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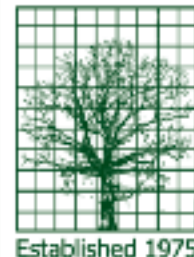

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DeMedio's Building Maintenance, Inc.

(Continued from page 47)

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

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

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Ask SCORE

Spring Cleaning for Your Small Business

Every business can benefit from a good spring-cleaning. Here are tips on how to get organized and be more productive by tackling a few key areas within your small business.

Staying organized is one of the most important jobs you have as an owner running a small business. It is also one of the most challenging. Busy small business owners are running full steam ahead and it can be tough to stop long enough to file away receipts and clean out your inbox. Taking time out of your busy schedule to get organized will actually save you a lot of time in the long run. That is why once a year (or more) every small business owner needs to give their business a good 'spring' cleaning.

An unorganized business will stop your productivity in its tracks.

Giving your business a spring-cleaning can mean different things for different businesses. What you choose to clean and organize first should be those areas of the

business most directly tied to productivity and, by extension, profitability.

While every small business is unique, here are four steps every owner can take right now to clean up your business and create a huge boost in productivity.

Back-Up What You Need, Purge What You Don't: Filing your (digital) paperwork is small business spring-cleaning 101. And, just as important, is removing documents and files that you no longer need. File or store important documents in the cloud, on an external hard drive, or in a filing cabinet. If you have a stack of old paper documents containing sensitive information, shred them.

Clean Out Your Inbox: Getting emails into folders and out of your inbox is a spring-cleaning task that will make a big impact on your ability to stay organized. You will feel less overwhelmed and reduce the risk of that all-important email getting lost in the clutter.

(Continued on page 50)

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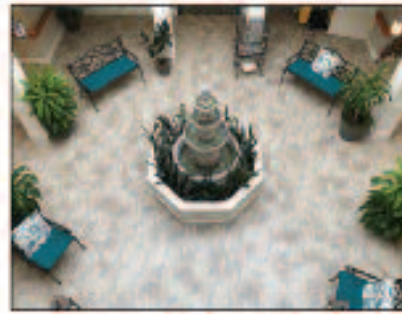


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Ask SCORE

(Continued from page 49)

Declutter Your Workstation: Clutter creates stress – something no business owner needs. The items on your desk should be ones you use each day, like pens, notebooks, a laptop or tablet, and any specialty tools your work requires. Everything else should have a home in a desk drawer, on a shelf or somewhere else close-by. An easy and inexpensive way to keep your workstation clean is with drawer organizers, shelves, and a filing cabinet.

Find Tools That Help You Stay Organized After You Clean: Once you have finished your small business spring-cleaning, look for simple ways to stay organized. If you are most productive when you create a list of to-do's, invest in a daily planner and note pads. If you prefer using apps and other tech tools to do business, there are several apps out there designed specifically for staying organized. Look for apps that allow you to manage lists, take notes, connect to your calendar or planner, and set reminders. A few examples of organization apps include trello.com, todoist.com and evernote.com.

Make spring-cleaning easier by dusting off your business throughout the year.

The best spring cleaning plan is continued maintenance throughout the year. If you can create a process for maintaining those tasks tied directly to your productivity – like filing documents once a month or taking 20 minutes every Friday to reset your workstation – you'll increase

the health of your business, get more done in less time and, ultimately, be more profitable.

When creating a plan to stay organized, it is always helpful to take guidance from an outsider looking in, like a SCORE mentor. A SCORE mentor will not only help you get organized, but they'll work with you to uncover and set up the tools that will best help you stay organized and be more productive. Contact a SCORE mentor today to get started.

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.

Food Drive 2021:

Richard A. Zuber Realty's Response to National Day of Service

Richard A Zuber Realty delivered bags of food and essentials via the Zuber Realty bus to Boyertown's Preston's Pantry and Royersford's Open Door Ministry recently — the result of an effort to participate in Martin Luther King's National Day of Service. The effort ran from January 4, 2021, through January 18, 2021, and was designed to replenish the area's food pantries experiencing unusually greater need throughout the COVID pandemic.

In Royersford, bags of food and essentials came from the Woods-Hill family as a "teachable moment": Paula Babb, staff member, was on hand to receive the donation, saying, "The mother said she is trying to have her boys involved in community service efforts like a run or walk of any kind for cancer or diabetes, for example, and the Zuber organization gave her a perfect opportunity to start the new year."

Agent Beth Baker handed out fliers in Royersford to create awareness of the effort. The agency and individual agents have shared details about the drive on social media. Designated boxes were placed

outside the Boyertown and Royersford offices for folks to drop off food and supplies.

"Our watchwords for this new year are 'positivity, energy, and purpose,'" noted Zuber. "For Martin Luther King's National Day of Service, we wanted to provide a convenient way for our communities to participate. We delivered all donated items to Boyertown's Preston's Pantry and Royersford's Open Door Ministry and were delighted at the level of response our offices have reported. Folks really want to help," he continued.

"Service in our communities is a highlight of the Zuber Realty agency. Looking out for one another is sorely needed in these challenging times," he added.

Background: The Martin Luther King Jr. holiday on Jan. 18, 2021, marked the 26th anniversary of the day of service that celebrates the Civil Rights leader's life and legacy. Observed each year on the third Monday in January as "a day on, not a day off," MLK Day is the only federal holiday designated as a national day of service to encourage all Amer-



icans to volunteer to improve their communities. AmeriCorps has been charged to lead this effort for the last quarter century. We look forward to your engagement and accomplishments in Dr. King's memory.

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

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

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

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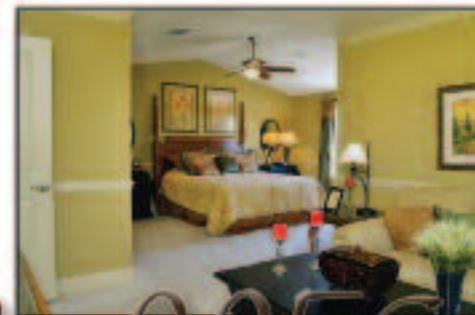


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Schultz Technology incorporates quality equipment with professional customer service. Our all-inclusive approach perfectly illustrates the primary reason for our company's continued growth and success—it was founded on the principle of making customer service our #1 priority. What sets us apart from our competitors is our customer service, our 24/7/365 support and our large range of services under one roof.

With today's technology always evolving, it's easy to think your data is being safely backed up and stored somewhere. Assuming it is, do you know how to recover your data in the event of disaster like a fire or flood?

What about in the event of a cyber security attack like ransomware or CryptoLocker?

- 70% of small businesses that experience a major data loss go out of business within a year.
- 25% of production machines will have a failure this year. The older your equipment, the higher your risk.
- 24% of companies say they have experienced a full data disaster. Compliance regulations like HIPAA require backup, recovery, and continuity plans to be in place. PCI Compliance and financial data responsibilities are becoming stricter.

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