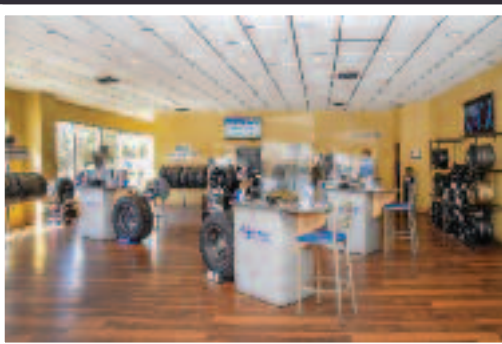


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**CJ's Tire
AND AUTOMOTIVE**

**CELEBRATING 50 YEARS
OF SERVING THE
COMMUNITY**



Seated: Paul "Skip" Levensgood, Sr.
Standing: Paul Levensgood, Jr. and
Haley Levensgood (Paul's son).

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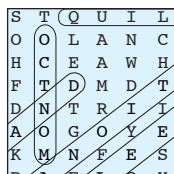
4

Cover Story: For more than 50 years, CJ's Tires & Automotive has been changing more than tires — "We are committed to providing exceptional customer service, developing career opportunities for our employees and giving back to the community."



21

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



30

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Contents

- 8 | Successful Women In Business**
Nanette Poserina – Health Insurance Solutions, Inc.
- 11 | Pottstown Investors Conference Returns**
Virtual Event With A Focus On Diversity And Resilience
- 15 | Downtown Marketing & Development**
Tax Increment Financing For The Train Project?
- 25 | Ask SCORE**
What To Consider When Setting Prices
- 28 | Business Spotlight**
MONTCO 360 Virtual Tours
- 30 | Advertised Services Directory**
What You Are Looking For — At Your Fingertips
- 31 | Regional Chamber Of Commerce Round-Up**
Greater Reading / Perkiomen Valley / Phoenixville / Spring-Ford / TriCounty Area
- 36 | The SBRA Community**
Culture Driven By Character/No Time For A Marketing Plan
- 41 | Legal Perspectives**
Why Are My Workers' Compensation Checks Late?
- 44 | Social Media Tips**
Important Elements To Your Facebook Page
- 46 | Transportation**
Bridge Tolling Plan Opposition Grows
- 53 | Ask SCORE**
Eight Ways To Manage Your Time And Multiple Projects

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To contact the Route 422 Business Advisor:

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PAUL LEVENGOOD SR.

FAMILY OWNED AND OPERATED

CJ's Tire AND AUTOMOTIVE

CELEBRATING 50 YEARS OF SERVING THE COMMUNITY

Whether you need to service a fleet of vehicles or simply tune up your car, you want to entrust your auto care to a skilled, competitively priced, trustworthy business. That's a tall order but one that CJ's Tire and Automotive can easily fill. Founded in 1971 by Paul "Skip" Levengood Sr. in Birdsboro, CJ's originated from the belief that the customer's experience with buying tires could, and should, be better. Fifty years later, its commitment to customer service remains the same. This family owned and operated business pledges to be "better, faster, and more affordable" than its competitors.

PAUL LEVENGOOD JR.

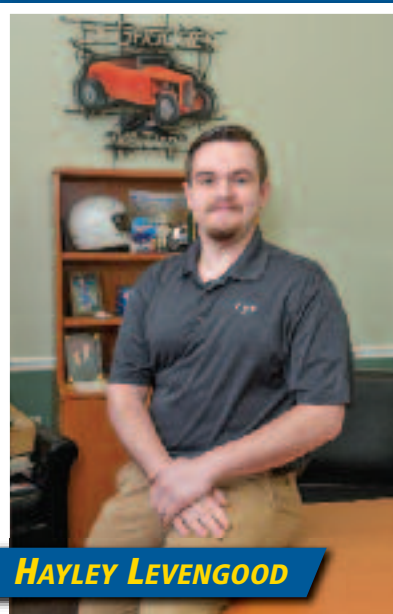
One of the ways that CJ's upholds this vow is through diligently monitoring market pricing. "We never want price to come between us. Although we think our pricing is very fair based on the quality of our products and services, we will adjust our price before we lose you to a competitor," said Bill Bainbridge, Vice President of Marketing and Business Development at CJ's.

Should a customer find a lower priced tire in stock or receive a verifiable, lower price quote from a tire dealer located within a 25-mile radius of a CJ's Tire and Automotive location, CJ's will match and then reduce the price by \$5 per tire. The quoted price must include the tires and their complete installation.

"With 80,000 tires in stock among our six distribution centers, we have access to virtually every tire available. Really, we have just about everything that you need for your car except the gas," Bainbridge said.

In addition to its six wholesale distribution centers, CJ's has 17 retail tire and automotive service locations in Southeastern Pennsylvania. They include stores in Berks, Chester, Montgomery, Bucks and Lancaster counties and in White Hall, York, Mechanicsburg and Schuylkill Haven.

PHOTOS BY STYLISH IMAGES



HAYLEY LEVENGOOD



REWARDING BUSINESS AND INDIVIDUAL CUSTOMERS

Along with price matching and convenient, multiple locations, the company has instituted two separate rewards programs to enhance consumer experience. For business-to-business (B2B) clients there is the Commercial Advantage Program. Aimed at helping fleet owners know and control their costs, the program includes discount pricing on tires and installation as well as on vehicle maintenance and

repairs. These discounts apply not only to a business's commercial vehicles but also to its employees' personal automobiles; both the business and its employees save money with Commercial Advantage. The program also provides customized pricing on automotive maintenance and catalogs maintenance records so that service reminders can be emailed at the appropriate times. Whether you have one or 100 commercial vehicles, you can participate in the program.

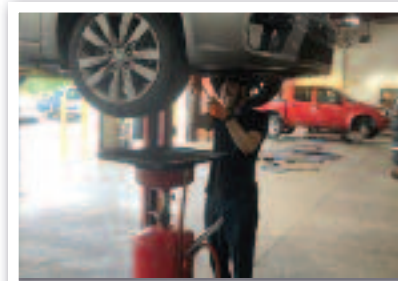
"Local, B2B business is very important to us. We want small businesses to know

that we, too, are a small business and understand the challenges that they face. Time and money are critically important to a small business owner. Our Commercial Advantage Program saves them both. We work with all of the major leasing companies and can process national accounts," Bainbridge said.

Bainbridge estimated that between 10 and 15 percent of the retail stores' customers are B2B. They represent a wide range of professionals, including plumbers, electricians, building contractors, and florists. These are businesses for whom quality, dependable tires and conscientious vehicle maintenance are essential to their day-to-day operations and long-term success.

CJ's likewise supports its individual consumers, who comprise roughly 85 percent of its customer base. For them CJ's has revamped its Advantage Rewards. Renamed Loyalty Rewards, the program launched in November 2020.

"Now it is a true loyalty program where customers earn points or 'cash back,' just like they would with a lot of credit card companies. For every dollar that you spend, you'll accrue points and earn anywhere from two to five percent cash back. You can apply it to any future purchases, to anything that we sell, at CJ's. That includes tires and service. Between getting your oil changed three or four times a year, wheel alignment once a year and scheduled maintenance, it adds up.



If you have multiple vehicles in a family, the points can be combined into one loyalty account and will add up even quicker," Bainbridge said.

In addition to the cash back incentive, Loyalty Rewards offers free enrollment bonuses, monthly promotional deals, such as rebates and special tire financing. Note that commercial, fleet and government vehicles are excluded from this loyalty program as the Commercial Advantage has its benefits built in.

Bainbridge pointed out that, April is "car care month," the time when people begin to prepare their vehicles for warmer weather.

Continued on page 6)

MORE THAN JUST TIRES



CJ's technicians are also skilled in brake repairs, cooling system repairs, heating/AC, steering and suspension, battery health, wheel alignment, scheduled maintenance like tune-ups, oil changes, PA state inspections and emissions, and more!

COVER STORY

(Continued from page 5)

"Whether you're commuting, traveling during the summer or not, April is a good time to make sure that your air conditioning is working to keep you cool, your battery is functioning at its capacity, and that your tires are in good shape and are properly inflated. In other words, it's a good time to freshen up your vehicle," he said.

It is also a good time to amass those Loyalty Rewards.

PROVIDING KNOWLEDGEABLE, SKILLED SERVICE

When prospective customers walk into a CJ's Tire and Automotive, they are met by well-informed retail associates who know and understand the products they offer. These associates have attended CJ's own trainings as well as manufacturers' courses.

"Whether it's tires, lubricants, batteries, or maintenance services and repairs, our associates are knowledgeable and will give you the best advice and recommendations," Bainbridge said. "We want our people to give you the best options on how to best maintain your car. With tires, our associates will ask what you like about the tires you have been driving on and your expectations for new ones. Sometimes we end up replacing the tires with exactly what you had, or our associates may recommend another product. In any case, we give you 30 days to ensure that you're satisfied. If you're in any way not satisfied with the tires, bring them back and we'll give you the full credit on another option that we carry. We always work to a person's driving style, habits and needs. We want to keep customers safe and give them choices," he said.

Along with a helpful, informed sales staff, CJ's has different levels of trained technicians who focus on a vehicle's different needs. Tire technicians are trained and follow the standards established by the *Tire Industry Association*. Additionally, most locations have at least two Automotive Service Excellence (ASE) certified techni-



IN BIRDSBORO

The original CJ's location at 91 Ben Franklin Highway in Birdsboro.

cians. In fact, at CJ's original site in Birdsboro there will soon be four such techs.

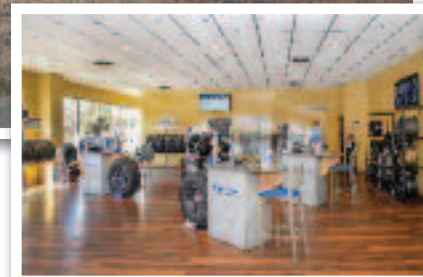
To receive ASE certification, technicians must possess a minimum of two years of qualified work experience and pass a certification exams. To ensure that they remain up to date with the latest automotive technology and maintain their ASE certification, technicians retake the test every five years.

Regarding what maintenance and repair services are performed, CJ's follows the Motorist Assurance Program's guidelines. Developed by industry experts over the past 25 years, these vehicle maintenance and repair standards ensure consistency and foster trust between the driver and service provider.

While CJ's may be best known for tires, their technicians are skilled in brake repairs, cooling system repairs, heating and air conditioning, steering and suspension, battery health, wheel alignment, and

scheduled maintenance like tune-ups, oil changes, and PA state inspections and emissions. Likewise, they perform value-added services such as Valvoline™ Professional Series (VPS) brake fluid exchange, VPS coolant exchange, VPS power steering flush, and VPS transmission service. And of course, tire installation, tire balancing and rotation, and flay repairs.

As vehicles become more computerized and many more consumers opt for gas-electric hybrids or fully electric cars, CJ's technicians must stay on top of these innovations. "The landscape has changed a lot over the past five years. The amount of safety technology in vehicles has really grown. We encourage and incentivize our technicians them to participate in manufacturer training. AutoZone and East Penn Manufacturing are suppliers of ours and they have a number of training enhancement programs, at no cost, that our technicians participate in," Bainbridge said.



FOCUSING ON THE CUSTOMER'S EXPERIENCE

Price matching, rewards programs, and skilled staff are all part of CJ's Tire and Automotive's quest to give customers the best experience possible. "Because we're family owned and because this company was born out of the need for a customer's experience, we do think that we have better customer service," Bainbridge said. "If you wait while we work, we're going to make you comfortable. And you can be assured that we're following safety precautions and we're practically touch-free," he said.

This attention to consumer experience has paid off. More than 40 percent of CJ's customers trust them for all of their vehicles' care, including regular service, unexpected repairs, and tires.

In 1971 Skip Levensgood had been an employee at the Pottstown Firestone Tire and Rubber Company. Poor experiences with repairs and shopping for his own tires led him to starting the business selling tires and mounting them at his uncle's boat shop. When his uncle decided to give up the boat shop, the building was fully converted into a tire and automotive service store. The original CJ's location at 91 Ben Franklin Highway in Birdsboro remains in operation and serves as the corporate office.

MORE LOCATIONS IN



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CUSTOMER SAFETY ALWAYS COMES FIRST

Whether you are behind the wheel or inside their store, CJ's Tires is committed to your safety!

Today, 50 years later, Skip serves as CEO of CJ's Tire and Automotive. His son Paul Jr. is the company president and runs the day-to-day operations. Paul's son and Skip's grandson, Hayley Levengood, works as a purchasing manager at CJ's while attending Pennsylvania State University's Berks campus. Three generations of Levengoods work to make the consumer's experience an outstanding one.

GIVING BACK TO THE COMMUNITY

Throughout its 50-year history the company manages to accomplish all three goals in its mission statement — exceptional customer service, employee development, and giving back to the local communities in which it does business. In the last instance CJ's supports such charities as the PA Breast Cancer Coalition, Muscular Dystrophy Association, and Ronald McDonald House Charities. In March, the company promoted a food drive for local food banks. Its locations served as drop-off points for non-perishable items throughout the month.

"We encourage our employees to participate in the programs that we support," Bainbridge said.

CJ's Tires mission statement:
To provide exceptional customer service, develop career opportunities for our employees and give back to the community.

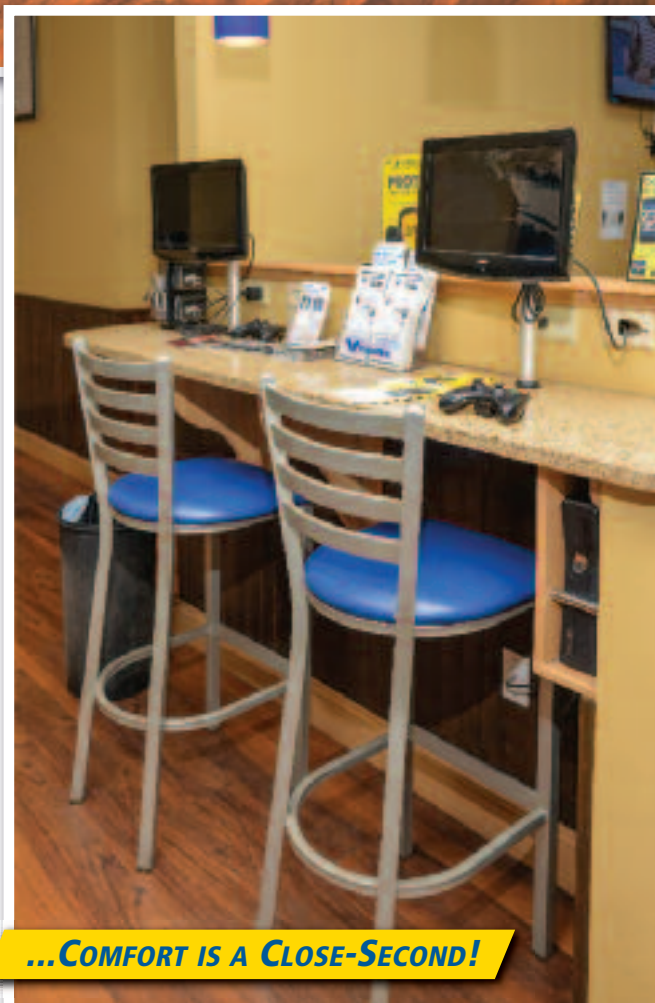
"As an example, with the food drive, we asked the employees at our facilities to provide the starters, to bring in some donations so that we can start the displays in the stores. When our consumers come in, they not only see some signage, but they can actually see donations beginning to accumulate."

Later this summer CJ's will participate in an animal welfare fundraiser. This particular event will focus on animal food and nutrition.

"We are very cause oriented. The owners are very much committed to giving back to the local communities," Bainbridge said.

By looking out for its business and individual customers' best interests for the last 50 years, providing education and training to its employees, and financially supporting local and national charities, CJ's Tire and Automotive unquestionably gives back to the communities in which it operates and everyday strives to be better, faster, and more affordable.

For additional information, please call 610.404.0224 and visit www.cjtire.com.



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SUCCESSFUL WOMEN IN BUSINESS

Nanette Poserina Health Insurance Solutions, Inc.

My story starts in 1980, when I decided to pursue a career in the insurance industry after a short period in the Real Estate market. My first job was with a TPA who specialized in self-funded groups. After mastering the self-insured market, I was offered a position in 1992 with IBC of Philadelphia in executive sales. That same year, IBC launched their Personal Choice PPO product. I was on the cutting edge of delivering small and large employers a product new to their thought process, focusing on brokers and consultants to deliver the message. As the next five years progressed, the toll of commuting and starting a family shifted my ambition to



migrate into the suburbs, being closer to home and family. I settled into a P&C agency for another five years, and formulated plans to open my own insurance agency.

I was approached to consult on a large account in Scranton, PA where my underwriting and marketing skills delivered savings of \$5.7 million. One of the concepts was to carve-out the prescription drug benefit, which delivered tremendous savings. Focusing on the Rx-savings concept, I started to gain traction with both large and small accounts.

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- 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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After 17 years in business, we are grateful to be thriving in the current circumstances. We have proven our resilience through the global pandemic and continue to provide the top-notch service for which we are known. We are fortunate to have cultivated a talented group of employees who have worked in the environmental industry under different disciplines with a collective 50+ years of experience. We work efficiently with minimal overhead which has served us well over the years, especially this past year. As we come out of these times, we look forward to in person meetings with new clients and catching up with existing clients. We have been in this together for a year and will be in this together in the future!

Patriot Environmental Management is a leading environmental consulting firm based in Southeastern Pennsylvania. We serve a wide range of private and public sector clients, both nationally and internationally. Our specialty areas include due diligence, Brownfield redevelopment, water resources development, remediation services and mediation/litigation support. We take pride in our commitment to our clients and communities in which we work, and our contribution to their economic and environmental growth.

Our professionals at Patriot combine scientific expertise with in-depth knowl-

edge of permitting and compliance protocols. We make it a priority to maintain a current understanding of federal, state and local environmental regulations and their application to client projects. This level of competence and deep understanding of industry complexities helps us apply proven solutions. In addition, our emphasis on professional ethics, teamwork, communication and innovative thinking helps to establish and maintain our client relationships as we successfully complete projects.

Patriot Environmental Management has also developed professional relationships with additional qualified environmental firms to augment the capabilities of our staff and meet the needs of our clients. Each of these partnering firms was selected by Patriot Environmental Management based upon their specialization within a particular niche of the environmental consulting and contracting industry. Patriot Environmental Management and our partnering firms can collectively provide these services without the high costs generally associated with retaining a larger firm. Additionally, we are able to give the high level of attention to each project that only a small firm can provide.

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POTTSTOWN INVESTORS CONFERENCE RETURNS, VIRTUALLY, WITH FOCUS ON DIVERSITY AND RESILIENCE

The Fourth Annual Pottstown Investors Conference sponsored by Hobart's Run, The Hill School, Pottstown Area Industrial Development, Inc. (PAID), and The Borough of Pottstown will be presented in a virtual format on Friday, April 16. The conference kicks off at 8:45 a.m. with on-line sign-in. There is no charge to interested individuals.

Interested participants should register on-line at: <http://bit.ly/2021InvestorsConference>

The fast-paced event will highlight social justice and equity in business and the resilience of Pottstown entrepreneurs. Participants will hear timely Borough investment opportunity news and hear two nationally noted speakers, Don Chen and Sulaiman Rahman.

Keynote speaker Don Chen is president and CEO of the prestigious New York City-based Surdna Foundation, an organization



Don Chen



Sulaiman Rahman

focused on social justice. Prior to his appointment at Surdna, Chen was the director of the Cities and States Program at the Ford Foundation, where his work supported urban development initiatives.

Twila Fisher, director of community and economic development for Hobart's Run, thanks Hill School Board of Directors member Peter Benedict, Hill '88, chairman of Surdna's board, for making this valuable connection.

"Don's presentation is sure to provide food for thought to investors, potential

investors, and other stakeholders as we work together to make Pottstown the strongest, most equitable, and most sustainable community it can be in all respects," Fisher said.

Sulaiman Rahman is the CEO at DiverseForce, Philadelphia, a human capital solutions firm that specializes in recruitment, retention, and development

of top diverse talent in the workplace as well as on governing boards. His remarks and Q&A session will help Pottstown Investors Conference participants address questions about how to attract and sustain more local businesses owned and operated by people of color.

(Continued on page 12)

POTTSTOWN INVESTORS CONFERENCE

Friday, April 16, 2021

Questions? Contact strauner@thehill.org



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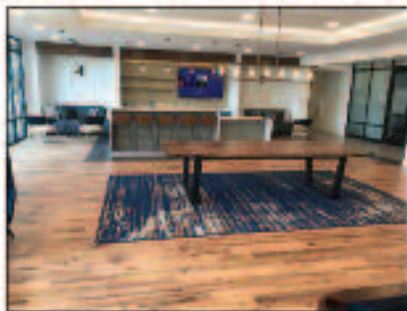
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POTTSTOWN INVESTORS CONFERENCE

(Continued from page 11)

Rahman is the Founder and Chief Empowerment Officer of UPPN, an organization dedicated to engaging, empowering, and connecting Philadelphia's next generation of diverse business and civic leadership through technology-enabled events. His numerous leadership positions include, among others, membership of the Chamber of Commerce for Greater Philadelphia, the Kimmel Center for the Performing Arts, and the Community College of Philadelphia, where he is vice president of the Executive Committee.

This year's conference also will feature personal stories of a few Pottstown small business owners who have shown remarkable resilience during the pandemic.

Of course, updates about Pottstown business and real estate opportunities will be shared by Peggy Lee-Clark, executive director of PAID, Inc.

"PAID is proud to be partnering with Hobart's Run, The Hill School, and The Borough of Pottstown on a program that is relevant to current and future economic development growth in Pottstown," said

Lee-Clark. "As we prepare to leave one of the most challenging years in our history behind, we must continue to innovate and create equitable opportunities throughout the business community. This conference is an important piece in that effort."

Unfortunately, last year's Investors Conference was cancelled due to the growing Covid pandemic. The 2019 event greeted nearly 200 registrants. This year's team hopes the virtual format will inspire even more businesspeople and potential investors to participate, as well as individuals in government, education, and non-profit fields with an interest in Pottstown's ongoing revitalization.

While in previous years a "Taste of Pottstown" lunch was provided as part of the conference, planners encourage this year's attendees to "take it downtown" when the conference ends at 12:30 and enjoy in-person or take-out lunch from one of Pottstown's restaurants.

For questions regarding registration, please contact Hobart's Run Administrative Manager Stephanie Trauner at stephanie@hobartsrpottstown.org or 610.705.1018.

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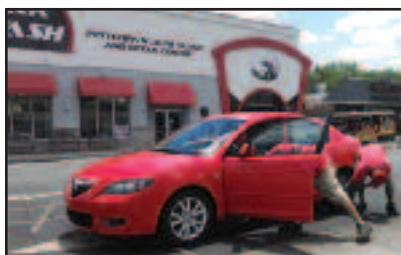
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for the automobile-owner on your gift list! The business also supports the local communities by holding fundraisers and providing donations to many local charities and organizations. Please feel free to stop by to tour the facility, try the services, or just ask questions. Please call 610.323.7474 or visit www.PottstownAutowash.com to contact the owners and managers at any time. Hours of operation: Mon-Sat: 8am - 6pm (Summer); Mon-Sat: 8am - 5pm (Winter); Sun: 9am - 5pm.

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NORTH MONTCO TECHNICAL CAREER CENTER LAUNCHES EDUCATIONAL FOUNDATION

On March 23, 2021 North Montco Technical Career Center (NMTCC) officially launched the North Montco Technical Career Center Educational Foundation, a 501(C) 3, to serve the technical school.

Business leaders and community members leading this endeavor support goals of North Montco and its students. The mission of the NMTCC Educational Foundation is to encourage innovation and teaching excellence by providing funding opportunities for new initiatives. The Foundation will provide financial support to help NMTCC respond to emerging educational needs, as well as develop long term relationships between the community, industry and the school.

"During these unprecedented times, it became abundantly clear what the term 'essential worker' means. These are individuals, who we rely on day-to-day to secure food, heat, water, needed items and services to live," says Gina Pardovich, North Montco's Administrative Director.

"What also became clear is the fact that the students educated at North Montco Technical Career Center work in these essential fields to support our needs and those of business and industry, delivering these services and items. Because good training in the skilled trades is so valuable, North Montco must sustain highly qualified teachers and innovative equipment and technology to train these students," she said.

"To sustain such a high level of training is expensive," Pardovich explained. "While assistance from the local community, state and national funding streams are our primary funding source, we need to seed opportunities to alleviate this burden. As Administrative Director of North Montco Technical Career Center, I see the foundation as a vehicle to support the high



level of training we must sustain through fundraising activities and uncovering grant sources."

To help fuel these initiatives, the Foundation will focus on direct school engagement, community involvement, and local business and stakeholder outreach. The Foundation has permission to solicit Educational Improvement Tax Credit eligible donations from local businesses. Under the EITC program, the state Department of Community and Economic Development gives tax credits to businesses that contribute to an "educational improvement organization."

In support of its goal, North Montco has launched a website www.northmontcoef.org to highlight donors, Foundation-funded programs, and stories on how North Montco is preparing students for today's workforce.

North Montco Technical Career Center (NMTCC) offers 22 programs within eight cluster areas including Construction Trades, Cosmetology, Culinary Arts, Engineering/Manufacturing, Health and Human Services, Horticulture, Power and Transportation, and Visual Arts. The school serves approximately 1,100 students from five surrounding school districts (Methacton, North Penn, Perkiomen Valley, Souderton, and Wissahickon). In addition to technical training, NMTCC provides academic courses to the full-time students within all eight clusters.



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HOW COULD TAX INCREMENT FINANCING WORK FOR THE READING TO PHILADELPHIA TRAIN PROJECT?



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

There are many ways to do things in the public sector, and sometimes proposed programs work, and sometimes they do not. I have made my living using programs that do not necessarily work for everyone. There is usually a substantial discussion on why things work or do not work. Many of these issues are dealt with in planning documents.

Researching on how to get through the morass of issues associated with a program, there are a few steps I always like to take. First, I read the program description, and then I read the law enabling the funding stream. I try to make a list of my questions and concerns. Then I look at the planning documents others have created and see what others deem as problematic.

Train funding is a little different from other funding as a great amount depends on Federal funding, so you have to look at that funding because the state funding is the local match. The Feds have a lot of programs, and they all have their rules and funding levels. In addition to the funding levels, there is always the politics.

There are times that politics and political influence are the way to go. I am not big on the influence part of the process, and most times, I move directly to engineering. I need to talk when I am "ready to go." I have a hard time with politics ... and do not play that game very well. But

it is a way to move your project ahead, and I always like to look at it as providing lubrication to the moving parts.

So, you have moving parts, and what might have been funded one year may not work the following year, even if the program still exists but has no money in the line item. There are a couple of moving parts that may or may not work within certain time frames.

Things on the state level are changing with *Act 44* requiring the Pennsylvania Turnpike Commission to provide PennDOT with \$450 million annually for highways, bridges, and public transit, with *Act 89* of 2013 modifying the payments to dedicate the full amount to public transit. In 2022, Pennsylvania Turnpike Commission payments to Penn DOT for transit will be reduced to \$50 million, and then \$450 million will be provided from the state's General Fund.

(Continued on page 16)



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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 15)

To address this impending funding crisis, the Pennsylvania Turnpike Commission joined with SEPTA, the transit agency that serves the state's five-county southeast region, to launch the Southeast Partnership for Mobility. There will be an effort to pass enabling legislation to allow the new local revenue sources to be invested in projects to accommodate and accelerate regional growth.

This effort to have the local people control their destiny has long been a part of the Phoenixville Plan. Last month I reviewed the potential Super Tax Increment Financing, known as a Neighborhood Improvement Zone (NIZ). The following were identified in the Penn DOT report as potential sources: Property Taxes, Income Taxes, Sales Taxes, Parking, Fuel Taxes, Utility Taxes, Toll Revenue Reallocation, Business Activity Taxes, other taxes, and fees.

When thinking about these taxes for the Borough of Phoenixville's project, I would think that the sales tax increment would be large with the introduction of train service. Remember, we are discussing the "increment" in the sales taxes in this particular case. It occurred to me that if I were going to measure an increment on the sales tax, I would like to use the year 2020 as my base year. 2020 is a year that we all remember as a year that most of the stores were closed based upon state order.

I seek not to object to the closedown but look to the action as a state-imposed mandate that perhaps should be compensated somehow. I would think that the capture of the increment based on 2020 revenue should be a valid proposal. After all, those taxes would have been there if the state mandate would not have taken place. And remember that the state share of this is only six percent of the total that the business owner would have realized. We are then taking a six percent share and splitting that somehow to encompass the increment, representing a fraction of what was lost by the business owner during the state-imposed shutdown mandate.

This interpretation may sound like a small thing in the overall economic climate. Still, when you are talking 35 years of almost 0 percent interest financing on the federal level through the Railroad Rehabilitation and Improvement Financing (RRIF), you are talking about a big deal.

These are unprecedented times and there is a need to be very reactive and very innovative to survive. I'm not sure Bureaucracy is equipped to deal with this in a timely manner with any sense of urgency. I believe if it is the local entity steering the process, all would be better off having people with careers run the process versus people that have a job.

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

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Celebrating Environmental Awareness Month



By David Van Keuren,
Environmental
Project Manager;
Earth Engineering

Environmental Awareness. That is a phrase that can mean different things to each person who hears it. To some it means recycling and picking up litter. To others it means protecting endangered species. As a business it can mean money, potentially a lot of money. Environmental conditions and how we impact or understand those conditions can be viewed as either an expense or an investment.

Anyone who has been involved in the buying or selling of a commercial property has almost certainly encountered a Phase I Environmental Site Assessment. A Phase I is just like a building inspection or property value assessment. It consists of research into a property to identify potential sources of pollution on a property which are the responsibility of the property owner. If you become the owner of the property, you become the owner of the conditions on that property

including any pollution associated with it.

Anyone involved in developing properties also needs to be aware of the environmental conditions since development usually involves earthwork and moving soils. Imported soils which are not environmentally clean is inviting a problem later. If you try to export soils, it is always cheaper and easier to do so if you can provide evidence that it is clean. The cost of finding out is less expensive than the cost of schedule overruns of the development work which happens a lot.

Environmental Awareness, in a business setting is really a means of limiting uncertainty. Knowing what to expect can help plan for a project accurately. The investment in understanding the conditions, with the assistance of a trained, experienced, and qualified professional is one way to make sure you are prepared to take on that project.

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What's Your Journey? Find a New Way

Reduced traffic congestion, improved air quality, and increased use of sustainable modes during the pandemic has shown us that we no longer need to be car-centric to travel to work or around our communities. However, while teleworking may be here to stay for a percentage of Americans, many will need to return to the workplace. To ensure that drive-alone commuting stops being the dominant commuter mode, we need to choose more sustainable options such as biking.

By reducing the number of cars on the road, we improve our air quality, enhancing our overall health. Before the pandemic, transportation was responsible for the most significant percentage of greenhouse gas emissions. According to Forbes, Transportation Demand Management (TDM) is one of the four policies that can reduce U.S. transportation emissions by nearly half by 2050.

422 My Way campaign promotes transportation alternatives that avoid driving alone, such as biking, walking, public transit, vanpooling, carpooling, or working from home. The website 422myway.com provides people with safety guidelines for using these types of commutes and resources to help you make the switch from driving alone. The key is to give people choices!

By using these alternatives, you can improve your health and well-being. Vehicle emissions cause poor air quality, which can trigger health problems such as aggravated asthma, reduced lung capacity, and increased sensitivity to respiratory illnesses, including pneumonia and bronchitis.



Through these alternatives, you can also save a significant amount of money on your annual commuting costs through reduced gas, tolls (if applicable), and vehicle wear and tear expenses.

If you work or live along the 422 Corridor, we encourage you to visit 422myway.com to find relevant resources.

Follow the campaign on social media by liking us on Facebook at @422coalition and following us on Twitter at @US422coalition.

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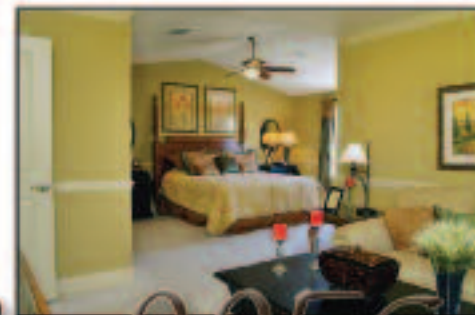
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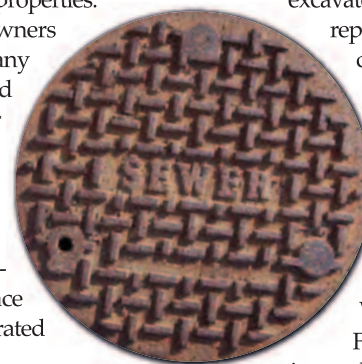
Water Line and Sewer Line Protection Programs, which provides repairs to leaks and breaks of covered lines take care of a certain amount of the costs required to excavate and complete covered repairs; as well as refilling, raking/

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repair. Most times this won't cover the cost of the entire repair but a significant portion of it.

Different insurance providers cover different areas and offer different products so do some research to see what is best for you!

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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Wolf Run Landscapes is a full-service landscape company that has been serving Berks County since 1995. We offer a wide variety of services from residential property maintenance to land restoration and rehabilitation. We enjoy helping out our local non-profit environmental groups to give back to our community and improve the quality of our land and water. We regularly attend update training and classes to continue to use best management practices for our landscapes and wild lands. Our goal is to give you quality service with an environmentally friendly approach.

Our landscape service comes in many forms from maintenance, to design and installation. We offer tree health care pruning and removal, proper pruning of shrubs, garden restoration and installation, drainage, weeding and mulching, landscape light installation, water features, hardscapes from pathways to large patios and stone walls, stream side restoration, erosion management, and invasive pest management.

With 25 years of experience, we design gardens that are beneficial to wildlife while giving you the satisfaction of a bold and beautiful garden. Using different colors and textures to give you a year-round beauty of a functional garden. Non-native plants have flooded the nurseries which some eventually spread out of our communities, uncontrolled,

and into the wild taking over our native plants our wildlife thrive off of. We landscape with a different approach. Our land is precious; we must cherish it while we plant for our enjoyment. It's our own duty to be good stewards to our land.

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Our tree service offers educated pruning and care of trees to preserve the health and longevity of its natural beauty. We also do large and small removals to ensure the safety of your property. Berks county has many standing dead Ash trees that pose a serious threat as they die very rapidly from the Emerald Ash Borer. The trees become brittle fast so waiting too long can pose serious danger to be lingering around your property. Our team has 10 years' experience removing hazardous and difficult trees from residential and public properties.

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Ask SCORE

WHAT TO CONSIDER WHEN SETTING PRICES FOR YOUR NEW BUSINESS, PRODUCT OR SERVICE

Shared with permission from Rhonda Abrams, this article appeared as a Special to USA TODAY, January 28, 2021

"How much should I charge?" That's one of the toughest questions a small business owner faces. It's true even when you've been running your business for a while, but it's particularly perplexing when you're pivoting to a new line of business – perhaps because of COVID – or launching a new business, product or service.

Setting prices is more of an art than a craft. Large companies spend fortunes on consulting firms that specialize in pricing strategies, so don't be surprised if you have trouble. So how do you know where to set your prices when you've never sold that product or service before?

First, let's look at a few pricing models:

► **Fixed pricing.** You sell your product or service at a set price. You may have sales or discounts, but the price is generally established. The price might be based on:

- Your costs – you figure out your costs and then you set your prices to make a reasonable profit.

- Perceived value – due to other factors, such as your brand, reputation, convenience, quality – you charge more than on just your costs.

► **Hourly pricing.** Typical with professional services and some contractors and trades. With some trades, the pricing might be "time and materials" – adding the cost of materials to the price.

(Continued on page 26)

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Ask SCORE

(Continued from page 25)

► **Project pricing.** You negotiate an agreed upon price before start of the work, payment dependent on completion.

► **Dynamic pricing.** The price changes depending on demand. This is now typical in airline prices and, frequently, in sports stadium tickets.

► **Subscription.** Customers pay you an ongoing amount. Almost all digital services are priced this way, but also "memberships" such as gym memberships are subscriptions.

Subscription pricing is widely considered "the holy grail" of pricing since customers have to take action to *stop* paying you. You should definitely think about how you might use subscription pricing in your small business. A couple of strategies from the subscription method are good to keep in mind regardless of your pricing model:

► **Three pricing levels.** Ever notice how virtually all services have some kind of "basic, standard, premium" levels of service. That's because giving customers three choices is just about right for everyone. Some customers always gravitate to the most expensive, some to the cheapest, and

the majority to the middle. Try this in your business, too. For example, a wedding videographer could offer a "standard" service taking photos at the wedding; "pro" would include post-production editing, and "premium" would include advanced editing and creation of a deluxe wedding album.

► **Free-mium.** You give a small amount of your product or service away to get folks to buy a higher level. This definitely works in software applications and shows up as "sampling" otherwise.

How to decide on a pricing model and what price(s) to set?

► **Do your research.** Know what's happening in your market before you set your initial prices. After all, if the upholstery store across town reupholsters sofas for \$500, it will be tough to charge \$2,000.

► **Offer different price points.** One way to both test the market and reach more customers is to offer different pricing levels. Consider how you can offer "small, medium, large" versions.



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► **Test different prices.** One thing you can do as you first introduce a new product or service is test out some different prices. A good way to do this is online – by placing search or social media ads that are similar except for the price and see what kind of results you get.

Customers will often pay more, for the same or very similar product, depending on a number of factors, including:

► **Brand.** Brands enhance customers' familiarity and comfort level with your products and services. In small businesses, the company's reputation may be thought of as their brand.

► **Convenience.** You can often charge more when you make it more convenient for the customer – better location, delivery, faster service, and so on.

► **Word of mouth.** Prospects trust referrals from people they know. You're far more likely to go to the restaurant, hire the plumber, or download the app that a friend recommends to you.

► **Specialization.** If you are seen as someone with particular expertise or knowledge, you can charge more. Targeting a niche market – such as an industry or demographic group – and learning their specific needs enables you to get higher prices.

Remember, setting prices isn't an exact science. So, don't be surprised if it takes you a while to figure out what's the "just right" amount to charge.

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*Rhonda Abrams' newest book "The Sh*t's Hit the Fan: Now What, 99 Recession-Proof Tips for Small Business Success" has just been released. Rhonda was named a "Top 30 Global Guru" for Startups. Connect with Rhonda on Facebook, Instagram and Twitter. Register for Rhonda's free business tips newsletter at www.PlanningShop.com.*



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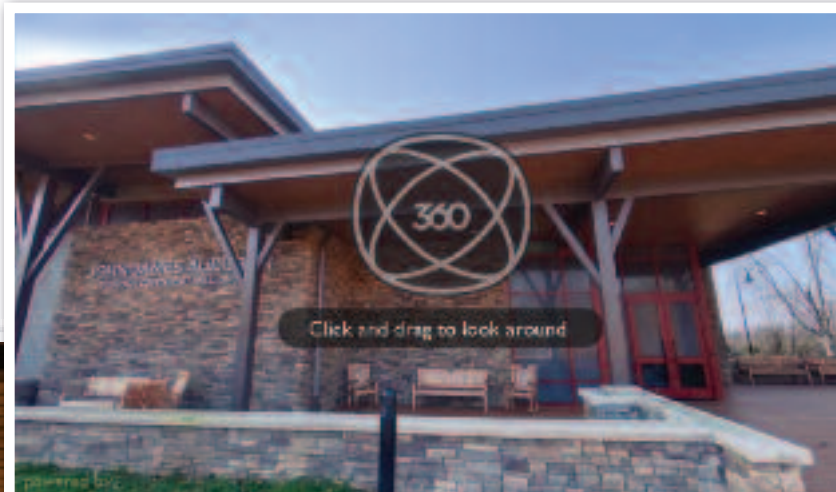
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Get to Know Montgomery County with **Montco360 Virtual Tours**

The Valley Forge Tourism & Convention Board (VFTCB) invites both meeting planners, and consumers, to get to know Montco from all angles before they visit.



The private, nonprofit organization recently announced Montco 360 – an immersive virtual tour platform that takes people inside some of the area’s best hotels, event venues, attractions, and more.

The user-friendly tool embeds the tours on the tourism board’s website to easily navigate the destination from anywhere in the world. Digital visitors can simply click on the property they want to see to virtually step inside for a 360-degree view, as though they’re there in person.

Plus, an interactive mapping feature also allows folks to see even more details of what else is nearby. So far, the VFTCB has filmed at more than 50 locations from hotels, to the King of Prussia Mall and the Philadelphia Premium Outlets in Limerick, to LEGOLAND Discovery Center Philadelphia in Plymouth Meeting, Arnold’s Family Fun Center in Oaks, and XL Sports in Hatfield.

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"Our Montco 360 virtual tours elevate awareness of Valley Forge and Montgomery County, PA by virtually walking our clients through properties, and continuing to connect them with venues, and amenities, that they want and need to make decisions," said Scott Higgins, Associate Director of Sales and Business Development for the VFTCB. "This helps event planners, and leisure guests alike, discover a facility's environment, and all that Montco has to offer – at their own pace. The virtual tours are certainly helping our clients who are in the planning phase because it allows them to virtually see their meeting space prior to booking it.

With 80 world-class hotels (many pet-friendly), more than a dozen historic sites – including Valley Forge National Historical Park – some of the best shopping in the country (from the iconic King of Prussia Mall to quaint main

streets), 1,600 eclectic restaurants, 100 miles of trails, 200 arts and cultures venues, more than 30 award-winning Montco Makers (breweries, wineries, and distilleries), and 50 historic and top-ranked golf courses, there is so much for both event attendees and consumers to see and do in Montgomery County.

The initiative is a partnership with Threshold 360 – one of the world's largest providers of interactive virtual tours – on the project. The company specializes in working with destination marketing organizations, and has coverage of more than 100,000 locations, and two million views daily.

In fact, Threshold 360 boasts that their platform doubles a chance that people will book, and has proven to increase overall online bookings and engagement for customers by upwards of 20%. Some of their other tourism board and convention bureau clients include: Visit Austin, Visit



Tucson, San Francisco Travel Association, Visit Raleigh, Visit Tampa Bay, and Visit Dallas.

Once complete, the Montco 360 program will create an impressive list of almost 100 attractions, hotels, venues, and sports fields. The images are being shared on social media, and directly to each location's Google business page, and Google images, where they already have more than 1 million views.

"We love this platform, it's awesome!"

said Ashley Ridolfi, Director of Sales for the Doubletree Suites Philadelphia West. "We truly appreciate the VFTCB coordinating and offering it to help potential clients!"

The VFTCB's sales team is using the technology to visually walk a client through properties they're considering, or virtually show a meeting space while attending a conference.

"It truly allows planners to see it today, and live it tomorrow," Higgins said.

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ATTORNEYS	
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MERCER'S TRUCRAFT COLLISION	47
AUTOMOTIVE / CAR WASH & DETAIL CENTER	
POTTSTOWN AUTO WASH & DETAIL CENTER	13
AUTOMOTIVE / SERVICE	
AAMCO TRANSMISSION	47
EMBODY'S SUNOCO	26
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H & F TIRE SERVICE	47
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RED HORSE MOTORING CLUB	10
AUTOMOTIVE FINANCING	
HIGH STREET AUTO CONNECTION	46
AUTOMOTIVE MUSEUM	
BOYERTOWN MUSEUM OF HISTORIC VEHICLES	46
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AMERICAN HERITAGE FEDERAL CREDIT UNION	20
DIAMOND CREDIT UNION	9
RIVERFRONT FEDERAL CREDIT UNION	25
THE VICTORY BANK	18
TOMPKINS VIST BANK	27
BUSINESS BROKERS	
MARATHON CAPITAL ADVISORS / MARATHON FINANCING ADVISORS	54
BUSINESS COACHING	
ATTRACT, ENGAGE, INSPIRE / JENNA ARMATO	48
DENAB COACHING	20
JOHN WHITEHALL / SANDLER TRAINING	26
CATERING SERVICES	
BAIRD'S CATERING	40
CONTRACTOR REMODELING SERVICES	
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ANIMAL ASSISTED THERAPY, LLC	21
COURIER SERVICE	
BUSINESS EXPRESS COURIERS	25
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MEG'S QUILTED MEMORIES	52
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POTTSTOWN DANCE THEATRE	13
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ROBOTIC IMAGING GROUP	54
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MAGIC MEMORIES EARLY LEARNING SCHOOLS	8
EDUCATION / TECHNICAL SCHOOL	
NORTH MONTCO TECHNICAL CAREER CENTER	14
ENGINEERING SERVICES	
ALL COUNTY & ASSOCIATES	17
EARTH ENGINEERING	18
LUDGATE ENGINEERING	15
ENVIRONMENTAL MANAGEMENT	
PATRIOT ENVIRONMENTAL MANAGEMENT, LLC	11
FLOORING	
CHESMONT CARPET ONE	15
FRANKLIN FLOORING	12
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PUGHTOWN AGWAY	21
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FASTSIGNS	21
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BLOUGH'S GUTTER GUARDS	17
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OCCUPATIONAL HEALTH / POTTSTOWN HOSPITAL – TOWER HEALTH	2
HEALTH CARE / CHIROPRACTIC	
KEYSTONE SPECIFIC CHIROPRACTIC CENTER	41
HEALTH INSURANCE	
HEALTH INSURANCE SOLUTIONS, INC.	8
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TRI-COUNTY HOME HEALTH & HOSPICE	13
INDUSTRIAL SUPPLY	
CLARK INDUSTRIAL SUPPLY, INC.	49
INSURANCE SERVICES	
THE LOOMIS COMPANY	41
JUNK REMOVAL / HAULING	
THE JUNKBUGGERS OF BERKS, CHESTER & LANCASTER	17
LANDSCAPE / HARDSCAPE DESIGN	
DAVIES HARDSCAPING, LLC	53
LANDSCAPE DESIGN & INSTALLATION	
WOLFRUN LANDSCAPES	24
LANDSCAPING / PROPERTY MAINTENANCE	
SOTTOSANTI LAWN CARE	22 & 49
LODGING / BED & BREAKFAST	
TWIN TURRETS INN	22
MACHINE & TRUCK EQUIPMENT	
LEVAN MACHINE & TRUCK EQUIPMENT	42
MAINTENANCE/JANITORIAL SERVICES	
24K CLEANING SERVICES	48
CLEAN FLOORS & MORE, LLC	51
DEMEDIO'S BUILDING MAINTENANCE	20
L & J CLEANING SERVICE	22
MARKETING / DIGITAL & SOCIAL MEDIA	
BELL MEDIA GROUP	52
MARKETING & SOCIAL MEDIA SERVICES	
INTERLACE COMMUNICATIONS	23
TRUE PRO MARKETING SOLUTIONS	23
MASSAGE THERAPY & PERSONAL TRAINING	
CHARLES PEEPLES MASSAGE	53
MEDICAL SPA	
YOUNG MEDICAL SPA	53
MERCHANT SERVICES	
NET COST PROCESSING	23
ONLINE MARKETING / WEBSITE DEVELOPMENT	
LOCI HOUSE, LLC	51
ORGANIZATION	
GREATER READING CHAMBER ALLIANCE	33
HOBART'S RUN	10
SMALL BUSINESS RESOURCE ASSOCIATION	19
ORGANIZATION / TOURISM & CONVENTIONS	
VALLEY FORGE TOURISM & CONVENTION BOARD	16
PAINTING CONTRACTOR / RESIDENTIAL & COMMERCIAL	
AGOSTINELLI BROS. PAINTING	15
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EXPRESS DATA SYSTEMS, INC.	13
PAYROLL SERVICES / HR SUPPORT	
PREMIER PAYROLL SERVICES	55
PEST CONTROL SERVICES	
PATRIOT PEST SOLUTIONS, LLC	56
PHOTOGRAPHY PROFESSIONAL	
STUDIO 413 PHOTO & DESIGN	14 & 23
STYLISH IMAGES PHOTOGRAPHY	19
PLUMBING CONTRACTOR	
A. JACKSON ECKER, INC.	22
PRINTING SERVICES	
EVERYTHING PRINTING	54
REAL ESTATE / COMMERCIAL & INDUSTRIAL	
APTCOR COMMERCIAL REALTORS	48
BRODE & BROOKS REALTORS	46
DESTINATION REALTY, LLC	43
J.M. BASILE & ASSOCIATES, INC.	20
ZUBER COMMERCIAL REALTORS	45
REAL ESTATE / RESIDENTIAL & COMMERCIAL	
CHRIS JAMES HECTOR REALTY	8
KELLER WILLIAMS REALTY GROUP COLLEGEVILLE	16
RE/MAX ACHIEVERS, INC.	12
RECREATION / GOLF COURSE	
ARROWHEAD PUBLIC GOLF COURSE	17
RESTAURANTS	
SPECK'S DRIVE-IN	40
UNCLE B'S BBQ	40
YE OLD COVENTRY PUB	40
RETAIL / TOBACCO & RELATED PRODUCTS	
COLE'S TOBACCO	23
RETAIL / WHOLESALE COFFEE PRODUCTS	
READING COFFEE ROASTERS	21
SAFETY PRODUCTS	
COPPERHEAD SAFETY PRODUCTS	14
SALON / SPA / NAIL BAR	
TRE NAIL BAR / TRE SPA	23
SCREEN PRINTING	
MISSION SCREEN PRINTING, LLC	50
SENIOR CARE / LIVING ASSISTANCE SERVICES	
SENIOR HELPERS	23
SEPTIC SERVICE	
A HONEY DIPPER / J. BREHM, INC.	50
STRUCTURED CABLING SYSTEMS PROVIDER	
LINKTECH, INC.	26
TECHNOLOGY / IT	
INTERMEDIA GROUP, INC.	27
PLUS ONE TECHNOLOGY	24
TECHBLDRS, INC.	42
VIDEO PRODUCTION / AUDIO, VISUAL & MEETING PLANNING	
V.A. PRODUCTIONS, INC.	16
VIDEO PRODUCTION/TELEVISION	
PCTV NETWORK	43
WASTE MANAGEMENT / DISPOSAL	
DIAMOND DISPOSAL	23

Business EXPLORER APRIL

V	D	R	U	C	Y	N	B	N	Q	H	X	O
S	R	E	S	I	A	R	D	N	U	F	P	T
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Complete the sentences below to discover the word to search.
Answers are contained in articles and ads throughout this issue.

WORD SEARCH CLUES

CJ's Tire & Automotive helps _____ owners control costs through their Commercial Advantage Program. Page 5

According to Theresa Mintzer, when posting on your company Facebook page, your content should be engaging, educational and _____. Page 44

422_____.com promotes transportation alternatives that avoid driving alone, such as biking, walking, public transit, vanpooling, carpooling, or working from home. page 19

Health Insurance Solutions, Inc. focuses on strategies to reduce employer's specialty _____ spend by up to 50 percent. Page 8

The mission of North _____ Technical Career Center's Educational Foundation is to encourage innovation and teaching excellence by providing funding for new initiatives. Page 14

The _____ Annual Pottstown Investors Conference will be presented in a virtual format on Friday, April 16. Page 11

Wolf Run Landscapes offers a wide variety of services from residential property maintenance to _____ restoration and rehabilitation. Page 24

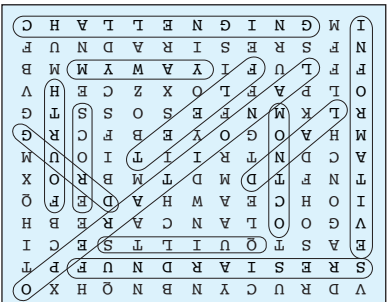
Mission Screen Printing can help clients set up easy-to-use online stores for _____. Page 50

Arrowhead Club features a mature and _____ public golf course with 27 meticulously maintained holes. Page 17

Diamond Credit Union VP.COO Jennifer McKee leads Diamond's _____ departments to ensure the highest level of member service. page 49

Local business makes unique, custom _____ out of t-shirts. Page 52

_____ "Mentors to America's Small Business" helps entrepreneurs and small business owners through mentoring and business workshops. Page 48



ANSWER KEY

The Route 422 Business Advisor (ISSN 1524-1254) is published monthly, twelve times per year by MACnificent Pages, P.O. Box 334, Pottstown, PA 19464-0334, and is mailed free to qualified business owners and operators throughout the Route 422 and Route 100 Business Corridors in Pennsylvania, USA, and is available in digital format at www.422business.com. Copyright © 2021 by MACnificent Pages. All rights reserved. Reproduction in any form is forbidden without written permission of the publisher. Views expressed in articles published in the Route 422 Business Advisor are the views of authors and individual contributors and are not to be attributed to the Route 422 Business Advisor, its editorial advisors, or its advertisers, unless expressly stated. The Route 422 Business Advisor does not verify the accuracy of claims made in advertisements, and publication of an ad does not imply endorsement by the magazine or MACnificent Pages. All ads are non-cancellable. ERRORS — It is the Route 422 Business Advisor's policy to review all ads set in-house with the advertiser regarding content, spelling, prices, and contact information PRIOR to publication. In ALL cases, including camera-ready ads, the advertiser assumes complete responsibility for the accuracy of information presented in ads. In any case where an error is clearly the fault of the Route 422 Business Advisor, and which would prevent a reader from contacting an advertiser or in which incorrect pricing is involved, Route 422 Business Advisor's liability will be limited to granting a FREE ad run to the advertiser or a correction announcement, whichever the advertiser prefers, provided the Route 422 Business Advisor is notified PRIOR to the next edition's deadline. Placing an advertisement in the Route 422 Business Advisor constitutes acknowledgment and acceptance of these terms.

REGIONAL CHAMBER ROUNDUP

GREATER READING CHAMBER ALLIANCE



- 606 Court Street, Reading, PA 19601
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- 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

April 6 – Women2Women/FBA Back with Alvernia University

Virtual Event – Link will be sent week of Event
6:30 – 7:30 p.m.

FREE to W2W Members & FBA Peer Group
Advanced Registration Required

April 7 – Lunch & Learn

Fulfillment – The Secrets of the Most Satisfied People

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

FREE to GRCA Members
Advanced Registration Required

April 12 – Lead Worker Certification Program AM

Center for Business Excellence -
Or virtually on Zoom

49 Commerce Drive, Wyomissing, Pa 19610
9:30 – 11:30 a.m.

12 weeks on Mondays: Apr 12, 19, 26,
May 3, 10, 17, 24, Jun 7, 14, 21, 28, Jul 12

\$650/person - Chamber Members
\$750/person - Not-Yet Chamber Members
Advanced Registration Required

April 14 – Supervisor Training Module 3

Leveraging Workplace Relationships for Organizational Success

Center for Business Excellence -
Or virtually on Zoom

49 Commerce Drive, Wyomissing, Pa 19610

6 weeks on Wednesdays: Apr 14, 21, 28,
May 5, 12, 19

8:30 – 11:30 a.m.

\$595/person - Chamber Members
\$745/person - Not-Yet Chamber Members
Advanced Registration Required

April 15 – Berks Alliance Community Forum

Urban Farmers Markets and City Development – Lessons from Other Communities

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

FREE; Advanced Registration Required

April 22 – Supervisor Training Module 2

Managing Performance & Developing Employees

Center for Business Excellence -
Or virtually on Zoom

49 Commerce Drive

Wyomissing, Pa 19610

6 weeks on Thursdays: Apr 22, 29,
May 6, 13, 20, 27

8:30 – 11:30 a.m.

\$595/Person for Chamber Members
\$745/Person for Not-Yet Chamber Members
Advanced Registration Required

April 22 – Women2Women Conference & Expo 2021

Athena Award

Virtual Event within DEGY World – Instructions to
login to the event will be sent prior to the event

9:00 – 1:00 p.m.

\$50/Person for Chamber Members
\$70/Person for Not-Yet Chamber Members
Advanced Registration Required

April 29 – Networking@Noon

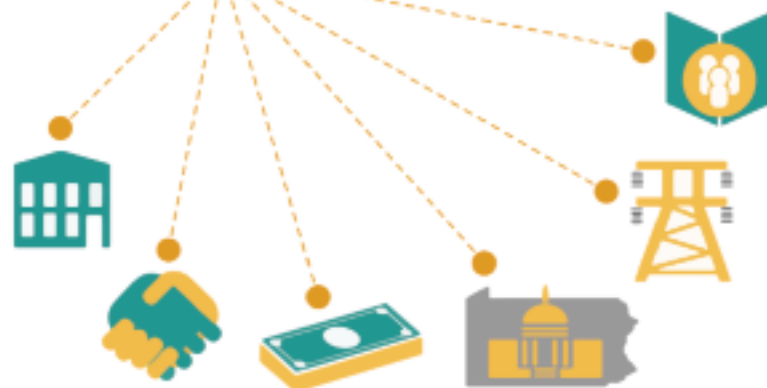
Virtual Event Remo Platform -
Link will be sent week of Event

11:30 – 12:30 p.m.

FREE to GRCA Members
Advanced Registration Required



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can assist you with all of your needs for expanding
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women2women
GROW · CONNECT · LEAD

10TH ANNUAL CONFERENCE + EXPO: DIGITAL SUMMIT

Thursday, April 22
9 a.m. - 1 p.m.

Save the date for our 10th Annual Women2Women
Conference + Expo! This year's Digital Summit,
a half-day experience, will take place in
our own 3D world where attendees can enjoy
our ATHENA Ceremony, Keynote, Breakouts,
and Vendor/Sponsor Expo.

LEARN MORE: BERKSWOMEN2WOMEN.COM

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



#TCACCBETTERTOGETHER #WHYTCACC

MEMBER ANNIVERSARIES

Happy Anniversary to the following Members!

41+ Years

The Body-Borneman
Companies

25 Years

MACnificent Pages /
Route 422 Business Advisor

5 Years

Dana Incorporated

1 Year

E. Kenneth Nyce Law Office

RDTeam

Dischell, Bartle & Dooley, P.C.

Marathon Capital Advisors

Nuage Logic Inc.

Acupuncture on Hanover

Boyertown Area Multi-Service -
The Rickett's Center

Plus 1 Technology

Visit the NEW

www.TriCountyAreaChamber.com

Featuring an even better design and easier navigation for you to access important information and resources for you and your business.

BUILDING COMMUNITIES



By Eileen Dautrich, TCACC President

Continuing my message from last month, we have several things we want to share with you. A vote was recently taken to make the following modifications to our mission and vision statements to effectively define our purpose going forward:

Our New Mission - Leveraging the power of Membership to provide valued membership services and proactive leadership for the tri-county region.

New Vision - The tri-county area has a strong sense of place - quality of life, economic opportunity, and generations of leaders - to support the region's businesses and communities.

In addition, the TriCounty Area Chamber of Commerce Board of Directors has adopted the following values that guide our work:

Integrity - good fiscal stewardship, ethical decision-making, transparency in all matters.

Leadership - build and maintain a positive business environment, practice servant leadership, accept accountability and embrace diversity.

Progress - create community and regional partnerships, achieve goal alignment, pursuit of increasing investor value, and adaptability to an ever-changing marketplace.

In last month's article, I discussed the 3 Cornerstones of the TriCounty Chamber: Building Communities, Creating Connections, and Supporting Commerce. Over the next few months of our 2020-2021 program year, we will be designing programs and services focused on defining us as a compelling and convening organization as targeted in the 3 Chamber Cornerstones.

As part of our Building Communities Cornerstone, the Chamber provides pro-business leadership to enhance economic opportunity and quality of life in the tri-county region through strategic partnerships. You contribute to the Chamber realizing its vision and we will:

- Continue to share information and access to resources that will benefit our Members
- Continue to stay connected and asking Members what needs they have, responding to those needs by matching them with resources to help them succeed
- Expand Chamber's community involvement - educating and connecting Members to community assets

Here's to growing in 2021!



REGIONAL CHAMBER ROUNDUP

UPCOMING 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 or call 610.326.2900.

Member Meet-Up and Check-In | Tuesday, April 6
10 - 11AM | Free to TCACC Members Only

REACH Coffee Chat | Tuesday, April 13
10 - 11AM | Free to TCACC Members and Non-Members

Member Meet-Up and Check-In | Wednesday, April 14
10 - 11AM | Free to TCACC Members Only

Membership Breakfast: Driving Growth in 2021 with Mark Miller of Flywheel LLC | Wednesday, April 21
8:30 - 10AM | \$15 per TCACC Member; \$30 per Non-Member

REACH Coffee Chat | Tuesday, April 27
10 - 11AM | Free to TCACC Members and Non-Members

Maximize Your Membership | Thursday, April 29
9 - 10AM | Free to TCACC Members Only

SAVE THE DATE: REACH Half-Day Conference
Tuesday, June 29

THANK YOU TO OUR 2021 MISSION & VISION PARTNERS (MVPS)

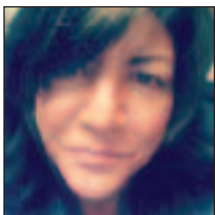


REACH: EMPOWERING AND CONNECTING WOMEN

Our women's program, **REACH: Empowering and Connecting Women**, continues to grow and thrive since its official rebrand and launch in June 2019. The program has grown to hosting biweekly Coffee Chats for the group to connect and build relationships bimonthly luncheons with incredible speakers, an active and engaged private Facebook group for sharing inspiration and celebrating accomplishments. Thank you to members of the REACH community who have shared their experiences with the program and how it has impacted them, both personally and professionally.

"I feel like I have always discovered a new mentor or community partner through my involvement in the Chamber's REACH Coffee Chat. They are informative, supportive, and everyone has a great sense of humor and sense of purpose."

— Liz Peters, Business Development at Tri County Area Federal Credit Union



"I am blown away by the genuine connections I've made through REACH. The women I've met through this group have inspired me in many ways but have also supported me – in my personal life, my volunteer life,

and my professional life. Working in a male-dominated industry, I've been lucky enough to find a solid group of women that can keep me grounded when I need to be, and lift me up when I need it too."

— Tammy Dahms, Director of Corporate Sales & Sponsorship, Santander Arena | Reading Royals



"No other support program has come close to the REACH Coffee Chat. Since I have joined the group, I have received tremendous support and direction from generous, intelligent, and compassionate professionals. The discussions we have are very relevant to work as well as

personal life balance. The networks are supportive and provide a sense of growth and opportunity even within our small circle. We have a lot to offer one another and REACH is true to its commitment to helping business owners achieve positive results. I am always able to discover new information at the meetings and look forward to our gatherings and working closely to support those community organizations that strive to further develop the economic construct needed to position our region for success in these challenging times."

— Shona Levy, Founder of 360! For Life! Holistic Health Coaching Services



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, April 8th & April 22nd – 11:30am
Shark Think Tank
Business Owners Only

Upcoming Webinars include:

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.

Spring-Ford Chamber is excited about the Summer!

Spring-Ford Chamber is excited to be moving forward with planning in-person summer events. The kick off will include the Dog Days of Summer event to be held in collaboration with the Upper Providence Township Parks and Recreation on Saturday, June 5th. This socially distant event will encourage everyone to bring their furriest family members to the park for a day of fun filled activities including: a vendor area, fun activities and food trucks for humans and our dogs to take lunch with them when they head out. Registration for the Dogs Days of Summer will begin on April 7th.

The return of everyone's summer activity – our Limerick Community Day at Limerick Park will happen on Saturday, August 17th. This event will return in a modified format but will include your old favorites such as our food truck festival, local business vendors and fun entertainment. Registration will also open on April 7th.

The follow suit – the Chamber is excited to announce our "SPRING FORWARD!" In-person chamber luncheon on Thursday, September 16th. More details to follow but until then you can always tune into our monthly webinars, check out our 5 questions networking zoom's or take part in our Shark Think Tank discussions. All links and information can be found on our Spring-Ford Chamber's website at www.springfordchamber.com



Arcadia at Limerick Pointe

On Friday, March 5th, the Spring-Ford Chamber of Commerce was invited into the lobby of the new Arcadia at Limerick Pointe to celebrate their opening. The ribbon cutting was attended by the Chamber Board of Directors, Owners, Administrators and Staff of the facility as well as some of their newest residents.

Arcadia is the newest Retirement Community in Montgomery County, and offers all the luxury of Independent Living and its many amenities, but in a monthly rental concept without large buy-in fees. A 50.1 million-dollar project, Arcadia will offer the full continuum of care with 160 Independent Living, Assisted Living and Memory Care apartments. Arcadia is close to 200,000 sq. ft.

Moreover, the community is the only in the region with a unique, faith-based affiliation with a neighboring Catholic parish – in Arcadia's case, that partner is St. Teresa of Calcutta located just down the road. Father Brandt, of St. Teresa of Calcutta said "We believe this faith-based approach will give our broader community the ability to connect with and nurture their spirituality, regardless of which faith they are a part of – and that is something we in the faith-based community are incredibly proud of."

Those who are interested in learning more about the community or scheduling a private consultation and visit are encouraged to call 610-422-3382 or email team@arcadialife.com. 51 West Arcadia Drive POB 5206, Limerick PA 19468

More information is available on our website: arcadialife.com.



REGIONAL CHAMBER ROUNDUP

PERKIOMEN VALLEY CHAMBER OF COMMERCE

521 Main Street, Trappe, PA 19436 • 610.489.6660

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



Welcome to the Perkiomen Valley Chamber of Commerce!

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

Providence, Lower Frederick, Lower Providence, Perkiomen, Skippack, and Oaks. For more information contact Executive Director, Renee Blomstrom, 610-489-6660, renee@PVchamber.net.

Don't miss 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:

perkiomenvallchamber.org/covid-19-updates-and-resources/

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

WELCOME NEW MEMBER!

Huntington Learning Center, Stephen Whalen
(610) 792-4700

huntingtonhelps.com/center/royersford

Huntington Learning Center has helped thousands of students do better in school and on college entrance exams. Subject Tutoring, Academic and Study Skills Building and Exam Prep (ACT, SAT, ASVAB, Keystone, and PSSA's exams) programs. We have helped students to improve their Elementary, Middle and High School grades through instruction on-line and in Center at our Royersford location.

Member to Member Discount: \$100 off of Academic Evaluation and/or 5% discount off of Learning Center and Exam Prep programs

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

April 1, 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.

April 9, 2021 @ Noon – 2021 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.

April 22, 2021 @ Noon – 2021 Golf Committee Meeting

Joining the **PV Chamber Events Committee** is also a great place to network with fellow Chamber members while working towards a common goal. Help us plan the Annual Golf outing which will be held at Spring Ford County Club on August 9th. Email info@pvchamber.net to sign up for the committee.

April 29, 2021 @ Noon – Business Roundtable

Join us for an interactive discussion and sharing of best practices among other business owners and key decision makers, right from the comforts of your home or office.

SAVE THE DATE...

August 9, 2021 – PV Chamber Annual Golf Outing

Spring Ford County Club

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

"What you do makes a difference, and you have to decide what kind of difference you want to make." – Jane Goodall

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REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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

Celebrating 90 years in the PXV Business Community



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

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

UPCOMING CHAMBER EVENTS

Chamber 101- April 8

If you are contemplating membership in the Chamber, a new employee of an existing member business, or just want to catch up and reconnect with the Chamber, you should attend Chamber 101. April 8, 9:30AM Email for Zoom link info@phoenixvillechamber.org

Chamber Round Up - 2nd and 4th Thursdays,

see Community Calendar on website for times
Check in with the Chamber and fellow members! Please check time, each Round Up will be a different hour.

MEMBER EVENTS

Valley Forge National Park, Virtual Revolutionary Run, Saturday, April 17

7AM

This year is virtual! All runners and walkers of all kinds, and from any location, can participate virtually. The 15th Annual Rev Run falls over National Park Week and all proceeds from the race go directly back into Valley Forge National Historical Park. For information and registration, go to - valleyforge.org

Health Care Access Fundraiser Virtual Karaoke, Thursday, April 8

Submissions accepted through 5:00pm
Voting on videos April 15 - 22 at 9:00pm.

See website for submissions, voting and more information- hcaphoenixville.org



Simple Ask:
Wear a Mask



CHESTER COUNTY

WELCOME NEW MEMBERS

Hello 422, Royersford

The Phoenix Theatre, Phoenixville

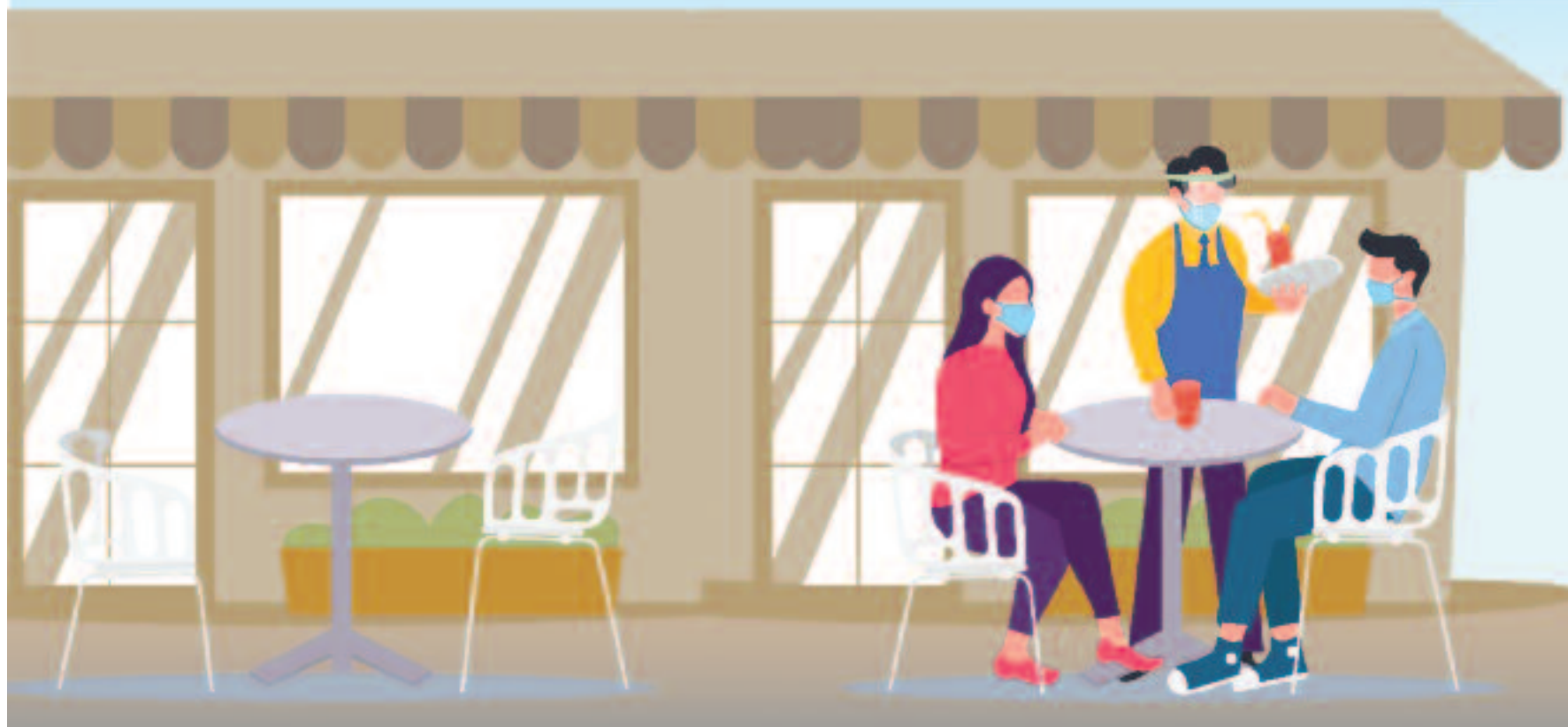
Family Farms Northeast Café & Market,
222 Bridge Street, Phoenixville

Paloma's Restaurant & Market,
101 Bridge Street, Phoenixville

Open-Air Set Ups Will Return!

Weekly open-air business set ups will
resume on Bridge Street starting April 16th!

For information please visit the Borough website at: www.phoenixville.org/openairsetup



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TODAY!



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 **Small Business
Resource Association**



THE SBRA COMMUNITY

Culture Driven by Character



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

When was the last time you looked at your business and asked yourself, “Do our clients really know what our culture is?” or “Do they even care?” Whether or not you have ever asked those questions, I do believe I would be pretty safe in saying that they DO know what your culture is and they DO care. You see, corporate/business culture refers to the beliefs and behaviors that determine how a company’s employees and management interacts and handles their day to day business operations. Often this culture is not defined, it develops organically over time from the cumulative traits of the owner, management and employees. A company’s culture will be reflected in the dress code, business hours, office setup, employee benefits, turnover, hiring, decision making, treatment of clients, employee and customer satisfaction and every other aspect of the operation. You DO have a culture, whether you know it or not.

So, if culture develops over time, why am I suggesting “Culture is driven by Character?” Because I believe in the theory of Cause and Effect. Results (effects) are the byproduct of cause, stimulus and action. For a culture to take place there must be some pre-existence of a cause or stimulus and it’s there that I believe Character, someone’s character, will be a significant influence in the development of a company’s Culture. Character is defined as “the mental or moral qualities distinctive to an individual or group.” Therefore,

over time, I believe that a business will adopt, in whole, or at least part of the character of influencing people in the business. Let me give you a personal example of what happened in one of my former companies.

In 1986 I started a business called Kids Sports. It was based on the premise that kids were getting less physical activity, eating more and more fast and junk foods, watching way too much TV and, therefore, becoming known as “couch potato kids.” My college degree was in Health and Physical Education and I taught and coached high school from 1966 to 1975. I had a vision of a mini Disneyland-type fitness center for kids that would provide them with a variety of physical activities. They were being educated through sports and recreational activities about healthy living and eating while having a whole lot of fun. There was no emphasis on “winning” and a “loss” became a learning experience that helped the child become one step closer to success. I was passionate about what I was doing and the concept attracted more and more staff members who shared my passion. Soon, we grew out of a 5,000 sq/ft facility into a 20,000 sq/ft facility that offered programs for infants and toddlers, pre-school age children up to 13 year-olds. We started a fitness program under the same roof for adults and seniors. We offered birthday parties, a pre-school program, before and after school classes, summer camps and a whole lot more. The business started with my idea of a fitness center for kids and grew organically through the ideas and suggestions of the staff. Within four years we were selling Kids Sports licenses domestically before opening 13 master franchises around the world.

Our business grew tremendously because people (clients and staff) wanted to be part of what we were doing. They all felt safe in our facility and with our staff. They felt like and were treated like family. They felt comfortable asking questions. We became known for proving a great product at a great price. We had, without making a conscious effort, created a CULTURE based on the CHARACTER of the management team and staff. We had a passion for helping children feel better about themselves and the world around them through Health and Fitness, Family and Fun. That passion, Culture, became our cornerstone and trademark.

Take a minute after you have read this article and see if you can find a common thread between you, your staff and your clients. If you can, you have identified your culture. If not, it’s never too late but you may have to make some changes. There are people out there that can help you develop a culture and there are plenty of books, CD’s, podcasts and YouTube videos for additional insight. Become a CULTURE Driven Company inspired by Character and it will change your future.



NEW SBRA MEMBERS

- Optimist CDL Coaching
- Speedpro Innovations
 - White Star Tours
 - Miller Law Group
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SBRA Business Spotlight

Dr. Thomas Wachtmann - Link Chiropractic Clinic



3130 Pricetown Road Suite H
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877-252-0248

Website:
www.drwachtmann.com

Dr. Thomas Wachtmann, D.C., takes a natural, holistic approach to improving your quality of life by simply helping you feel good. He treats patients ranging from infants to seniors including professional athletes from the Philadelphia Eagles & Phillies, and the Lehigh Valley Steelers. For over 20 years, Dr. Wachtmann and his team at Link Chiropractic Clinic (LCC) have comforted patients suffering from back and neck pain, fibromyalgia, and headaches by *fixing* health problems instead of masking symptoms.

Conveniently located in Fleetwood, LCC's approach to "health care" is to create a customized plan of health maintenance for each patient, helping prevent the need for "sickness care".

NO TIME FOR A MARKETING PLAN



By Mark Kramer, founder
Core1Marketing,
Proud SBRA Member

If you have a small business, in all probability, you have a business plan, especially if you had to borrow money to get it going. Now, here's the big question, do you have a marketing plan?

If your answer is NO, you're not alone. Would you believe that only half of small business owners operate with a marketing plan? According to a 2019 survey of 350 small and medium business owners, conducted by Outbound Engine, 50% of those did not have a marketing plan for the year. I can attest to this statistic. I can't tell you how many business owners I've consulted with that after asking me how I might help them grow their business, I get a blank stare when I ask them to see their marketing plan.

Marketing is an *ongoing process* of educating consumers why they should buy your product or service, the key to ensuring the growth of your business. A well thought out marketing plan will help identify your target customer, where they live, where they play, and more importantly, it helps address the big question – *why should they buy from me?*

The key to having a marketing plan, especially for a small business owners, is the peace of mind that comes with knowing they can make the right day-to-day decisions about growing their business without spending a lot of time during the decision making process. If you're losing sleep over how to best spend your marketing dollars, a marketing plan provides the direction and ease of decision making that can help you sleep like a baby. Without a clear plan, many business owners end up trying too many different marketing tactics and end up walking away with little or no success without even knowing why.

As the former marketing director for a multi-million dollar hospitality group and a healthy marketing budget, I was *constantly*

being contacted by advertising sales reps selling print, radio, billboards, digital media, coupon books, directory advertising, cable TV, newspaper advertising, and more... DAILY. Without having a well-constructed marketing plan to follow, my head would have been spinning wondering if I was making the right decisions to grow the business while spending tons of time evaluating every single ad proposal that came across my desk. If that *greatest deal ever*, that *limited-time offer* that *expires tomorrow*, that *promotion that's guaranteed to drive a boatload of customers through your door* is something that's not in your plan, it's easy to say "no thanks"... confidently.

So why do so many businesses try to operate without marketing plan? Budget is usually a factor. Let's face it, after employee salaries, marketing is typically the biggest expense for most businesses. But here's something that will put a smile on your face – developing a marketing plan will actually save you money. When you understand who your target is and you know how to best reach and connect with them, that's where you need to spend your marketing dollars. There's no waste, no guesswork, you simply follow your PLAN.

Time is a factor that often delays the planning process. Small business owners are BUSY. And we all know it takes time to plan, but when you think about the time you'll save by not having to negotiate and make decisions about countless advertising options for your business, having a plan to guide you will put you way ahead of the game.

Experience plays a large part in creating an effective marketing plan. While small business owners wear many hats and there is some great do-it-yourself online help for marketing, we all can't be great at everything. It may be worth allowing a professional to help you get started with your plan. And if you do have a marketing plan, you want to make sure those marketing dollars are being spent in the most productive way possible.

Finally, whether you're starting a new business or you're a seasoned veteran, your marketing plan cannot be created then tucked away until next year rolls around. Especially in today's climate, change is constant and you need to keep pace with your customers' change in habits in order to stay connected. Review your plan at least quarterly to ensure that its components continue to send a clear, consistent message to your target about what you do and why you do it.

 **Core1marketing**
Mark Kramer at Core1Marketing.com provides the experience of virtual a Chief Marketing Officer to small business owners in Berks County.

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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 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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Herbein + Company, Inc. is proud to welcome Jeanette M. Hassis as a Senior Manager in our Pottstown office.

Jeanette M. Hassis, CPA has enjoyed serving closely-held businesses, their owners and high net-worth families for over 25 years. She has extensive Federal, state and local tax experience with corporations, partnerships, individuals, non-profits, private foundations, estate and trusts, including multi-state and tiered structures. Throughout her career, Jeanette has been instrumental in assisting clients at every stage of their business and personal life with timely tax, succession and estate planning and compliance. Her client industries of focus include real estate construction and development, manufacturing, wholesalers, and professional services such as attorneys, doctors, insurance agents and financial advisors.

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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 on 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 Pay-

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

By Beth Breslow, Breslow's Bookkeeping Business



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

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

Is your business on par with the following accounting tasks?

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

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

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

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

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

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

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

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

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



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Speck's Drive-In

Speck's Drive-In, located at 3969 Ridge Pike in Collegeville, was recognized by Perkiomen Valley Chamber of Commerce last year as "Small Business of the Year." Speck's is a family owned restaurant that has served the community for over 50 years, employing many local youths, and teaching them through example the importance to serve and support their community and charities.

Speck's won the Broaster Company "Golden Chicken Award" a few years ago. This award is presented annually by the company to a select operator that consistently produce a top-quality product and show exemplary merchandising skills.

In 1953, Stanley B. Landis, aka Speck, started the original Speck's Drive-In on Ridge Pike in Limerick, based on the idea of "Pipin' Hot Sandwiches" and good, affordable fast food. The home-grown business was a big success in the small community, long before the fast-food franchise bonanza that defines the American landscape today.

Several years later, The Big Pixie, located at Ridge and Germantown Pikes, suffered a fire. Speck acquired the property and began

operating at dual locations. The Limerick location changed hands many times over the years, with the last change in 1997 which included the name. This was a welcome change to the rest of the Speck's legacy, as the two locations had diverged in both style and menu.

The Collegeville location has remained in the family and many of Speck's children and their spouses are involved in various aspects of the operations. The restaurant is still renowned for its sandwiches, but the Broasted® Chicken and homemade coleslaw are the primary draw. We pride ourselves on serving a delicious, fast, affordable meal and being a fun place to work too. Many generations of local teens have started their working experiences here, and many of them become regular customers with their children following on as employees.

Today, Speck's is a Collegeville landmark and often the first stop for people returning to the area. We invite you to stop by and try some today! "Chicken at its finest!" For additional information, please call 610.489.2110 and visit www.speckschicken.com.

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Uncle B's BBQ

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

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

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

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

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WHY ARE MY WORKERS' COMPENSATION CHECKS LATE?



LEGAL PERSPECTIVES

By Levi S. Wolf, Esquire; Wolf, Baldwin & Associates, P.C.

No doubt you have heard of, if not been directly affected by, the slowdown of mail through the U.S. Postal Service since November, 2020. Every aspect of daily life can be affected by a delay in mail service. But for people who rely on workers' compensation checks for their weekly income, even a delay of a day or two can be devastating. Unfortunately, today the mail can still be very much delayed, by days or even by weeks. This puts injured workers who rely on regular checks in a difficult spot, unable to pay their bills. So, what can be done?

Our office has had dozens and dozens of clients in the past few months complain of late checks. The first line of defense is to see whether their insurance carriers offer direct deposit. Only a handful of insurance companies offer direct deposit, but this of course is the easiest method of avoiding mail delays.

When the checks do not arrive on time, and direct deposit is not an option, the next course of action is to decide whether to ask the insurance company to stop payment on the check and to reissue it. The timing of this decision is difficult. If we can verify that the check was mailed, say ten days ago, but it still has not been delivered, we would hate to ask for a stop payment on a check only to have it show up in the mailbox the next day. Moreover, once the insurance company processes a stop payment, it might take it another ten days to issue the replacement check, and the replacement itself might be subject to

similar mail delays. Deciding when to ask for the stop payment is not an easy task.

Is there any recourse in the courts? The answer is yes, but the remedy is limited. As a rule, workers' comp claimants are entitled to receive benefits checks with the same frequency that they were paid by their employers prior to their injuries – typically either weekly or bi-weekly. We can file a Petition for Penalties under the Pennsylvania Workers' Compensation Act if checks are repeatedly issued late. That Petition will be assigned to a Workers' Compensation Judge and the judge will ultimately have to decide whether the insurance company violated the law if it issued checks late. That decision is only made after one or more hearings, however, which might take months, and at the end of the process the judge can find that there was a technical violation of the law, but still not award any penalty.

(Continued on page 42)

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LEGAL PERSPECTIVES

(Continued from page 41)

If the problem lies solely with the Post Office, it is doubtful that the judge will award a penalty.

On the other hand, if he or she does find a violation of the law, the judge could award a penalty of up to 50 percent of the amounts paid late. Most judges will not award penalties for routine errors or for sending out checks irregularly by a few days here or there. The time involved to file and prosecute the Petition for Penalties may not justify any potential return. Plus, the political posture of the case has to be taken into account. If we are trying to negotiate a sizable settlement with the insurance company to resolve the whole claim, it may not be wise to file a Petition for Penalties even if a few checks are late by a few days.

Sadly, late checks happen all too often in the workers' compensation system, even when the Post Office is functioning well. This is just one more reason why injured workers who rely on those checks need an experienced workers' compensation attorney on their side, to help them navigate the twists and turns of their cases. Injured employees should always consult with their own counsel to help them understand their rights and options as their cases progress.

Levi S. Wolf, Esquire is a shareholder in the law firm of Wolf, Baldwin & Associates, P.C. with offices in Pottstown, Reading, Pennsburg, and West Chester. He is certified as a specialist in the practice of workers' compensation law by the Pennsylvania Bar Association's Section on Workers' Compensation Law as authorized by the Pennsylvania Supreme Court. Mr. Wolf can be reached at 610.323.7436 or by e-mail to LWolf@wolfbaldwin.com.

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FASTSIGNS of Pottstown Hires Outside Sales Professional

Jeremy McDonald Returns to Local Visual Communication Team

FASTSIGNS® of Pottstown recently announced Jeremy McDonald as their newest Outside Sales Professional. A former employee of FASTSIGNS of Pottstown, McDonald is now bringing his extensive background in the plastics industry.

Before FASTSIGNS, Jeremy McDonald worked as a sales manager of a branch for a distributor of substrates including acrylic, polycarb, coroplast and polystyrene, that sold directly to sign shops. Overall, he has over 25 years experience in sales after graduating with his degree in marketing, enabling him to creatively problem-solve as a sign expert in his field.

"The most important thing is communicating with my customers," said Jeremy McDonald. "I love providing them with solutions to help their business grow. It's a learning experience and pretty much everything is new for every customer. With different solutions at hand, I have to figure out the best solution for the needs and challenges of my customer."

A local to the area for over seven years, Jeremy McDonald will be joining Mark Militano, their high-performing Outside

Sales Professional on the team. The team looks forward to assisting local businesses and organizations in 2021 as they continue to offer their high-quality services and products.

"Jeremy did a great job when he was with us before. Now that he's returned, he brings a wealth of experience," said Bill Wellen, franchisee at FASTSIGNS of Pottstown. "I think the transition will be smooth as he gets back to business at FASTSIGNS. He looks forward to getting reacquainted with his old customers and picking up where he left off."

FASTSIGNS of Pottstown is located at 180 Shoemaker Rd., Unit B. The center is open from 8:30 a.m. to 5:30 p.m. and Saturday by appointment only.

About FASTSIGNS®: FASTSIGNS® of Pottstown is locally and independently owned and operated sign, graphics and visual communications company that provides comprehensive visual marketing solutions to customers of all sizes—across all industries—to help them attract more attention, communicate their message, sell more products, help visitors find their way and extend their branding across all of their customer touchpoints including décor, events, wearables, digital signage and marketing materials. To learn more, visit fastsigns.com/566 or 484.624.4874.



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IMPORTANT ELEMENTS TO YOUR FACEBOOK PAGE



SOCIAL MEDIA TIPS

By Theresa Mintzer

Facebook is one place that customers can find you. It's important to make a good impression so your information needs to be accurate.

- **Branding-** Your branding should be consistent across all social platforms. When someone looks at your page they should see your colors and logo.

- **Information-** Make sure all your information is complete and accurate. Make sure your hours and contact information are current.

- **Content-** Posting regularly will help you stay in people's feeds. Take some time to plan your content over the next month or more. You can schedule your content directly on Facebook, through Facebook Creator Studio, or you can find a scheduler. Create content that is engaging, educational, and informative. You want to educate the consumer on the importance

of your services. Posting fun information can better engage the readers!

- **Images and Video-** You want to have images that make them stop to take a second look when they are scrolling through their feed. Try to post videos as well. This helps with the all-important algorithm.

- **Engagement-** Are you engaging with your customers? If someone comments on a post, tags you, or shares a post you should acknowledge it. Engagement is important for the Facebook algorithm to help your reach. Also, if someone takes the time and effort to make a comment, you should acknowledge them.

- **Messenger-** Remember to respond to messages quickly. You can also set up a greeting and automated responses.

When done right, Facebook is a great way to interact with your customer. One thing the last year has taught us is that customers need to find your business on the internet.

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



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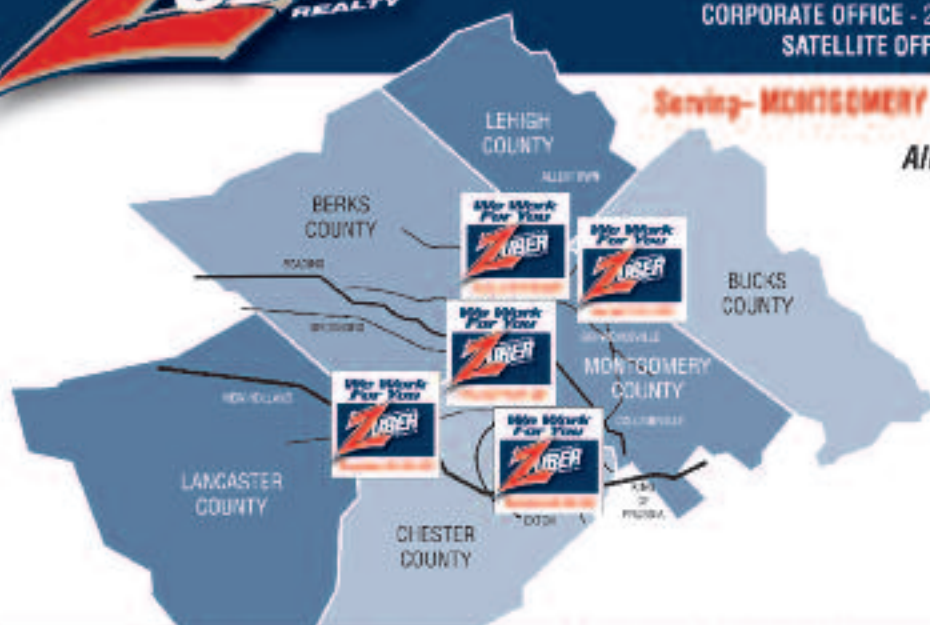
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PENNDOT BRIDGE TOLLING PLAN OPPOSITION GROWS

By Christen Smith, The Center Square

Opposition to the Pennsylvania Department of Transportation's plan to toll nine state bridges grew last month as Gov. Tom Wolf announced a new task force to develop alternative funding options.

Senate Transportation Committee Chairman Wayne Langerholic Jr., R-Johnstown, introduced a measure that would void PennDOT's Pathways Major Bridge P3 Initiative after the public-private partnership decided on a 30-year plan to raise \$2.2 billion in revenue from user fees to fund repairs and maintenance for the involved bridges.

Lawmakers authorized the P3 program through Act 88 in 2012 as way to maximize investment in transportation projects. PennDOT Secretary Yasmin Gramian said the agency is about \$9.3 billion short of the funds necessary to maintain the state's 40,000 roads and 25,400 bridges. That gap will widen to more than \$14.5 billion over the next decade.

So far, other initiatives, like the gas tax, have failed to produce enough revenue to conquer the problem. The General Assembly, instead, has raided the fund to cover rising costs for the Pennsylvania State Police. That's why Gov. Tom Wolf said he assembled a Transportation Revenue Options Committee in March to figure out a new path forward before August.

"Phasing out the burdensome gas tax, coupled with seeking long-term reliable funding solutions that will keep pace with our infrastructure needs, deserves a close examination," he said. "Forming this bipartisan commission will bring multiple, bipartisan voices to the table to ensure that we can examine reliable, sustainable revenue solutions to address both near-term and long-term funding needs."

Langerholic will serve on the committee, but that didn't stop him and others from criticizing the PennDOT plan as an overreach of Act 88's original purpose.

"Our answers to fix revenue problems cannot be merely met with tacit approval

for another tax, fee or toll on the backs of Pennsylvania's hardworking families and residents," he said. "Let us use this moment to have a much broader conversation on transportation funding within this great Commonwealth."

Reps. Sheryl Delozier, R-Lower Allen Twp.; Jason Ortity, R-Bridgeville; and Andrew Lewis, R-Harrisburg, introduced similar legislation in the House that requires lawmaker approval before moving forward. All three lawmakers represent districts where they say tolling would create an unfair burden on residents commuting to and from work.

"The bridge tolling proposal put forward was ill-advised to say the least, and it came with more questions than answers," Lewis said. "My constituents already pay an exorbitant gas tax and expensive tolls on the Pennsylvania Turnpike, and now, PennDOT seems to think they can afford yet another fee simply to get to work. Legislators - who are taxpayers' voice in government - need to put an end to this toll scheme and have a say in future PennDOT proposals."

"Taxpayers ... who work in the city of Harrisburg already pay three times more in Local Services Tax than anyone in the state," Delozier said of her constituents. "The proposed tolling plan would require them to pay while traveling to and from their place of employment."

Ortity described the timing of the plan's announcement as "suspicious."

"While I was not a member of the General Assembly at the time the P3 law passed, I don't think anyone could have guessed a governor would manipulate the law to create targeted user fees that would collect money well in excess of the amount needed for a project," he said. "It is time to have robust discussion on how we fund transportation in this commonwealth."

Christen Smith follows Pennsylvania's General Assembly for The Center Square. She is an award-winning reporter with more than a decade of experience covering state and national policy issues for niche publications and local newsrooms alike.



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Ask SCORE

ACCURACY IS ESSENTIAL IN SMALL BUSINESS VALUATIONS

When you first contemplated becoming an entrepreneur, you probably spent some time calculating how much your time was worth. Now, you may be wondering how much this business that you've built is worth.

There are many reasons for determining the value of your small business. You may be ready to raise capital by issuing stock or selling a portion of the business to a prospective partner. An appraisal may also be needed in order to spin off a portion of your business, settle a dispute or divorce, liquidate some assets, or sell the business entirely.

Accurately valuing a small business, however, can be complicated. Most entrepreneurs are capable of boosting the value of their businesses by 40 percent simply by paying attention to the things that make a business valuable.

Too often, business owners brush aside valuations, believing them necessary only if they decide to sell. As a result, only about one in 20 small businesses have done a formal valuation, according to the National Association of Certified Valuation Analysts.

You can determine the value of a business in many different ways, from quick and inexpensive software-based calculations you do yourself, to full-scale, certified valuations by professionals. The price range is enormous, from as little as \$15 for the simplest software, to thousands for a detailed analysis performed by certified pros. Business brokers, hoping to sell your business, may even do them for free.

Try to match the person or method you use for a valuation with the reason you are doing it. If the valuation is for loan purposes, for example, look for someone who's done small business valuations for that purpose.

The National Association of Certified Valuation Analysts (NACVA) offers a free service online to help you find a business valuation expert in your area. Look for the "Value of Your Business?" at Web site, www.nacva.com. You'll also find links to other business valuation data resources and services.

PriceYourBusiness.com offers simple, online small business valuation software that allows business owners to determine their highest business worth quickly, accurately and at their convenience. The company also offers consulting services to help small business owners with a wide range of financial issues.

To learn more about valuing your small business, contact SCORE "Counselors to America's small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE office, or find a counselor online at www.pottstownscore.org.

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>.

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Diamond Credit Union Names Jennifer McKee Vice President, Chief Operations Officer

Diamond Credit Union has named Jennifer McKee its Vice President, Chief Operations Officer. McKee has over 25 years of experience in the areas of credit card growth, risk mitigation and fraud. She is well-versed in the regulatory environment and compliance-related needs.

McKee will lead Diamond's operational departments to ensure the highest level of member service. As COO, McKee is responsible for the overall management of Support Services, Risk Management and Facilities. She is a member of the Executive Leadership Team.

"We are extremely excited to welcome someone with Jen's talent, experience and track record to Diamond," said John Faust, President and CEO of Diamond Credit Union. "We look forward to seeing

the continued growth and expansion of Diamond in the market as Jen grows in this leadership role."



Jennifer McKee

Most recently, McKee was employed as the Director of Operations, Authorizations and Fraud for Genesis Financial Solutions in Akron, OH. Prior to Genesis, she was with Signet Jewelers, Inc., where for her last three years, she served as Vice-President, In-House Credit Authorizations and Fraud. McKee earned her Juris Doctor from the University of Akron School of Law and was admitted to the Ohio Bar. She earned her Bachelor of Arts Degree in Criminology and Justice from Kent State University.

For additional information, please call 800.593.1000 and visit www.diamondcu.org.



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Vistage Recognizes Diamond C.U.'s John Faust with the 2021 Leadership Award

Vistage, the world's largest CEO coaching and peer advisory organization for small and midsize businesses, announced John Faust is the 2021 recipient of the Vistage Leadership Award for the Southcentral Region. The Leadership Award celebrates a member's enduring excellence in leadership, recognizing the discernible impact they've had on their business, Vistage group and community.

Faust, a native and resident of Summit Hill, Pa., is the President and CEO of Diamond Credit Union, a Pennsylvania state-chartered and federally insured credit union serving Berks County and the Tri-County Region since 1947. Over the nine years that John has been a Vistage member, Diamond's assets grew 116 percent, membership grew 61 percent and employees grew 68 percent. They added five new branches and recent strategic plans have included conversion to a state-of-the-art core data processing system and lending system, realignment of the organization's staff structure, and partnership with an innovative digital technology organization creating the ability to further grow the credit union's reach digitally and to establish the ability to utilize data analytics. Diamond's headquarters is in Pottstown.

"I am humbled and honored to receive the 2021 Leadership Award," said Faust. "To have been nominated by my fellow Vistage CEO peer group members and Joni

Naugle, Vistage Master Chair and to receive such recognition from a prestigious organization as Vistage is one of the highlights of my career."



John Faust

"John has been a stellar member since joining Vistage," said Joni Naugle, Vistage Master Chair. "His insight brings great value to the other group members. He is always open to new ideas, willingly shares his knowledge, challenges others and brings his sense of humor just when we need it most," Naugle continued. "Working with him as his Vistage Chair is a true privilege and delight."

For more information on Vistage, visit vistage.com.

About Vistage Worldwide, Inc. Vistage is the world's largest CEO coaching and peer advisory organization for small and midsize businesses. For more than 60 years, we've been helping CEOs, business owners and key executives solve their greatest challenges through confidential peer groups and one-to-one executive coaching sessions. Today, more than 23,000 members in 20 countries rely on Vistage to help make better decisions for their companies, families and communities. The results prove it: Vistage member companies grow 2.2 times faster than average small and midsize U.S. businesses, according to a 2017 study of Dun & Bradstreet data. Learn more at vistage.com.

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Diamond Award winners have won the Best of Accounting Award for at least five years in a row, consistently earning industry-leading satisfaction scores from their clients.

Herbein + Company, Inc., a leading Mid Atlantic regional accounting and consulting firm, recently announced that it has won the Best of Accounting Diamond Award for providing superior service to their clients for at least five (5) consecutive years. ClearlyRated's Best of Accounting® Award winners are proven industry leaders in service quality based entirely on ratings provided by their clients – and are twice as likely to be satisfied than those who work with non-winning firms.

Just 22 percent of the 2021 Best of Accounting winners earned the Diamond Award distinction.

Herbein + Company, Inc. received satisfaction scores of 9 or 10 out of 10 from 88.5% of its clients, significantly higher than the industry's average of 43 percent in 2020.

Additionally, Herbein received a Net Promoter® Score (NPS) of 85.2 percent from clients, significantly higher than the industry's average of 23 percent in 2020. On the NPS scale, any score above 70 is considered "world-class" – and Herbein is proud to have again earned this world-class Net Promoter Score following one of the most challenging years in history.

"Herbein team members share the view that our contributions matter – and that is how we help our clients succeed with confidence," said Herbein Managing Partner David W. Stonesifer, CPA.

"Our team is inspired to be our best and do our best in providing exceptional client service. We are proud and honored to be a ClearlyRated Diamond Award winner, which recognizes our capacity to be agile on behalf of our clients, which has never been more important."

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EIGHT WAYS TO MANAGE YOUR TIME AND MULTIPLE PROJECTS

As a small business owner, you must have fallen into the trap of having to juggle many tasks in a limited time. While there is no magic formula to hitting the right balance and managing your time seamlessly, you can improve your time-handling skills to accomplish more tasks on your to-do list. Here are some ways to help you keep everything in check when working on multiple projects at the same time.

1. Make a to-do list before you start your day

We get so preoccupied while working on multiple tasks, that we usually tend to undervalue the importance of a to-do list. Although most things in the business world are highly unpredictable in nature, and things can change every second, developing a to-do list can help you clearly define your ideas, visualize your thoughts and work towards your ultimate goal.

Keep in mind that you may have to modify your to-do list as the day progresses. You can also jot down all the important assignments the night before, wake up with a fresh start, and focus on delivering the best results.

2. Determine urgent VS. important

As unusual as it may sound, once the deadlines start approaching, it may be difficult to see the wood from the trees. We get so overwhelmed with everyday tasks that we sometimes fail to see which tasks require immediate attention. By immediate attention, we mean the tasks that will have a detrimental impact on the entire project if not completed and possibly lead to failure.

Prioritize, prioritize, prioritize. Determine the urgent tasks, and handle the burning issues before answering an endless list of emails and returning less timely calls.

Also, don't try to avoid dealing with urgent problems because you want to run from an uncomfortable situation. For example, if one of your clients is complaining about your service because he has an issue with the application, you need to deal with the problem immediately and suggest a possible satisfying solution. You don't want to keep your client waiting as they will easily become upset and maybe even decide to stop using your services.

These kinds of issues aren't going to solve themselves and will often eat at you. Then, you won't be able to concentrate on critical tasks.

3. Schedule time for interruptions

From endless notifications coming from either social media, your cell or people, there are many interruptions that can break your focus. While it is necessary to prioritize your daily tasks, it's also important to allocate some time for the concerns that interrupt your creative workflow.

(Continued on page 54)



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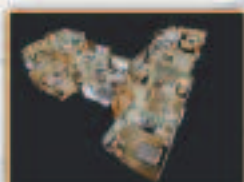
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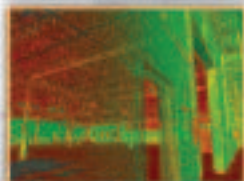
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(Continued from page 53)

Plan some time, an hour or even two, and name it “office hours.” During the office hours, leave all the communication channels open, and start handling the information coming from the outside world. This way, you can focus your attention on the real work, and minimize the time wasted doing less relevant things.

4. Create an email-free time of the day

Julie Morgensen, the author of the book “Never check email in the morning,” suggests setting aside at least one hour a day when you won’t be checking your emails. She also claims that the best time to do it is early in the morning when we are energized and enthusiastic enough to work on the high priority tasks instead of randomly answering our emails.

5. Time-box your tasks

The easiest way to fight the panic that results from looming deadlines is to create fixed time slots, and adhere to them. This is called time-boxing. Time-boxing helps you to get the work done in time and prevent your tasks from dragging on and on. No matter whether your deadline is in a day or in a month, the time you will need to accomplish your task depends on the time you give yourself. Naturally, make sure you set a time that is achievable, and strive towards successfully meeting your deadlines.

6. Upgrade your skillset

If you want to increase your output, consider investing in your and your team’s knowledge and skills.

By upgrading your skills, you will be able to manage your tasks more efficiently and effortlessly, boost the overall productivity and get the most of your team. For example, if you wish to produce more pieces of good quality content per day, you should read about new writing techniques, and keep up with trends by reading A-list personal development blogs.

7. Invest in time management tools

With the rise of technology, it’s almost unimaginable to handle multiple tasks without using some time management or communication tools, such as Slack or Hubstaff. Also, if you want to minimize your time organizing files and documents, consider using tools like Dropbox and OneDrive.

You should do an extensive research, review the best project management tools, and choose the one that fits your workflow. If you’re working on a weekend project, something like Trello will suffice. However, if your projects last for several months or even longer, then you should look more at tools like Active Collab and Basecamp.

A project management tool can help you and your team save a noticeable amount of time every day by creating a more efficient workflow. It will allow you not only to communicate but also share images and brainstorm ideas in a matter of seconds. It can also help you and your team stay on the same page, focusing on meaningful work.

You shouldn’t limit yourself only to PM and communication tools. Identify the repetitive tasks that take a notable amount of your time, and look for apps that can help you work more efficiently.

8. Be realistic

Know your limitations. Taking the ever-increasing demand of the market into account, it’s very hard to escape the harsh reality of having to multitask on a daily basis. As much as you would like to be able to complete all your daily tasks, you must be aware that our productivity levels are not always the same. After creating your list of priorities, determine how productive you are and how many tasks you can handle on that particular day. Instead of overextending yourself, focus your efforts on doing your best on the tasks at hand.

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Nectarines	Willow Trees
Oak Trees	

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