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VISIONS

FEDERAL CREDIT UNION

Q & A with Lindsay Kennedy, Branch Manager, Visions FCU Muhlenberg Branch

Visions Federal Credit Union is a not-for-profit financial institution completely owned by its members. Established in 1966, Visions proudly serves over 220,000 members in communities throughout New Jersey, New York, and Pennsylvania. Services include banking as well as auto, home, personal, and business loans, and a wide range of business services.

Visions FCU's Muhlenberg Township branch, located in Temple, PA, has a commercial lender on site. The brand-new facility is open six days a week and able to take business members' night deposits.

We recently interviewed Muhlenberg Branch Manager Lindsay Kennedy about the business services available to Visions FCU members:

Q: What should a business owner look for in a financial partner?

Lindsay Kennedy: They should look for a financial institution that they can trust — one that they are comfortable in dealing with, and somebody who really understands their particular needs. We are always looking at different ways to make things easier for our business members, and to offer better products and services. We recently revamped our business account requirements and now offer options with no minimum balances. A lot of other institutions either have a monthly service charge or other fees, and we've worked really hard to do our best to eliminate that.



Q: How are business banking needs different from personal banking needs?

Lindsay Kennedy: When you have a business banking need, it's really important to form a partnership. Most businesses today need to have mobility and be on the go, especially if your business is open later in the day. I think that's important for business banking. You need to have the ability to manage your check deposits from home, or at a location that utilizes night drop. You also want to work with an institution that offers a large suite of products, including loans, credit cards, debit cards. At the end of the day, you want to find an institution that's a partner for you and makes it easy for you. The last thing you need is anything that makes it more difficult or cumbersome to be able to



do your business. Not all institutions specialize in commercial-type loans or business lines of credit to help you meet those unexpected demands of the business. So, when looking for a partner to meet your business banking needs, it's important to find one that does everything.

Q: If you could recommend the three most important accounts/services a new business should have — what are they?

Lindsay Kennedy: First and foremost is merchant services. Most businesses really need to have that ability to take debit cards, take transactions over the phone, or take transactions off of a website, depending on the type of business. That would be my number one recommendation.

The second recommendation is to work with a financial institution that offers mobile banking, that allows you to be able to run your accounts from home, including mobile deposit where you take pictures of your checks and they're automatically credited to your account. Your time is important as a business owner.

The third thing that I would recommend is the standard checking account and savings account. I think it's important that you have those accounts established, whether you choose to keep it at one financial partner or multiple. It's just nice to have that ability, and that helps you to establish a line of credit. It opens up those opportunities for you to continue the partnership.

Q: Does Visions FCU service only new businesses or existing businesses, too?

Lindsay Kennedy: We service all businesses. New businesses just starting up, and existing businesses looking for something a little different. We definitely have options that can help you and look forward to being your partner.



Q: If I want to open a new business account at Visions, what should I bring with me?

Lindsay Kennedy: Depending on what type of account you're looking for, whether it's Doing Business As (DBA), sole proprietor, or LLC or corporations, each situation is slightly different. So, we have made sure that on our website, we list exactly what you need to bring, or feel free to give us a call and we'll make sure you have everything set up to bring in to have a successful partnership, because at the end of the day we want to see your business succeed.

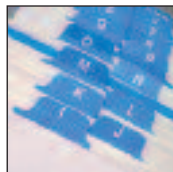
Lindsay Kennedy has resided in Berks County since 2004 and is a graduate of Pennsylvania State University — Berks Campus. Lindsay has been in the financial industry for over 20 years and has been with Visions FCU for the last 17 years. She has a passion for helping people succeed and creating partnerships with members and businesses in Berks County and the City of Reading area. Visions Federal Credit Union's Muhlenberg Branch is located at 4245 N. 5th Street Highway, Temple, PA 19560. For additional information, please contact Lindsay Kennedy at 800.242.2120, x93600; email: LMKennedy@VisionsFCU.org, and visit www.VisionsFCU.org.



Cover Story: When a system crashes, a file is lost or keyboard breaks, TechBldrs' team of Microsoft certified IT professionals provides prompt and skilled IT and Office 365 support, disaster recovery and business resumption, ransomware removal, and other essential IT services.



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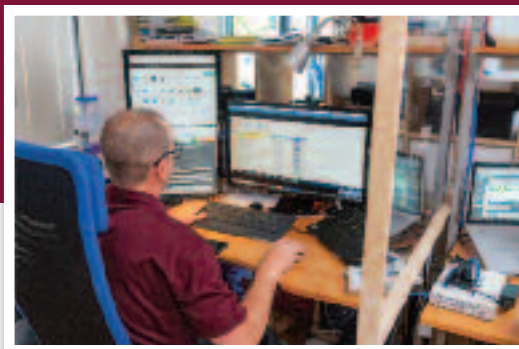
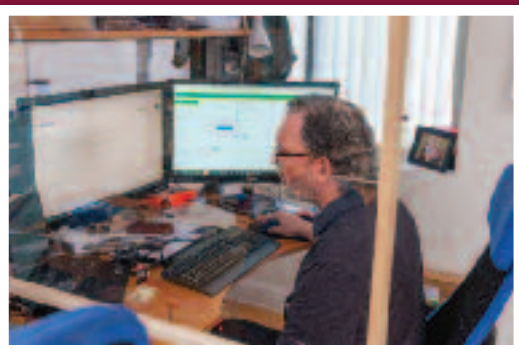
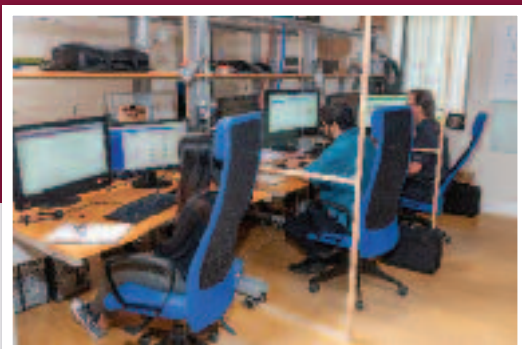


JOSEPH AWE

PHOTOS BY STYLISH IMAGES

By Kathy Hunt

Whether you run a business of one or 100, technology plays an integral role in your day-to-day transactions, facilitating everything from reaching clients to managing productivity and finances. When a system crashes, a file is lost or keyboard breaks, time and expertise are of the essence. Yet, few business owners have both at their disposal. That is where Exton-based TechBldrs saves the day. The 23-year-old technology consulting company offers prompt and skilled IT and Office 365 support, disaster recovery and business resumption, ransomware removal, and other essential IT services. All of this is performed by its team of Microsoft certified IT professionals.



"We know that IT is not your specialty," says Joseph Awe, founder of TechBldrs. "Our job, not yours, is to stay on top of the tech. All of our clients are trying to do something else to make money. They're on a journey and we're helping them get to that end point together. With IT it's a continual expense but it's an expense that you need to generate the revenue that you want," he said. Prior to starting TechBldrs in 1998, Awe served as the chief technology officer for PECO Energy.

As a managed service provider, TechBldrs delivers technology services and support to small and medium-sized businesses in Philadelphia, the surrounding suburbs and Southern New Jersey. According to Awe, their clients are those who want to put their technology needs and issues into the hands of experts and allow those experts to take care of them. They approach technology as they would electricity. They don't necessarily care about the nuts and bolts of how it operates. They just want to keep it running.

Generally, TechBldrs works with four types of businesses — Specialty contractors, such as electricians and

plumbers, and professional service providers, including law firms and financial institutions, comprise the largest, while manufacturers make up the second biggest category. Awe points out that both groups have security and compliance standards to which they must adhere. Manufacturers are also vulnerable to range of IT threats that can compromise production.

Churches are the third type of client. Awe notes that TechBldrs has installed and maintains both IT and video systems in churches. The latter system enables congregants to view services remotely, a capability that proved invaluable during the pandemic.

Rounding out TechBldrs' client base are parochial schools. Similar to manufacturers and those in specialty and/or professional services, schools face security challenges as well as a flood of different technologies brought in by staff and students.

"We have a very horizontal mix of different clients as well," Awe says. "We branch out into any small business that works with IT technology, but we specialize in those four areas."

KEEPING CLIENTS INFORMED AND SECURE

TechBldrs begins all new client relationships with a diagnostic evaluation of the company's current technology system. This, in turn, produces a customized IT plan that addresses the client's specific needs. Included in all IT plans is 24/7, remote monitoring, which ensures the system's health and safety as well as consistent, daily backups. The latter, Awe stresses, are essential to system safety.

All plans feature TechBldrs' help desk. Manned by the staff of nine IT professionals, it provides immediate assistance seven days per week from 7:30 AM to 10:30 PM. During off hours clients are encouraged to email, text or phone in their IT issues. Staff receive and respond to alerts 24 hours per day. "We act as your entire IT department, covering everything the runs from the other end of the AC cord to the software running on people's desktops to Cloud services," Awe says.

Continued on page 8)



COVER STORY

(Continued from page 7)

TechBldrs provides quarterly IT planning sessions and bi-annual review plans so that a client's IT investment remains aligned with business goals. The company values clear communication and remaining transparent with its clients. Monthly, in-person visits are arranged around each client's schedule. On these occasions TechBldrs's staff perform updates, resolve any glitches that have popped up, and they work to ensure that future problems don't arise. Prevention, rather than resolution, is the goal.

One effective means for avoiding IT issues is through user training. "Personal, one-to-one training is critical," Awe explains. "You can't teach a thousand youngsters how to ride a bicycle as a group. 'Hey, all thousand of you. Let's get on a bicycle and let's all ride.' You have to teach each one individually how to do it. Same with technology. Each one has to be an individual hand-hold. It can be a simple thing, like changing passwords, which people find inconvenient to do. Tech is the thing we implement but we work on the issues of inconvenience and what are the hurdles slowing people down, stopping them from getting what they want to get done," he said.

Anyone who has ever experienced being hacked can attest that this is a major inconvenience, one that can bring work to a standstill. "Compromised usernames and passwords account for 45 to 50 percent of all hacks," Awe points out. "People are using the same username and password in multiple locations. We're trying prevent those kinds of things from happening. We teach a specific, manual method on how to create passwords that require you to pick a word, number and special character that you like. These are three specific things that you'll never forget. Remember that your password has to be long; short passwords can be brute force hacked. It must be unique for every single account you create. And you have to know them all because you'll have to change them once a year," he said.

TechBldrs' method for generating passwords is detailed on the company's website: www.techbldrs.com.

Along with training modules on safety and productivity, IT and Office 365 support, disaster recovery and ransomware removal, TechBldrs creates and puts in place cybersecurity plans.

"Cybersecurity is our number one issue these days," Awe said. "I think we have the correct mix of services and technology to help people stay safe. Our goal is to make sure that our clients are not a target. We can't build a dome to secure your systems, but we can build a fence that keeps getting higher and higher."

The company focuses on five core areas of cybersecurity — identifying risks and dangers to a system; protecting a system through safeguards; detection that includes routine updates, security audits and closure of security holes; rapid response to a threat alert; and recovery of technological capabilities and services impacted by a cybersecurity event or physical disaster.



"Multibillion dollar corporations don't get their fixes implemented fast enough," Awe said. "The window between the time people need to implement security updates and people being comfortable updating is too great. The lags are getting longer and longer and that's what's allowing holes in cybersecurity to open and malware (malicious software) to get in," he explains.

In addition to cybersecurity, TechBldrs does system performance audits to determine whether a client's productivity is being hampered or helped by its current technology. It performs structured cabling, ensuring that the latest Cat or fiber optic cable is installed safely, securely and sensibly. Its team carries out both simple straight-through and complex multi-mode cabling projects and does so with minimum disruption to the workday.

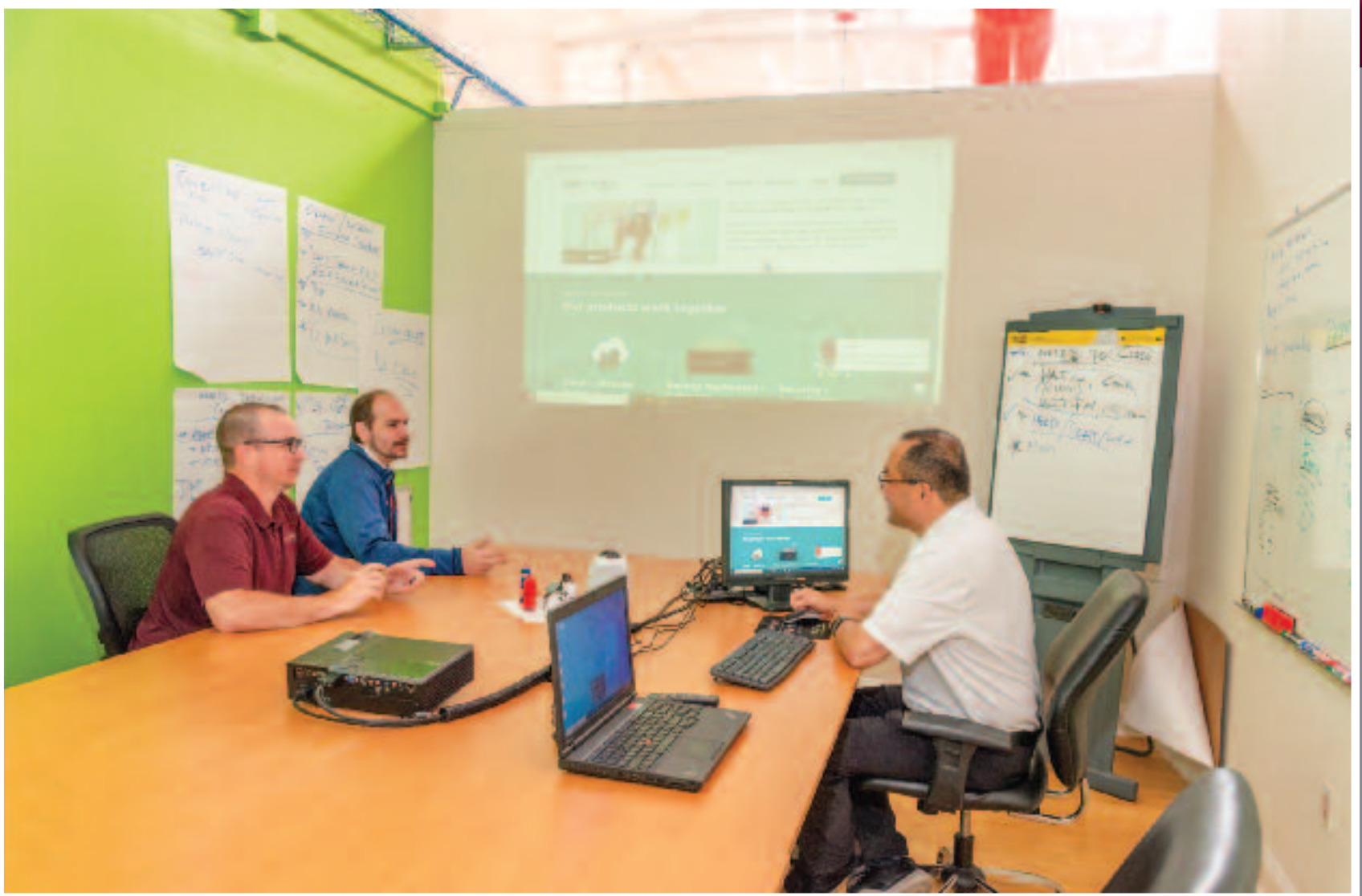
TechBldrs chief information officer (CIO) services include strategic planning for IT growth that fits with a company's culture and needs. CIO services likewise ensure compliance with all regulations.

Office culture comes up again in TechBldrs' tribal knowledge collection. Tribal knowledge pertains to what makes a workplace unique, how office information is kept and disseminated, and how staff interact on a social and cultural level. Do employees dress up at Halloween, contribute to a coffee and snack fund, or celebrate colleagues' birthdays? Personal knowledge about clients — what time and where they prefer to hold meetings, their family members' names, or their interests — also comes under this heading. TechBldrs helps its clients gather and share this nuanced information through a cloud-based system.

TechBldrs also covers cloud integration, which allows companies to store and access documents and other pertinent information on the internet instead of on a computer hard drive. The Cloud affords employees the opportunity to access work information from anywhere, at any time, on any internet-connected device. It is an invaluable tool for those working remotely, traveling or collaborating with colleagues at a different site.

"The big driver today is the Cloud," Awe said. "We look at what a client needs with the Cloud. The throttle is going to be the speed of the internet. For most clients in the small business space, it's going to be 5G."





Lastly, the company oversees document management. With its FlowFile Pro system, clients experience faster, automated filing and organizing of electronic documents.

"We bring a set of tech, called the technology stack, that helps you protect yourself and provides you both the safety net and guidance that you need to help you do what you do," Awe said. "We come with a set of tools that we know work. We've tested them out on 100 to 150 local clients over the years. However, we haven't stayed with one technology all through that period. One of our core values is that growth comes from learning, and we are continual learners. All of our technicians have to get a certification every year. We have to stay on top of technology and the technology world moves pretty quickly," he said.

CORE VALUES DRIVE THE COMPANY

As Awe indicated, TechBldrs runs on a system of core values, all of which came from parenting. "I didn't want to imply that we came up with these values and these are just company core values. They are way we grew the company. They are things that we really believe in," he said.

The first of these values is "Your understanding is my responsibility." Awe gives the example of teaching a child how to tie his shoes for the first time but only demonstrating this skill once. "We're the guys who have to figure out how to make the other person understand it. It's our responsibility, not the child's, not the client's, to help them understand how to do something that they've not done before," he says.

Awe likens the next core value, "Growth comes from learning," to a fifth grader announcing that he's happy staying in the fifth grade for the rest of his life and that he doesn't want to progress any further. To grow, people have to go to the next level, the next school, get the next certification. This is why TechBldrs' IT engineers must keep their qualifications up-to-date and get certified each year on all of the products that the company supports.

As a core value, "Be smart enough to simplify" tends to be a bit more challenging. "You have to know what you're trying to simplify. I can't go to a client who's been successful for years and say, 'You know those 20 steps you do to do this thing that you do well? Why don't we cut out 10 of them?' You wouldn't do that to a child who's trying to accomplish something. Instead, you show them a slightly simpler way of doing things and why it should be done that way," he says.

The fourth core value, "I have your back," concerns being a team player who supports and strengthens both TechBldrs and its clients. "It came from the fact that, when we're working with a client, it's not about us maximizing our profit," Awe explains. "It's about what does and doesn't make sense for you. The end goal is the client's best interest. Within the company, as a team member, if I have your back, it's not like I'm the only person working on a project. I have to put the project in a state that someone else can pick it up and move forward and not reinvent the wheel. If I have your back, there is greater documentation and communication," he said.



The final core value, "Be grateful," centers on being grateful for the opportunity to pursue one's calling. TechBldrs consists of people whose passion is IT. They understand how fortunate they are to be able to do what they love, day in and day out. They enjoy sharing their knowledge and supporting, collaborating with and problem solving for their clients. Gratitude is the right attitude for getting the job done.

TechBldrs is headquartered at 604 Gordon Drive, Exton, PA 19341. For additional information please call 610.569.9603 or email: jawe@techbldrs.com. For a complete list of services offered please visit www.techbldrs.com.

TECHBLDRS

FOCUS ON EDUCATION



Montgomery County Community College Celebrates 25 Years in Pottstown

This fall marks the 25th anniversary of Montgomery County Community College opening the doors of its Pottstown Campus to serve the Tri-County area. Through the years, MCCC has become a valuable resource and trusted partner, always ready to work closely with school districts, area businesses, organizations and agencies.

As the College approaches its quarter of a century milestone anniversary, MCCC's leaders are looking ahead to prepare for the future needs of students and communities. Exciting changes for the

Pottstown Campus are on the horizon – starting with the Challenger Learning Center, the first of its kind to open in Pennsylvania.

"We are thrilled about this innovative opportunity. The Challenger Learning Center will not only introduce youth to science, technology, engineering and math (STEM), but it also will inspire them to pursue higher education and lead them to rewarding careers in high-demand fields with life-sustaining wage jobs," said Dr. Victoria L. Bastecki-Perez, MCCC President. "In the long-term, this strategic



Montgomery County Community College is partnering with Challenger Center to open the first interactive, space-themed Challenger Learning Center in Pennsylvania at its Pottstown Campus. Photo courtesy of Challenger Center

pathway will help to strengthen the workforce for Montgomery County and the region."

For outreach, MCCC will provide transportation scholarships to bring area students to the interactive, space-themed Center, thanks to a \$500,000 PAsmart Advancing Grant. For more details about the Center and its opening this fall, visit mc3.edu/challenger.

Other innovative projects are underway at MCCC's Pottstown Campus, too. "During the past year, we've met with business and community members, students, faculty and others to explore possibilities for the Pottstown Campus," said Therol Dix, J.D., MCCC Vice President of Pottstown Campus and Educational Partnerships. "We listened to their ideas and are using that feedback as we make improvements."

At North Hall, 16 West High St., MCCC will convert the existing macadam parking lot into a grass-covered area with tiered rain gardens into Manatawny Creek. The new design will provide both live learning laboratories for students and a public green space for the community.

At South Hall, 101 College Drive, MCCC is renovating the student support spaces to improve the overall educational experience, providing greater access to basic needs services.

Along with construction, MCCC will be offering new programs at Pottstown this fall, including Tourism and Hospitality Management and Sound Recording and Music Technology with a new state-of-the-art laboratory.

For more information about Montgomery County Community College, and its campuses and programs, visit mc3.edu.

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Montgomery County Community College is transforming its North Hall parking lot into a green space to provide live learning laboratories for students and a public green space for the community. Rendering courtesy of Spillman Farmer Architects

FOR EARLY CHILDHOOD EDUCATION



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At the Malvern School, your child will learn and feel loved. The Malvern School was founded by teachers who believe in providing high-quality education in a nurturing environment. We welcome children from six weeks to eight years old.

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The Malvern School

The Malvern School, founded in 1998, is a year-round private preschool for children six weeks to 12 years old. The Malvern School believes in developing the whole child in a nurturing, yet engaging environment and offers an innovative curriculum that has raised the bar in early childhood education. Today, The Malvern School has 27 locations throughout southeastern Pennsylvania and central and southern New Jersey and is dedicated to providing curriculum that is designed to meet or exceed the highest standards established by the National Association for the Education of Young Children (NAEYC), the nation's largest early childhood accrediting organization.

Choosing the right childcare is one of the most important decisions you make as a parent. With several location right off 422, The Malvern School of Royersford and The Malvern School of Collegeville provide families in the surrounding communities with innovative early childhood education programming with high standards of quality and service.

The curriculum exposes children to science concepts, language development, multicultural activities, self-help skills, fine and gross motor skills, arts and crafts, and music and movement. The Malvern School believes that learning is best facilitated in an environment that is challenging, hands-on, and of course fun!

In addition to one-on-one classroom time, The Malvern School also has two custom-designed specialty rooms where children have the opportunity to see, touch, and do, through hands-on learning stations. The learning stations focus on sensory experiences, the arts, reading, manipulative play, and dramatic play. Our Fascination Station is a favorite among our toddler children, and the Discovery Room is a special place for our preschool through after school students.

Want to learn more about The Malvern School? Schedule a tour today and visit www.MalvernSchool.com for more information.



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Recognizing a Cyberattack: Save Your Data by Looking for These Signs



By Kelly McNeil,
TechBldrs, Inc.

It may not have hit the headlines like the Coronavirus or election season, but the United Nations recently suffered

a major security breach. A vulnerability in their system — caused by a failure to patch a known problem! — was exploited by hackers to hit a variety of targets worldwide. What does the fact that the UN is lagging behind on necessary cybersecurity precautions mean for the rest of us?

Software manufacturers spend millions of dollars a year on patching security flaws and releasing those fixes to their customers. The hole in the UN's security should have been patched by their IT staff within a month of the release of the patch, but it wasn't. Instead, the UN was left wide open to the attack, which was likely orchestrated by an organized group of hackers, and could likely have been helped along by someone within the UN clicking on something they shouldn't have. The extent of the breach remains unknown, but

reports suggest that the thieves made off with a catastrophic 400GB of data to now do with what they please.

This is a situation caused by negligent IT support — but could an employee have helped stopped the breach in its tracks by recognizing a few key signs?

Here's how you recognize a cyberattack in progress, and here's what you can do to try to limit the damage it does.

1. A strange email: Sometimes an email will just look "wrong" to you — whether it comes from an unknown sender, or asks you to accept a payment you never requested, or any other suspicious activity, trust your gut! If it was supposedly sent by someone you know, give them a call or talk to them in person to confirm. Don't click on any links, open any attachments, or reply to the email, just delete it before a hacker uses it to cause damage.

2. A suspicious error message: Sometimes it's the entire screen, sometimes it's just a window, but an error message you don't recognize and doesn't look "official" is never good. When it doubt, don't click on anything, just crash your system: hold down the power button of your computer until it shuts off, or pull your computer's plug out of the wall. Crashing your system will power down your computer and stop an attack in its tracks.

3. Calls or emails from a service provider: Always verify calls or emails from Microsoft, your bank, or any other service provider you use. Hackers who already have some of your information may try to swindle you into giving them more than what they have by impersonating a trusted company, like Netflix, American Express, or Facebook. If something doesn't seem right, hang up/don't click on anything in the email and contact the company's support service to confirm if the person that contacted you was really working for them or not.

4. You're locked out of your computer, but you don't remember trying to logon: If a hacker has your username and/or password (or any you've used in the past), they'll often try to brute force their way into your computer to gain access to your information. In other words, they'll keep trying over and over to guess your username and password combination in hopes that they'll eventually guess correctly. Your computer may lock them out after a certain number of tries, so if you find yourself on the receiving end of a "too many login attempts" error message, hackers may be trying to gain access.

5. Unknown software appears and/or begins installing without your permission: Hackers will often install spyware or other malicious software on your computer once they've gained access. Or it may download automatically after you've clicked something you weren't supposed to! If you don't recognize a program that's running on your

computer, or something you haven't authorized begins to install, immediately power down your computer.

6. Your email suddenly stops working: If it's been a suspiciously long time since you've gotten an email and emails you've sent are appearing as unsent, it could be a sign that someone else has access to your account. If you think this might be the case, it's time for a cybersecurity professional to help you — they can determine if it's any cause for concern, or if your email's just on the fritz.

7. Your mouse/cursor moves intelligently on your screen on its own: While we've all seen our mouse move when we bang our knee on our desk, one of the surefire ways to tell if someone's actively accessing your computer is if your mouse is moving like it suddenly grew a brain of its own. Clicking on folders, accessing files, or opening your system settings are all signs that someone else is using your computer. If you ever see this happening, immediately power down your computer and call in professional help.

While remaining vigilant and educated about cybersecurity is your best line of defense against hackers and other criminals, we always recommend calling us if you think you've been on the receiving end of these (or any!) signs of cyberattack. If the UN can get hacked, so can you, and so can your business.



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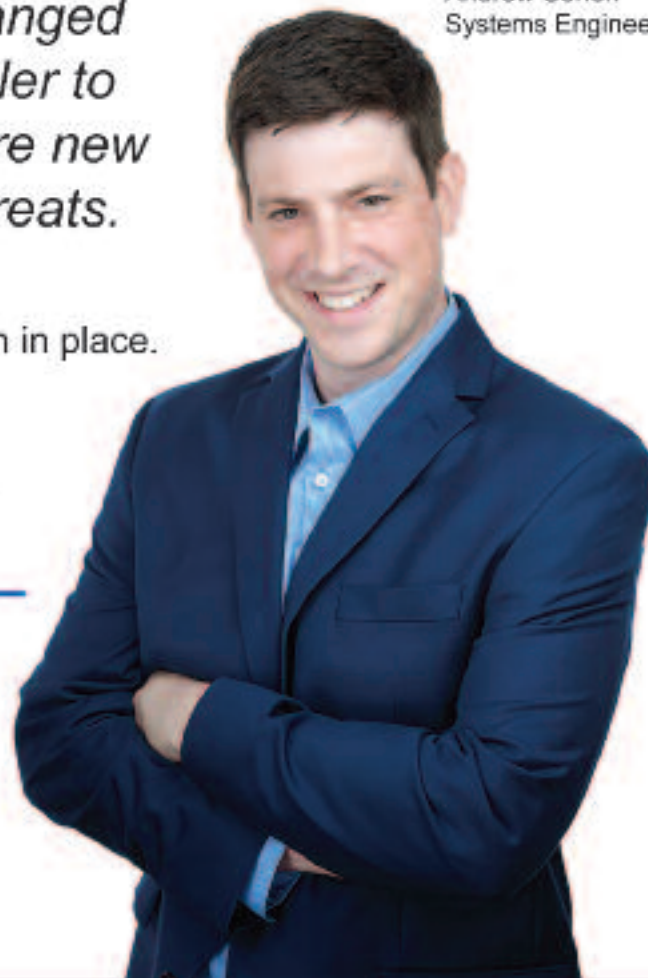
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How to Address the Challenge of Cyber Security

Provided by Schultz Technology

Cyber security presents one of the most challenging scenarios for society and businesses in the modern world. In the age of cloud computing and constant online devices, the stakes have never been higher to protect against unknown threats. Cyber security is important with all types of businesses collecting, processing, and storing ever-increasing amounts of data on computers and other devices. A significant portion of that data can be sensitive information, whether that be intellectual property, financial data, personal information, or other types of data for which unauthorized access or exposure could have negative consequences. Organizations transmit sensitive data across networks and to other devices during the course of doing businesses, and cyber security describes the discipline dedicated to protecting that information and the systems used to process or store it. As the volume and sophistication of cyber attacks grow, companies and organizations need to take steps to respond with proactive long-term changes to enhance their cyber security awareness to protect their sensitive business and personnel information.

Recent polls of more than 2,000 security experts employed around the globe present upwards of 90 percent respondents believing their organizations are vulnerable to internal and external threats. Industries from high profile banking to small mom and pop shops are equal to unknown domestic and foreign attacks.

The rate of change we see in IT has brought advancements in cyber security to allow artificial intelligence (AI) driven mitigations through software. AI driven cyber security solutions never tire. They do not switch shifts or have an off day; they work behind the scenes to monitor and mitigate any detected threat. These threats have been taken priority in terms of responsive action — So much so that the FBI now ranks cybercrime as one of its top activities. Companies' personnel are at the forefront of these protections, and without the proper training and investment into cyber security, one wrong mouse click can take an entire business down.

Schultz Technology recommends a top-down approach to cyber security in which corporate management leads the charge in prioritizing cyber security management across its business practices.

The National Cyber Security Alliance advises that companies must be prepared to "respond to the inevitable cyber incident, restore normal operations, and ensure your company assets and the company's reputation are protected."

NCSA's guidelines for conducting cyber risk assessments focus on (a) identifying your organization's most valuable information requiring protection; (b) identifying the threats and risks facing that information; and (c) outlining the damage your organization would incur should that data be lost or wrongfully exposed. Cyber risk assessments should also consider any regulations that impact the way your company collects, stores, and secures data, such as PCI-DSS, HIPAA, SOX, FISMA, and others.

Following a cyber risk assessment, your company should develop and implement a plan to mitigate cyber risk, protect your most valuable information outlined in the assessment, and effectively detect and respond to security incidents. This plan should encompass both the processes and technologies required to build a cyber security program. While it may seem like a daunting task, start small and focus on

your most sensitive data, scaling your efforts as your cyber program matures.

By shifting the focus from an unknown practice to industry training and from theoretical to practical applications, Schultz Technology advocates the correct employee behavior at the right time to meet the challenge of cyber crime. Our services instrument secure, meaningful protection.

For additional information, please call 610.495.6204 and visit www.schultztech.com.





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Why Government and Business Must Unite in Stopping Cyberattacks

Source: U.S. Chamber of Commerce Chamber Bulletin

Recent cyberattacks “underscore the significance of ransomware in particular – and cyber vulnerabilities more broadly,” writes Chris Roberti, U.S. Chamber Senior Vice President for Cyber, Intelligence, and Supply Chain Security Policy, at CNBC.

Collaboration is needed: Both government and the private sector play vital roles. “No company has a chance when fighting against nation-state actors alone, regardless of the resources it may devote to cybersecurity,” Roberti writes. “Nor can the government fight these actors alone. It is often private sector networks that are attacked, and the private sector provides the innovation necessary to detect and defeat attacks.”

Government’s role: “The U.S. government has the responsibility – and international authority – to act decisively against cyber attackers, stop them from operating with impunity, hold them accountable, and deter them from future malign activities,” explains Roberti.

The private sector’s role: “The Chamber recommends that businesses of all sizes take steps to improve their cyber defenses, develop an incident response plan, and

build relationships with the law enforcement officials responsible for assisting when an attack occurs,” he adds.

What we’re doing: Having top-notch staff in the federal government is critical, and the Chamber is advocating to get them in place.

This week, the Chamber sent letters to the Senate supporting the nominations of Jen Easterly to be Director of the Cybersecurity and Infrastructure Security Agency (CISA) and Chris Inglis to be the nation’s first National Cyber Director.

Why it matters: Everyday, cyberattacks occur against employers, nonprofits, and all levels of government. Business and government must collaborate to protect our companies and citizens.

Resources to protect your business:

Global Cyber Alliance Cybersecurity Toolkit for Small Business: <https://www.globalcyberalliance.org/gca-cybersecurity-toolkit-for-small-business>

CISA’s Ransomware Guide: <https://www.cisa.gov/publication/ransomware-guide>

U.S. Secret Service’s guide to Preparing for a Cyber Incident: <https://www.secretservice.gov/investigation/Preparing-for-a-Cyber-Incident>



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Ask SCORE

HOW TO CONNECT WITH YOUR CUSTOMERS AND BOOST BUSINESS USING LIVE VIDEO

Live video streaming has become one of the most powerful ways to forge stronger connections with customers. Especially now as you are looking for ways to stay connected with your customers or reconnecting as your business reopens. Using the Apps like Facebook Live, Instagram Stories, Snapchat Stories, YouTube Live Streaming, and Periscope to boost sales and strengthen your brand.

Going "live" enables people to see what is happening with your business in real-time and offers a more personal view of what your company does and who the faces are behind your logo.

If you're thinking about giving live video streaming a try, here are some ideas to help you go live with content that will engage viewers and shine the spotlight on your small business's strengths.

Introduce a new product or service. Live video provides a memorable way to communicate features and benefits and get people excited about your new offerings.

Feature product demonstrations and how-tos. Live video offers an effective way to demonstrate how products work and teach customers how to use your products. "Seeing is believing." If you show people your products or services improving productivity or making life easier for a customer, it adds credibility and builds trust.

Introduce a new team member. Sharing the credentials, capabilities, and personalities of new employees can facili-

tate a stronger personal connection with customers and enhance customers' confidence in what your business can accomplish.

Interview a raving fan customer and share their success story. This type of live word-of-mouth testimonial can serve as a powerful endorsement of your products and services.

Show a fun "day in the life" glimpse of your office culture. Streaming video of your team's camaraderie during work can help humanize your brand and give your customers a sense of what it's like behind the scenes at your company.

Feature your company participating in a community cause. Capturing real-time moments of your team giving back to the community can build a stronger emotional connection with customers. People feel good about supporting businesses that commit themselves to causes that help those in need.

Show your team members celebrating a milestone. Whether it's making a toast to your business's five-year anniversary or announcing a new project partnership, celebrating your milestones through live video can show people you're a thriving and growing company.

Introduce a new marketing campaign or a branding development. Streaming video to raise buzz about new promotional offers or rebranding efforts (like a new logo) can generate excitement and enthusiasm—and potentially sales!

(Continued on page 16)



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Ask SCORE

(Continued from page 15)

Show off a team member's skills on the job. By featuring your employees' expertise and capabilities, you can reinforce why customers should choose your products and services over those from your competitors.

Gearing Up to Go Live

Before you use live video for the first time, consider watching how other brands that sell products and services similar to yours are using live video streaming tools. That will help you generate more ideas and give you a sense of what resonates with viewers. Also, evaluate which live streaming platforms will benefit you the most. Consider your followers will be the most likely people to tune into your broadcasts. With that in mind, will one platform over the others reach more people in your target audience?

As you explore using live video streaming to market your business, reach out to a SCORE mentor for insight and suggestions. With expertise in marketing and all other aspects of starting and running a small business, our mentors are here to provide guidance and align you with the resources you need to succeed.

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

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FREE TOOLS FOR SOCIAL MEDIA CREATION



SOCIAL MEDIA TIPS

By Theresa Mintzer

Now more than ever it's important to have a presence on social media. You can DIY your social media with free tools. There is so much information out there, so here is a quick guide to get you started.

Graphics and stock photography

- **Canva** - There are thousands of templates that you can customize to your branding. They also have stock photography. There is a paid version with more capabilities. You can post directly to Facebook, Pinterest, LinkedIn, and Twitter as well.
- **Unsplash** - Free stock photography
- **Pexels** - Free stock photography

Organizing content

- **Trello** - This is a great project management platform. It is perfect for people who process information visually.
- **Asana** - Another project management platform.
- **Google Tools** - A great way to share information with your team or to organize your thoughts.
- **Evernote** - This is a great notetaking app and you can share information across devices.
- **Slack** - This is a great communication platform if you are working as a team.

Ideas

- **Google Alerts** - Set alerts for information in your content areas. This keeps you up to date in your industry.
- **Answer the Public** - This website allows you to enter a term and you can see the questions people are asking about it.

Scheduling

- **Facebook Creator Studio** - You can schedule Facebook, Instagram, and IGTV in one place. They have analytics there as well.

These are all great ways to get started. You can try out what works best for you and then you might want to upgrade to a paid plan. I offer Social Media Coaching to help businesses to create a plan that works for them. See my website to schedule an appointment.

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

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TESLA STOPS ACCEPTING BITCOIN AS PAYMENT FOR ITS CARS



TECH TIPS

By Joseph Awe,
TechBldrs, Inc.

What happened?

On February 8th, 2021, Elon Musk's automotive company Tesla announced it had purchased \$1.5 billion in Bitcoin. They also announced they were going to start accepting bitcoin as payment for its products. This news had caused the price of bitcoin to rise up twenty percent on the day of the announcement.

Fast forward three months, and on May 12th, 2021, Elon Musk — one of the higher profile supporters of cryptocurrency — announced Tesla will stop accepting Bitcoin as payment for its cars. "We are concerned about rapidly increasing use of fossil fuels for Bitcoin mining and transactions, especially coal, which has the worst emissions of any fuel," Musk said in a statement posted to his Twitter account.

So, what accounts for the dramatic change?

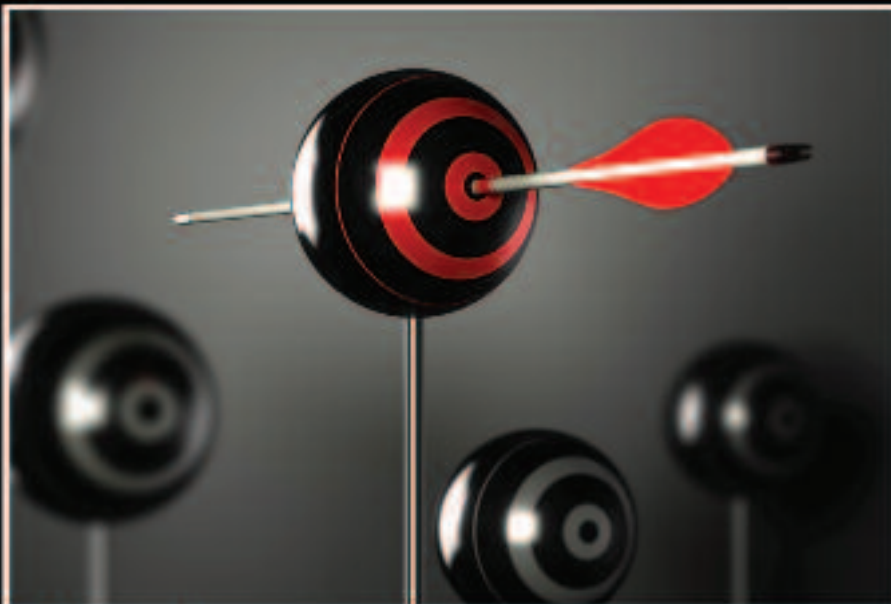
Musk still supports cryptocurrency but cited the environmental impact of Bitcoin as currently unacceptable. The generation of Bitcoin requires a great expenditure of electricity. This, in turn, has led to a massive reliance on fossil fuels. Fossil fuel usage is the scourge of the environmental sustainability movement.

What is Musk thinking?

There is obvious tension for Musk here — his company Tesla is predicated on the large-scale transition from fossil fuel dependent vehicles to electric vehicles. Being the poster boy for a Cryptocurrency that is fossil fuel heavy would make Musk look hypocritical and create bad optics for Tesla.

This is another reminder that while the value of Cryptocurrencies like Bitcoin are judged alongside the national and transnational currencies on the market, such as Euros and the USD, there is a big difference in their volatility. Musk obviously couldn't stop accepting Euros for Tesla cars if he felt like it. As Jay Adkisson, writer for Forbes states in his article, "That difference is that governmental currency,

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such as dollars, are given the nation's support to reduce volatility, prevent manipulation, and maintain a steady price. Crypto has no such support."

Why does this matter?

It's a big deal that Musk, a famous supporter of Bitcoin, is concerned enough about its fossil fuel usage to do a public about-face. Cryptocurrency has issues with environmental sustainability, and until these issues are resolved, the use of cryptocurrency will be inhibited.

There are consumers and businesses convinced that cryptocurrency like Bitcoin is ready to disrupt the entire economic balance and may have pointed to a progressive company like Tesla embracing Bitcoin as evidence. This announcement invalidates that idea and resets that timeline. Any major disruption by cryptocurrency in the commercial market seems delayed until further notice.

It also further demonstrates the dramatic difference between cryptocurrencies and government-backed currencies when it comes to stability. Cryptocurrencies can still be radically destabilized by the whims of one major player like Elon Musk. What will help crypto get away from this vulnerability? Vitalik Buterin, the co-creator of Ethereum, says that the market needs to "build up an immune system over time."

So, part of the answer is that the longer time and familiarity the market has with crypto, the less volatile it will be. Buterin says "... I do think that the markets will learn. Elon is not going to have this influence forever." The second factor in the stabilization of Crypto will be a fully realized technological breakthrough, in which there are no flaws, such as fossil fuel usage, that create fundamental fear about its viability long-term.

Bottom Line: Cryptocurrencies have become less likely to be standard forms of payment anytime soon.

What to expect in the future based on this news?

Expect a lot of news in the near future about how the cryptocurrencies are trying to drastically reduce their fossil fuel footprint. Whichever form of cryptocurrency (i.e., Bitcoin, Ethereum) most successfully reduces its footprint will have a big leg up in becoming the predominant cryptocurrency. And environmental sustainability is the key to cryptocurrency being normalized as a form of payment.

For now, carry on as usual — this news reinforces the current status quo of currency exchange.

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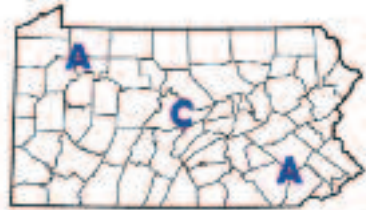
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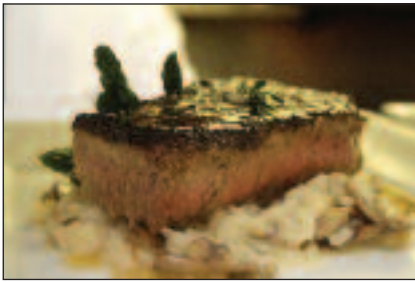
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The owners have been on a 14-year

culinary journey in Berks County to save "fine dining." "When we decided to reopen Dans Restaurant, people said Reading could no longer support a restaurant on this level," Bill Woolworth explains. "My personal goal has been to prove them wrong and offer the best dining experience in Berks ever since that time."

Bill Woolworth and MD Monir began with a tiny 40-chair restaurant and no parking in downtown Reading. In 1992 they acquired the facility that was the Green Hills Inn, moved the restaurant and rebranded it as **Dans at Green Hills**. Over the past seven years they expanded the Green Hills location to seat



more than 180 guests by adding outdoor dining and two additional private rooms. The pair has also redecorated, built a stylish bar that seats 12, and expanded the customer parking lot to 45 spaces. Additionally, the facility has been totally redecorated, with every room having a different décor.

Monir explains, "While we expanded the facility, we also expanded our services to accommodate more private parties and added Happy Hour at the Bar." Post-covid, Dans is currently open Wednesday through Saturday from 4:00 P.M. to 9:00 P.M., and Sundays from 3:00 P.M. to 8:00 P.M., with the expectation to return to seven days in the future. Happy Hour is at the Bar, Wednesday through Friday from 4:00-6:30 PM. A new Bar Menu was also created specifically for the Bar only, although customers seated at the Bar can also order from the Dining Room menu, which changes seasonally. The wine list is the largest in Berks County, with over different 125 bottles available!

Bill Woolworth and MD Monir's vision is very simple — not just to serve excellent food, but to provide a delightful experience from the time you arrive until you depart. Monir, a native of Bangladesh is extremely hard-working, attentive to every detail, and a true testament to "The American Dream." Bill is a native of Reading and he is the "visionary" entrepreneur, a culinary expert, who loves talking to the guests and who is always looking to expand the business to a new level. The both value and appreciate all of their many customers, many of whom live nearby while others visit from all over the country. Their vision is very simple — to focus on the entire guest experience while providing great food, a large wine selection, and fantastic service.

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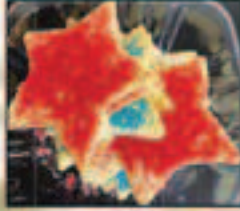


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www.coventryparloratlaurellocks.com

The Coventry Parlor at Laurel Locks Features Fresh Products from Local PA Vendors

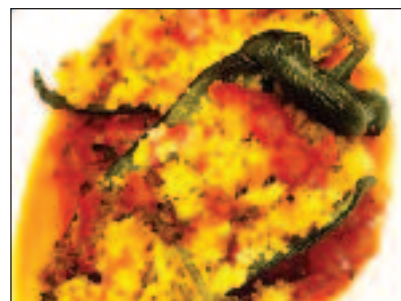
The Coventry Parlor at Laurel Locks, located right behind the Coventry Mall in North Coventry, offers fresh-made foods, reasonable pricing and is kid friendly. For nine years they have been living up to their "More than just ice cream" logo. They have so many great things to offer every season of the year, from the super-sized breakfast sandwiches and over-stuffed fluffy omelets to the ever-popular Turkey Rachel and Reuben. Deli salads are freshly made, as well as their popular potato and macaroni salad. During the summer they use all the fresh vegetables to make a variety of other salads. All of these salads are available in their deli refrigerator and are great for picnics and lunch on the run. Their quaint dining room is great for lunch meetings or catching up with friends. Take out is available and although they don't offer delivery there are services available to bring your food to you.

If you haven't been to the shop during the summer, you really need to visit. On a clear, warm night the field is always crowded with families and couples enjoying ice cream and the spectacular sunset over the corn field and farm. Just about the only thing they don't make is their ice cream, but they leave that to the

professionals. Tamaqua, PA-based Leibys Ice Cream provides their delicious, creamy hand dipped ice cream in a variety of flavors.

In addition to Leibys, Coventry Parlor at Laurel Locks works with many local/Pennsylvania vendors to provide customers with the freshest food products, including: Ralph Good Potato Chips, Adamstown; Reppert's Candy, Oley; Peter Pipers Pickle Palace, Kutztown; Kutztown Beverage, Kutztown; Pure Wild Tea, Bernville; Funny Farm Apiaries, Mertztown; Kolb's Dairy, Spring City; Guers Dairy, Tamaqua; Morabito Bakery, Norristown; Habbersett Scrapple, originally Middletown, PA; Hatfield Meats, Hatfield; Kunzler Meats, Lancaster; Wegmans Country Deli, Oley; La's Dessert (Gluten Free), Pottstown; and Devault Meats, Malvern.

The Coventry Parlor at Laurel Locks is located at 653 Laurelwood Road, Pottstown, PA 19465, just a minute from Route 422, Route 100, and Route 724. They are open daily from 7:00 AM to 9:00 PM, April through September, and from 7:00 AM to 8:00 PM October through March. Phone: 484.300.4911. Website: www.Coventryparloratlaurellocks.com. Menu available online.



Gracie's 21st Century Café *Civilized Dining in the Country*

I'm asked so very often . . . How long have you been here? What inspired you to open here in this remote area? So, I will share with you a bit of this journey to Gracie's 21st Century Café and Catering, from the onset of her conception.

First, I feel strongly that the 'place' chose me, not the other way around. I am a descendant of the Harner family who came here in the late 170's. Part of Gracie's the building was built in 1710, so, in many ways, it was just meant to be.

I purchased the building in February of 1985. It was in desperate need of a caring mate, and I was just as desperate to work a project, lose myself in the creative process, and hone a place where I could practice my skills and share my recipes and the style of service that I feel is important to offer guests — Be more human. Practice kindness and creativity.

It took three years 'plus' to create the space it is today, with hard work, sweat, tears, and thankfully no blood (Thank you very much!). The vision finally came to fruition on November 21, 1988, when I opened the doors to greet and serve my guests. I felt we needed a place closer to home for inspired menu selections and great service.

That was 32 plus years ago. Today, I am still free to create, learn and enjoy the art of 'The Restaurant Business' and enjoy the play of the seasonal exchange with nature. The business continues to 'morph' into new and exciting directions. We've seen so many natural local products arise over the decades — it's pretty awesome.

I'm awed and so very thankful to have weathered yet another challenging historical happening... So thankful to our many loyal guests who supported us during all we've been faced with.

We've grown, you've grown, we changed, you've changed, one thing has not — Our byline created at our first day of serving — *"Fresh Natural Gourmet Dining with a hint of Decadence,"* coupled with a heartfelt respect for those who give us the freedom to continue to do what we love. And to support the great staff I have the extreme pleasure to work with!

I invite you to join us on this amazing journey for a meal, a party, for takeout, whatever is your pleasure. We're here, *come on to my house.*

Peace, Love, & Tie Dye ~ Gracie.

Gracie's 21st Century Café is located at 1534 Manatawny Road, Pine Forge, PA. For additional information, please call 610.323.4004, and visit: www.gracies21stcentury.com.



Popular Fete en Blanc Event to Return to Pottstown in September!

Seating will be limited, so register soon

After cancelling the 2020 Fete en Blanc due to the pandemic – and with the lifting of statewide restrictions – Hobart's Run and Pottstown Area Industrial Development, Inc. are thrilled to announce the very popular "Party in White" will return to Pottstown this year on Friday, September 10, from 6 to 9 p.m., rain or shine (bring a clear or white rain poncho, just in case!)

This everybody-wears-all-white, outdoor, last-hurrah-of-summer party will light up Smith Family Plaza at Pottstown Borough Hall, 100 E. High St. The beautiful evening will again feature food for purchase by pre-orders from excellent Pottstown restaurants, live music, and – best of all – an eclectic and enthusiastic gathering of local and not-so-local folks eager to celebrate Pottstown's rebirth.

With careful, ongoing consideration given to safety as we emerge from pandemic concerns, attendance will be capped at 500 as it was in 2019. In



choosing to attend, and in accordance with the lifting of the "six-foot separation" guidance for outdoor events, please note guests may need to be seated near people from outside their household or group of friends. Guests who have not been vaccinated or who wish to wear masks regardless of their vaccination status are

encouraged to do so – *but, if you do, please choose white or clear masks* to complement the theme and ambiance of this evening.

Individuals interested in attending should not wait to register on the Pottstown Fete en Blanc website: feteen-blancpottstown.com. Registrants will be accepted on a first-come, first-served basis.

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Each registrant will be charged a nominal fee of \$10 per person to help cover essential costs for such necessities as table and chair rentals, security measures, and restroom facilities (please note that your admission will not cover any purchased food expense). No refunds will be available to registrants.

Unfortunately, at the 2019 event, there were a considerable number of people who very much wanted to attend the event but could not get a ticket – and there were a number of “no shows” the evening of Fete. Organizers kindly ask registrants who cannot attend after reserving a spot for this high-demand event to transfer their ticket or tickets to a friend or neighbor so there are no empty seats, or contact Melissa Shainline at melissa@tricityareachamber.com to let her know the seats will be available so that fewer interested people will be disappointed.

We are seeking sponsors to further defray costs for this event. Opportunities include \$250 sponsorships – for which the organization will receive logo placement on an attractive banner at the event and four free guest registrations – and \$100 sponsorships in return for recognition on table cards and two free guest registrations. All sponsors will be recognized for their generosity in publicity leading up to the event and at the Fete en Blanc celebration.



To become a Pottstown Fete en Blanc sponsor and share your Pottstown celebratory pride, please contact Stephanie Trauner of Hobart's Run at stephanie@hobartsrun-pottstown.org or Alex Thigpen of PAID at ATHigpen@paidinc.org. The sponsorship deadline is no later than July 15.

Local participating restaurateurs will soon begin accepting food pre-purchase orders (and, as always, guests may bring their own BYOB picnic dinners if they prefer). Please keep an eye on the feteenblancpottstown.com website for the restaurant list and pre-ordering information.

Start designing your white centerpiece, selecting your all-white attire, and preparing to gather with old and new friends this September 10!

Fete en Blanc planners will adhere to CDC pandemic guidelines as outlined here: <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/fully-vaccinated.html>. All health guidance and restrictions will be monitored and updated on the feteenblancpottstown.com event page as necessary.

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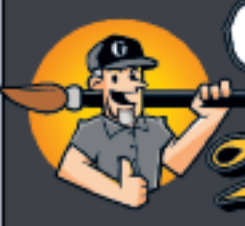


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Vision: Assist companies to retain, expand, and grow their operations and employment and attract new business to Berks County.

UPCOMING EVENTS

For further information contact: Leah Fassnacht,
Director of Communications & Marketing
lfassnacht@greaterreading.org, 610.898.7780

July 1– Penn Street Market

Downtown Reading

<https://www.pennstmarket.org/>

10:00 – 2:00 p.m.; FREE to Attend

July 8 - Penn Street Market

Downtown Reading

<https://www.pennstmarket.org/>

10:00 – 2:00 p.m.; FREE to Attend

July 8- Women2Women

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Fish Pond West

100 Swiftwater Lane, Reading, PA 19601

5:30 – 8:00 p.m.

\$60/person; choice of steak or lobster
(steak requires a temperature selection)

July 15 - Penn Street Market

Downtown Reading

<https://www.pennstmarket.org/>

10:00 – 2:00 p.m.; FREE to Attend

July 15 – Berks Alliance Community Forum

Addressing the Need for Housing

Virtual Event – Link will be sent week of Event

11:30 – 1:00 p.m.

Advanced Registration Required

July 22 - Penn Street Market

Downtown Reading

<https://www.pennstmarket.org/>

10:00 – 2:00 p.m.; FREE to Attend

July 29 - Penn Street Market

Downtown Reading

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REGIONAL CHAMBER ROUNDUP

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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."

CHAMBER EVENTS

Please check Chamber Community Calendar for more details.

Networking at Steel City

Check Chamber Community Calendar for dates and registration.

July 9, 3:30pm –

Ribbon Cutting – Wellness in Harmony 18B Gay Street

SAVE THE DATE!

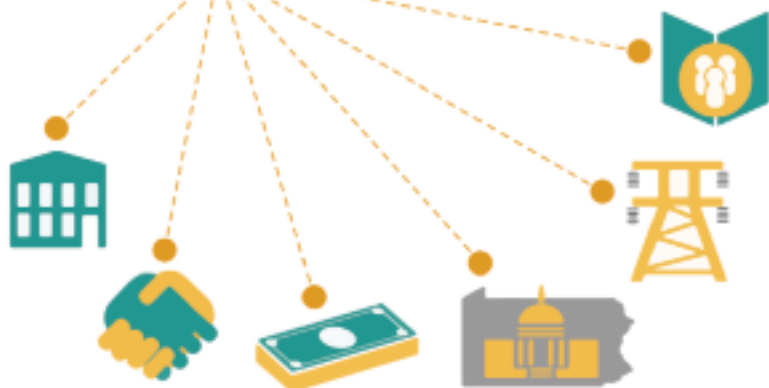


**2021 Chamber Golf Outing -
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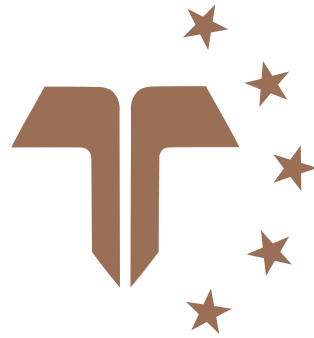
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Our Mission: Leveraging the power of membership to provide valued membership services and proactive leadership for the tri-county region.

Our 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.

Follow us on:



#WhyTCACC #tcaccbettertogether

WELCOME NEW MEMBERS!

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

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

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MEMBER ANNIVERSARIES

Happy Anniversary to the following Members!

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30 Years

Precision Polymer Products, Inc.

5 Years

Boyertown Area Multi-Service, Inc.

1 Year

Arcadia at Limerick Pointe

ZenBusiness

PROGRESS



By Eileen Dautrich, TCACC President

Last month my article reviewed the “integrity” of our organization – one of our core values. This month I want to talk about Value #2 – **Progress**.

Progress is defined as “gradual betterment” and is a trait that without working toward it, our organization would cease to exist.

We recognize the value of progress and even focus two of our annual events on the concept. For 30 plus years we have held an event focused solely on the Progress taking place in the Boyertown Area and recognize and showcase the new businesses that have located to the Boyertown community as well as showcase those that may not be new but have made additional investments in their business. Our 2020 event was postponed, and we will hold the rescheduled Boyertown Area Progress Dinner on July 28. Annually the program for this event features the viewing of a video providing our attendees access into the businesses being celebrated that year. The 2020 video is available on the TriCounty Area Chamber of Commerce YouTube channel. Several years ago, we duplicated the concept of this event, and we host a Pottstown Progress Luncheon with Pottstown Area Industrial Development, Inc. serving as our title sponsor and co-host for the Luncheon. We are excited to host the next Pottstown Progress Luncheon on October 14 and showcase the betterment that has happened in the Pottstown community over the last two years.

The Chamber has completed our 2020-2021 program year and we are extremely proud of the dedication of the Chamber staff, our board of directors, and our Members and Mission and Vision Partners that have seen us through the last year. Your Chamber

sought every opportunity to be a community leader – gathering and sharing information from the various resources we are connected to. We continue to share valuable information to contribute to our Members’ progress. To be a partner in our Members’ progress we have and will continue through our next program year to adapt to offer opportunities that address our Members’ needs to grow their business. In the fall we are pursuing a new format for our former Business Card Exchange events. Our new, TriCounty Chamber Member Showcase events, will provide our Members that have not been able to host their own Business Card Exchange the opportunity to still showcase their business and their products and services to their fellow Members through an expo opportunity that will now be a constant feature of these events. Progress – “gradual betterment” – not only adapting to meet the needs of the Members that will choose to exhibit but improving the connections we are able to provide all Members attending, enabling them to learn more about the Chamber community at one time.

Technology progresses at an alarming rate. We want you, our Members, to be as engaged as you can be with your Chamber and your fellow Members. We recently launched the MemberPlus App providing our Members with access to event information and the ability to register for events at their fingertips while on their phone. In addition, Members can review the community feed, hot deals and member to member deals, job postings and Member news as well as add their own entries. Most importantly, while on the go, Chamber Members have access to the complete Member Directory so they can reach out to other Members for assistance or offer their help to someone.

We look forward to progress in our 2021-2022 program year as we continue to Build Communities, Create Connections, and Support Commerce in the tri-county region.

REGIONAL CHAMBER ROUNDUP

UPCOMING EVENTS

SAVE THE DATES!

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.

Boyertown Area Progress Dinner

Wednesday, July 28 | 5 – 8:30PM | Bally Spring Inn | Community Updates and Presentation of James K. Boyer Quality of Life Award to Martin Stone Quarries, Inc. | Limited ticket availability – call the Chamber office for more information

Chamber Night at the Reading Fightin' Phils

Wednesday, August 11 | 5 - 9PM | FirstEnergy Stadium | Complimentary general admission tickets for TCACC Members thanks to the many sponsors of this event

Leadercast Shift

Wednesday, August 18 | 8:30AM - 4:30PM | New Hanover United Methodist Church | \$80 per TCACC Member, \$110 per Non-Member

Annual Dinner

Thursday, September 23 | 5 – 9PM | RiverCrest Golf Club & Preserve | Members: \$95; Non-Member: \$150; Members Table of 10: \$850

STAY TUNED FOR MORE DETAILS ON MEMBERSHIP BREAKFASTS RETURNING IN THE FALL ALONG WITH THE LAUNCH OF OUR TRICOUNTY CHAMBER MEMBER SHOWCASES (former Business Card Exchanges)!



Download the NEW

MemberPlus App

for TCACC Members!

Access the TCACC Member Information Center (MIC) from any mobile device!

- View Member listings and rep contact information
- Update your personal & company profile information
- Join special interest groups
- Register and pay for TCACC events
- Interact with other Members
- Post & view jobs, Hot Deals and Member-to-Member Deals

SCAN HERE TO LEARN MORE

Leadercast

shift

SHIFT THE GEARS OF YOUR LEADERSHIP JOURNEY

WEDNESDAY, AUGUST 18
8:30AM - 4:30PM (Rebroadcast)
New Hanover United Methodist Church
\$80 per TCACC Member
\$110 per Non-Member

Change is hard. It's risky. Leadercast 2021 delivers elite leadership content and inspiration from speakers who have had the courage to **SHIFT**.

SCAN THE QR TO MEET THE SPEAKERS AND REGISTER

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!



Welcome Altera Orthodontics to our community

On Wednesday, June 9th the Spring-Ford Chamber was proud to welcome Altera Orthodontics to our community with an open house and ribbon cutting event. 35 Chamber and community members including the Mayor of Royersford Jenna Antoniewicz and Mayor of Spring City, Dona Kern came out to welcome this wonderful new business.



UPCOMING EVENTS

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

Thursday, Aug. 12th – 11:30am – 1:00pm Shark Think Tank

Join us for our business owners only roundtable

Back in person and returning to our inside dining at Copperfield Inn at Lakeside

Saturday, Aug. 14th - Noon - 3:00pm Limerick Community Day

Your favorite Community Day is back for 2021. Vendors, food, music and more in collaboration with the Limerick Township Parks and Recreation.

Visit the chamber website www.springfordchamber.com to register to participate

Spring "Forward" September Welcome Back Luncheon - 11:30am - 1:00pm Thursday, September 9th

11:30am – Sunnybrook Ballroom
Spring-Ford Chamber's 1st IN-PERSON Luncheon. Join us for three mini speakers and a great lunch.

Upper Providence Community Day: Saturday, Sept. 11th - 10:00am - 2:00pm

Community Business Expo, food, music and more in collaboration with the Upper Providence Township Parks and Recreation

Visit the chamber website www.springfordchamber.com to register to participate

Tune into the Spring-Ford Chamber facebook and website as we will be hosting pop-up networking events



DOG DAYS OF SUMMER

The Spring-Ford Chamber and the Upper Providence Township Parks and Recreation brought together local pet vendors and rescues to celebrate our four-legged furry family members on Saturday, June 5th at Black Rock Park. Over \$500 was donated to Home at Last Dog Rescue and Pawsibilities Animal Rescue as part of the Dog Walk for Charity.

Human and Pet food trucks, demonstrations and activities made the day a fun event for the whole family.

Thank you to Citadel, Staples and Maddies Castle for sponsoring and exhibiting this great event and thank you to our vendors: Groomingdales Dog Grooming, Limerick Veterinary Hospital, Dog Gone Good Dog Training, the Purrfect Pet Nanny, Hot Dog Bites Food Cart, Off the Leash Dog Truck, Limerick Police K9 Unit and 5 Star Productions DJ.



Limerick Community Day 2021
Saturday, August 14th
Noon - 3pm

SAVE THE DATE
Registration Open April 12th
www.springfordchamber.com

LIMERICK COMMUNITY PARK
HOME OF WANDERLACH MEMORIAL
PLAYGROUND
SWAMP PIKE AND ZIEGLER RD.

**MODIFIED FOR
2021**

REGIONAL CHAMBER ROUNDUP

PERKIOMEN VALLEY CHAMBER OF COMMERCE



521 Main Street, Trappe, PA 19436 • 610.489.6660

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

Welcome to the Perkiomen Valley Chamber of Commerce!

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

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

Don't miss Virtual Chamber events, member news, special offers and more... Like us on Facebook @PerkValleyChamber and email info@PVchamber.net to receive weekly e-news! Visit www.PVchamber.net to view membership directory

WELCOME NEW MEMBERS!

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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.

UPCOMING EVENTS

July 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.

August 13, 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. Join us for Part 2 discussion "How to Win Friends and Influence People" by Dale Carnegie.

FEATURED EVENTS



PVCC Annual Golf Outing August 9, 2021

Spring Ford Country Club

This event is BIGGER THAN EVER!!! Get your business name in front of 144 golfers and volunteers! Golfer ticket includes Lunch, Bloody Mary's, golf, goody bag, snacks and beverages on course, many contests and networking dinner! Non-golfers welcome to volunteer or purchase a ticket for the networking dinner. Exhibitors include Trouble's End Brewing, Kona Ice, Boston Scott Golf and many more!

Golf and Sponsorship Details and Registration on www.PVchamber.net or contact Renee Blomstrom to discuss a custom package! Sponsorship packages starting as low as \$100. The Chamber is seeking donations for Golfer Goody Bags, Raffle Prizes and Golf Prizes!

Title Sponsor: Keyser Miller Ford

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Additional Sponsors: Trouble's End Brewing, Rodan + Fields, Flagship Financial, Motivational Marketing, Club Pilates, Eagle Eye Inspection Pro, LLC, Patriot Pest Solutions, The Party Center

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*Please call Dave Czarnecki
at 484.942.9465 to learn more!*



www.pottstownrotary.org

2021 Annual Night Out at Reading Phils August 18, 2021



Baseball is back! The PV Chamber will be returning to First Energy Stadium this Summer!

Become a Sponsor - YOUR logo will be printed on 10,000 tickets and receive 400 tickets to gift to clients, employees, friends and family. Sponsorship \$400...that's just \$1 per ticket!

Details & Registration: Call the Chamber at 610-489-6660 or visit:

<https://perkiomenvalleychamber.org/event/pvcc-night-at-reading-philis-2021/>

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CHALLENGES—CHOICES—CONSEQUENCES

The Life of an Entrepreneur



By Gary Seibert, CEO,
Small Business Resource Association

Last month's article was "So, you want to be an entrepreneur". This month I thought I would dig deep into the true life of an entrepreneur and what they can expect when they accept total responsibility before they enter the business world and start developing and growing their own destiny. In other words, how they handle and deal with the everyday challenges of running their own business.

As I started to write this article, I was curious as to how the word Entrepreneur was actually defined. I was surprised to find three definitions and in each one there were two common words—Business and Risk. This indicated to me that no matter what the definition, an entrepreneur is going to assume some degree of Risk in owning and operating their own business. I then looked up the word Risk and found this definition, "a situation involving exposure to danger". I am so glad I did not write this article 55 years ago as I may have feared the Risk (danger) and just started working for someone else. Fortunately, I was young and dumb, never saw the warning signs and just jumped into the pool. I am so glad there was water in it.

So, after 55 years of being what my wife calls, a serial entrepreneur, I have seen and learned a few things that led to the title of this article—CHALLENGES—CHOICES—CONSEQUENCES, The life of an entrepreneur. Let's look at the three C's first.

CHALLENGES — I have learned to dislike the word problem because, as an entrepreneur, I found very early in my career that my employees and co-workers were under

the assumption that I was in charge of solving any and all problems that would pop up in the course of a day. The word problem, almost always, was associated with something that has gone wrong and there was almost always "someone" who was responsible. Nobody wants to be responsible for someone else's problems so they were always brought to me. By getting rid of the word Problem and substituting it with the word Challenge, I created a new team activity. Working together and figure out what caused this "challenge" and figuring out how we can fix it. The word, challenge, was now a team effort and sounded like it would be fun to participate in.

CHOICES — Here is the difficult part. We are presented with all types of challenges every day, some very easy to deal with like what color socks you will put on today, or some more difficult like do I run the red light because I am late for work. You see, making a choice is the act of selecting or making a decision when faced with two or more possibilities. A choice is usually attached to a motivator or several motivators therefore making the decision more difficult to make. You are motivated to win the race because of the recognition and the prize but you are racing against your best friend who has never won before. A choice can also be determined by an influencer and these can be negative or positive, good or bad. Regardless, ultimately a decision takes place and a choice is made and in every situation the end result of that choice leaves you with the consequences of your decision.

CONSEQUENCES — Most people think of a consequence as a negative response to a bad decision. Like the consequence of getting home late after curfew was losing your driving privileges for a week. But there are also positive consequences to be received such as getting the promotion because of the extra effort you had put into your job for the past year. Both were influenced by choices that were made that led to an action that resulted in a consequence, one bad and one good. The socks you choose that do not match your pants may not lead to a serious consequence but the running of a red light because you are late may end in someone being seriously hurt or even killed.

As business owners, entrepreneurs, we are making decisions every day. I would strongly suggest forming a team of trusted people in your company or having one or more mentors that you use every time a serious decision needs to be made. Use them to help you make the right decision, the best decision for your employees and your company and your future. Some consequences may not be too damaging like a pair of multi-colored dotted socks with your black dress slacks but some bad choices could lead to consequences that may be fatal to your businesses future.

Here is a secret to making good decisions. Before making your decision, Challenge your Choices and then after careful analysis and a group approval, make your decision. In most cases you will end up with "Favorable Consequences".



SBRA Business Spotlight

The Wait is Over

Riverfront's newest branch and operations center located at 2609 Keiser Boulevard in Spring Township is now open for business! We're excited about unveiling our next evolution of service delivery, featuring the latest in self-service technology including video branching and VIRA, our integrated teller machine. We can't wait to introduce the public to our technology and tell them about the special promotions we've created to help put them on a better financial path.

A "Swag Wall" is available in-branch featuring a selection of Riverfront items available for purchase. While showing Riverfront pride, proceeds from purchases will be donated back to local non-profits.

"Over the past several years, we at Riverfront have been working tirelessly to enhance the services and products that our mission requires to better serve you, our member-owner," says Tim McLeod, Riverfront's CEO. "That mission simply is to enhance the financial life of our members and the grand opening of our new headquarters and retail branch culminates the successes we have accomplished in following that mission. As always, we invite you to come and visit so you can experience banking done better."

The three-level, 34,000-square-foot building not only houses Riverfront's next iteration of service offering with a retail branch design but serves as an expanded operations center. The new branch focuses on self-service and blends what members need with technology for added convenience.

The Keiser Boulevard office building was acquired on January 3, 2020. D&B Elite was the principal contractor for the remodel construction, assisting the credit union in bringing its vision to life.



**2609 Keiser Boulevard
Wyomissing, PA 19610
RiverfrontFCU.org
800-451-3477**

QUESTIONS TO ASK TO CREATE A CLEAN AND SAFE INDOOR SPACES NOW AND FOR OUR FUTURE



**By Jennifer Larsh of
New Life to Live, Proud
SBRA Member**

As we all begin to shift back into our schools, offices, and communities, one looming question remains: are we returning as safely as possible?

Many schools, offices, stores, and homes have started to invest in long-term solutions to combat the COVID virus. These are large investments in public and personal health and there is a lot of misleading and fraudulent information out there.

Ever since air-cleaning systems, such as HEPA, carbon, and UV lights, have turned into a buzzword, some companies started taking advantage of uninformed consumers by playing into the fears of the COVID virus and its mutations to sell us inadequate, and even unsafe, air-cleaning systems. Don't let these companies trick you with their buzzwords and industry jargon!

Here are some questions you should be asking before you invest in an air-cleaning system:

Does the technology inactivate the COVID virus, and is it proven effective against pathogens in the air and on surfaces?

Look for technologies with filters that work on a viral level or deploy microscopic particles to search and destroy pathogens in the air and on surfaces rather than relying on a passive filter.

Is it continuously active, and can it adapt to your specific space?

Some air-cleaning systems are not on all the time because they either use too much energy or are harmful to people in the room.

Continuously changing the air in the room is superior to intermittent air exchanges. Make sure you invest in an air-cleaning system that can safely and continuously run.

Is it safe to use in spaces occupied by adults, children, and pets?

It is surprising to find that there are technologies that are not safe for people and pets. For example, UV lights can damage retinas and outdated versions of photocatalytic oxidation (PCO) create toxic byproducts. Many industrial surface cleaning agents/systems are unsafe for use around people and pets, therefore the spaces must be empty before using these and for a certain time after their use. Ask for data and evidence to make sure the system is safe.

Has the technology been cleared by the U.S. Food and Drug Administration (FDA)?

There are only a few air-cleaning systems on the market that are FDA-cleared. It is important to invest in technology cleared by the FDA and also meet EPA and OSHA safety standards.

Has the system proven its effectiveness in real-world settings, and how does the manufacturer stand behind product claims with field testing and data?

3rd party, independent lab testing is a good start, but proof in real life is critical. Make sure to research that these technologies actually do what they claim to do.

There are many companies and technologies out there vying for our attention when it comes to creating the cleanest and safest indoor spaces. Making sure that you can answer **YES** to all of the above questions will help to ensure that you get the best solution for your business, school, or home and will give you long-term peace of mind.

SBRA Monthly Member Shout Out

Members Helping Each Other Grow



New SBRA Members

- Master Creation Salon
- Members 1st Federal Credit Union
- New Life to Live, LLC
- R&B Insurance Service
- Springer Realty Group
- Transformative Solutions Network

NEW MEMBER ORIENTATION

MEMBERSHIP BENEFITS UPDATE

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**120
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www.boyertownmuseum.org



Open 9:30am-4pm Daily
Closed Major Holidays.

Admission: \$10 Adults, \$9 Senior Citizens/AAA Members
Ages 15 & Under are FREE

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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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SCAN ME

WHAT IF MY EMPLOYEE REFUSES THE COVID-19 VACCINE?



LEGAL PERSPECTIVES

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

We are now at that point in COVID-19 pandemic where vaccine availability is outstripping the remaining demand for vaccination. So, we are also now at that phase where, for the first time, workers are in a position of deciding whether or not to be vaccinated. This is leaving many employers with a tough question: "What if some of my employees refuse COVID-19 vaccination?"

Earlier this year and in this same space, my law partner, Levi Wolf, raised that same issue as one of the as-yet unanswered questions in the ever-changing legal landscape of the pandemic. Since then, the federal Equal Employment Opportunity Commission (EEOC) has offered additional guidance on this exact question. And though the EEOC guidance has not yet been definitively tested in the courts, it is likely to be as good as we will get for some time to come.

As a starting point, the federal Americans with Disabilities Act (ADA) limits an employer's ability to engage in disability-related inquiries and medical examinations of employees. However, a vaccination, by itself, is not a medical examination. That is, if the vaccine is administered by an employer to an employee for protection against contracting COVID-19, the employer is not thereby seeking information about an individual's impairments or health status. The employer is instead seeking to protect workers, customers and the workplace. As a result, the administration of the vaccine is a workplace precaution rather than a medical examination. So, performing a vaccination, by itself, will not place an employer in violation of the ADA.

Unfortunately, the inquiry does not end there. Although the administration of the vaccination is not a medical examination, prescreening vaccination questions submitted by an employer to an employee can inadvertently elicit information about a disability that may run afoul of the ADA's limitation on disability-related inquiries. Thus, if an employer administers a vaccine, it must show that its pre-screening questions are "job-related, and consistent with business necessity" as that term is used in the ADA.

So exactly what does that mean? The short answer is that the employer must be able to show that an employee who does not answer these prescreening questions, and therefore does not become vaccinated, will pose a direct threat to the health or safety of himself or herself or others. On this issue, for example, one can easily understand the different risks posed by an unvaccinated hospital worker as opposed to an unvaccinated landscaper. One works indoors in close proximity to people with pre-existing health conditions; the other works outdoors where the risks are minimal. Of course, there are many other more complicated scenarios in between.

(Continued on page 38)

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ATTORNEYS-AT-LAW

LEGAL PERSPECTIVES

(Continued from page 36)

If an employer offers employees vaccination on a voluntary basis, the ADA requires that the employee's decision to answer prescreening questions also must be voluntary. That is, if the employee declines to answer any prescreening questions, the employer may in turn decline to administer the vaccine, but cannot in any way retaliate against the employee for refusing to answer. Voluntary means voluntary.

Further, if an employee is required to seek vaccination from a third party, rather than directly from the employer, the ADA's restrictions on disability-related inquiries do not apply to the prescreening medical questions. So, by outsourcing the vaccinations, the employer can largely avoid ADA compliance issues.

But if the employer does not itself administer the vaccinations, the next question is: how can the employer confirm that an employee has in fact been vaccinated? Here, because there are any number of reasons other than disability why an employee has not been vaccinated, asking or requiring an employee to show proof of vaccination, as in the form of a COVID card, is permitted under the ADA. However, if the employee cannot

prove vaccination, the logical follow-up question — "Why not?" — may elicit disability-related information, and so cannot be asked unless the employer can establish whether that additional inquiry is "job-related and consistent with business necessity." To avoid this trap, the employer may want to warn the employee not to provide any medical information in response to any of these questions before actually asking those questions. It also helps if the employer's managers and supervisors are able to recognize and respond to an indirect accommodation request from an employee with a disability.

If a vaccination requirement might tend to screen out an employee with a disability, then in order to implement that requirement, the employer must be able to show that an unvaccinated employee would pose a direct threat due to a "significant risk of substantial harm or safety of the individual or others that cannot be eliminated or reduced by reasonable accommodation." This in turn requires an assessment of four factors in determining whether a direct threat exists: (1) the duration of the risk; (2) the nature and

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severity of the potential harm; (3) the likelihood that the harm will occur; and (4) the imminence of the potential harm. If the employer determines that an employee who cannot be vaccinated due to disability poses a direct threat at the workplace, the employer cannot exclude the employee from physically entering the workplace unless there is no way to provide a reasonable accommodation that would eliminate or reduce the risk so that the employee does not pose a direct threat.

If there is a direct threat that cannot be reduced to an acceptable level through accommodation, the employer may exclude the employee from the workplace. But this does not mean the employer may automatically terminate the employee. Other accommodation may be required. One of the more common accommodations in this age of computers and VPNs is work from home. But not all jobs can be performed from home.

There are no simple answers when it comes to requiring employees to vaccinate against COVID-19. But there are some quick takeaways. First, it is OK for employers to require COVID-19 vaccinations, while allowing for exceptions. Second, it is easier for employers to avoid entanglement with

disability-related prescreening questions if the employer delegates the vaccination process to third parties, rather than the employer itself conducting the vaccinations. Third, the greater the health risks to the employee and others if the employee refuses vaccination, the more likely the employer will be able to press the vaccination requirement, and vice versa. Fourth, even though an employer may be legally justified in excluding an unvaccinated employee from the workplace, the employee must then make the business decision of whether to actually do so.

Vaccination requirements can present legal and practical minefields to unwary employers. Before deciding how to proceed with a vaccination requirement, the employer should consult with legal counsel to determine whether and how that requirement can be implemented, and also with its own management staff to determine whether there is a reasonable accommodation that can be offered in lieu of excluding an unvaccinated employee from the workplace.

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

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Ask SCORE

TIPS FOR HIRING THE RIGHT TALENT FOR YOUR SMALL BUSINESS

At some point along the way, small business owners realize that they cannot do it all themselves and still do it all well. Running a company is a huge undertaking and the larger and faster your company grows, the more you are going to need to rely on a trusted set of employees to continue to produce a quality product or service.

Hiring, however, introduces an entirely new variable to running a business and is a big change when you are used to running a company of one. Hiring the right talent comes down to honestly assessing the skills and talents your business needs most, being diligent and having patience in your search.

Hiring the right person is a challenge for everyone. There is a lot at stake.

In its latest estimate, the U.S. Department of Labor reported the estimated cost of a bad hire is about 30-percent of an employee's annual compensation. Most small businesses cannot afford to make the wrong hiring decision.

Making smart hiring decisions is less of a science than an art. SCORE CEO and former V.P. of Marketing and Communications, Bridget Weston, recommends that small business owners focus on refining the three primary areas of their hiring process to find the best candidates. She offers her advice on how to *clarify the role*, *find qualified applicants* and *choose the best employee*:

Clarify the Role

Make the position you are hiring crystal clear to potential applicants so you can attract qualified candidates and avoid having to weed through irrelevant resumes. Write a detailed job description that identifies responsibilities and required skills and expertise. The more accurate your description, the more effective you will be at attracting the right talent right off the bat.

Find Qualified Applicants

Half of the battle of hiring the best talent is finding the best talent. Posting a job description to a job board is a good start. But to find great talent, do some work to put the opportunity into the right hands. Leverage your network of professionals and ask whom they may know who could be a good fit. Use social media platforms, particularly LinkedIn, and do some homework to uncover other potential candidates. More and more people are finding jobs via social media and it is now a hiring pool that employers cannot ignore.

Choose the Best Employee

The key here is to take your time. Choosing the best employee is a process and requires that you do your due diligence. Review resumes and speak to top candidates. It may take two or three rounds of interviews to get a solid understanding of which candidates are best for the job. When you are interviewing, do not undervalue the softer attributes that are not as easy to identify on a resume, like cultural fit and the candidate's ability to communicate clearly with clients or customers. Finally, check references. References can help you learn more about how the candidate performed in past roles and whether they would make a good fit within your organization.

(Continued on page 42)



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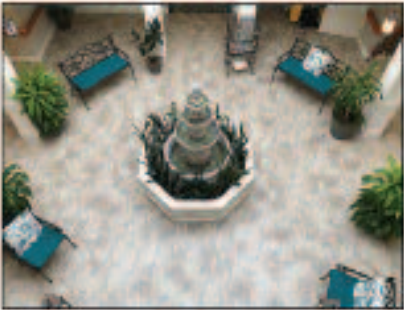
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Ask SCORE

(Continued from page 40)

Before you take these steps or bring any candidates in for an interview, read the SCORE article, "Are Your Small Business Hiring Practices Discriminatory" at <https://www.score.org/blog/are-your-small-business-hiring-practices-discriminatory> to make sure you are conducting interviews legally.

Also, read the SCORE article, "After they Say 'Yes': The 5 Legal Steps You Must Take Every Time You Hire," at <https://www.score.org/blog/after-they-say-%E2%80%9Cyes%E2%80%9D-5-legal-steps-you-must-take-every-time-you-hire> to understand what legal steps to take after a candidate accepts an offer.

Rely on insight from trusted mentors and colleagues before you make a hiring decision.

Even if you are a sole proprietor, do not make hiring decisions in a vacuum. Consult trusted industry partners or mentors as you go through the hiring process and get additional insight to round out your thinking.

One of the best resources to help you hire the right talent is with the guidance

of a SCORE mentor. Your SCORE mentor will become familiar with your business and help you through your hiring from start to finish so you hire the best talent for your business.

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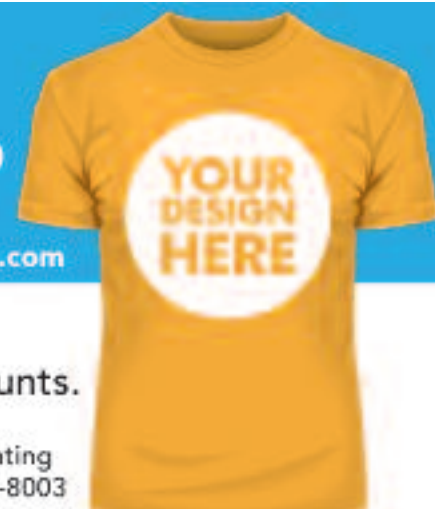
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KEY CONSIDERATIONS WHEN FIRING AN EMPLOYEE

Hiring an employee is a huge step for any small business. Finding the best candidates is a challenge and, even once you think you've found the best person for the job, hiring many times feels like a leap of faith.

Most times this leap of faith pays off. Sometimes, however, small business owners are faced with the unpleasant job of firing an employee.

A small business cannot afford to pay an employee who is not measuring up.

Coming to the decision to fire an employee isn't easy or clear cut. The reality, though, is that a small business, especially one just starting out, cannot afford to keep someone on payroll who is not meeting expectations. Hoping the issue resolves itself can harm your business, create a stressful and less productive work environment, and damage your business' reputation.

Many states have fire 'at will' policies. This means that in those states, owners can fire an employee at any time without reason. While this may sound straightforward, though, firing an employee can get complicated quickly. There are limits and exceptions that owners need to be aware of before saying goodbye to an employee.

Documentation that justifies your reason for firing an employee is critical.

While some states may allow employers to fire employees at their discretion, Federal law prohibits termination for reasons of race, gender, age, religion,

disability, or any other discriminatory reason. Businesses also cannot fire someone for complaining about illegal activities, health and safety violations or harassment in the workplace. This is why documentation justifying your reason for firing an employee is so critical.

You will want to take note of the behavior, actions, and results that led to the decision to terminate the employee. Were there witnesses to these events? Was a performance improvement plan developed and communicated to the employee? Did the employee sign the plan, acknowledging that it was communicated to them? These are all important questions to ask. Even if the answer to all of them is "yes," it is still a good idea to review everything with an attorney prior to taking the action of actually firing them.

If you are confident that you need to fire an employee – and have legal grounds to do so – put everything in writing. Create a document that lists your reasons for termination, incidents that led to your decision and any measures you took to correct the behavior prior to termination if applicable. This documentation will help an employee better understand your decision and protect you and your business against any claims of discrimination.

There is a right way and a wrong way to break the news.

When you do decide to move forward and are ready to part ways with your employee, break the news in a private room where other team members cannot overhear you.

(Continued on page 44)

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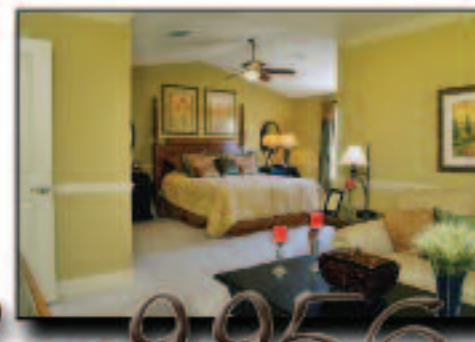


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Ask SCORE

(Continued from page 43)

Have at least one other person present so there is someone who can witness the conversation. And, if you ever fear that your employee could have an extreme reaction and become violent, arrange to have security personnel nearby just in case.

Be direct and to the point as you deliver the news. Inform the employee about any unemployment they are eligible for and any other continuation of benefits, owed vacation or sick time, bonuses or commissions not yet paid, unpaid expense reimbursements, or any other compensation that the business owes them.

Once the conversation ends, walk with the employee to their desk or workstation to gather their belongings and then escort them to the exit.

Thoughtful workforce management is key to the wellbeing of your business long term.

Managing employees — from hire to fire — is not an area for small business owners to go it alone. Having the right support, like the support of a SCORE mentor, is one of the best ways to ensure you're handling all aspects of employee

management properly including firing an employee. A SCORE mentor can guide you through the firing process, so your business is protected. Contact a SCORE mentor today.

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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Curb appeal is so important because it helps your home give a great first impression to home buyers. Your home's curb appeal is the primary reason that a new garage door adds value to your home. A potential buyer will decide as soon as they see the house or even just photos of it online, whether they want to take a closer look or not. Attractive landscaping, architectural style, the front entry door, and the *garage door* all contribute to the curb appeal. Replacing your garage door is a relatively *in-expensive* project compared to other options. Even if you are not planning on putting your home on the market anytime soon, it can be beneficial to you down the road.

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Besides the improvement to curb appeal, a new garage door can make your home more energy efficient. By maintaining a consistent temperature throughout the year, you save money with an insulated door, because you do not have to raise or lower your thermostat to fight against the temperature of your garage. This is especially helpful if you use your garage to work on hobbies or projects.



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- **Savings:** There is no need to turn on the lights and waste electric when you don't need to.

- **Comfort:** If you use it as an additional living space. For example, as a workshop, exercise area, or hobby room, natural lighting for some can be more comforting and soothing.

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6 SIMPLE STEPS FOR GETTING THINGS DONE AT YOUR SMALL BUSINESS

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

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

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

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

Your 6-Step Guide to Successful Project Management

1. Define your goal and get buy-in from all project team members. As you do this, you will want to determine each team member's role and responsibilities. In this step, also consider how the project will affect your company and how you will measure the project's impact.

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

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

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

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

6. Select a tool to help you stay organized and keep all project documentation in a single place accessible to all team members. A variety of online tools exist that can help you manage projects. Some are more intuitive than others, so assess your team members' comfort level with the technology involved before choosing what you will use. A few examples that might be a good fit for your business include Trello, Evernote, Asana, Dropbox and Google Drive.

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

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

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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 48)

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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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MESSAGING AND VACANT SPACE



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

I have finished my trip across the country trying to assess public/private space in the cities. I was gone from May 15 to June 15 and stopped in many cities along the way.

I took the southern route to head west and used a northern route to return. I perceived that the virus has had different outcomes in many of the cities. A common factor was the vacancy rate, and it appeared to be exacerbated by communities that experienced civil unrest. There is considerably less foot traffic in almost all of the towns.

My experiences in Milwaukee, Minneapolis, and Portland were chilling. I could take pictures of the buildings and the public space and not be worried about cars ... because there were none on the street. They did not have to worry about people as they were not on the street.

I did notice in those towns that the dissident messaging was done through art painted on boarded-up storefronts. In some cases, the owner just painted over, and in some cases, they replaced the boards or turned them around. In Kenosha, WI, the protestors put signs up about not removing the boards. The messaging is quite interesting on the boards that remain.

I am happy to report that there was no sign of protest in the Capitol Hill Autonomous Zone (CHAZ) in Seattle, and everything looked normal. While some parts of Seattle had many homeless people camped out on the main streets, Capitol Hill looked pristine.

In some communities, stores with "Black Lives Matter" storefront support were surrounded by "for lease" signs, especially in Louisville. That statement

will lead to people saying I am racist, but I was there ... I have photographic support, and as far as I am concerned ... it is what it is.

I believe the question now for cities now will be, has the contraction in retail and hospitality caused by the virus be enough of a contraction to offset the demand for people to show up at an actual worksite. Depending upon the civil unrest that has occurred, I believe that there will probably be a 25 percent reduction in existing office space that may be subject to a lease or may have a re-opener clause.

I also think that the current contraction in retail and hospitality will probably not contract as much, as the virus has taken many of those businesses away forever. In Chicago, the Magnificent Mile had three "Flagship Store" opportunities. These vacancies are the type that corresponds with the Cartier and Rolex Flagship stores which means that at least three of the high-end players have pulled out. There has been a significant cutback on all levels of retail and hospitality.

(Continued on page 50)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 49)

In some towns like Mountain View, CA, many of the vacancies resulted from three large, planned redevelopment projects, while the sister city of Palo Alto has taken a much harder hit with vacancies. La Strada, my favorite restaurant in Palo Alto, was closed as well as any number of retail stores. I was surprised by the difference in towns just a few miles away. Reading, CA had a large development that must have been completed right before the virus hit and the 30,000 square foot expansion of the downtown is now all vacant.

My visit to Portland was of great interest. The town is boarded up. I am not talking about some stores, but pretty much everything is boarded. It looks to have created a culture conflict as many of the boards have been painted with murals for equality and honoring different leaders. I am not sure what it will take to get stores back up and to run. The Target store downtown was open but boarded. The door had a plywood board that had to open manually to gain entry.

I was able to walk down the middle of the street and have no encounters with vehicles; the town was almost a ghost town. I tried to be comprehensive in my documentation, and everywhere I went, it was the same story. It was hard to say if some of the businesses closed or were in holding mode. That will be the big question across America. Many businesses have shut their doors, whether through government order or just fear of the virus, and it is questionable that any of these stores will open again.

This time could bring great opportunity, but again, if there is a general decline in the city's employment numbers, that opportunity could be tempered. There were a few towns that were exceptions to the current wave of vacancies. Towns like Bozeman, MT, and Coeur d'Alene, ID were very much vibrant with very few vacancies, and towns like Sheridan WY had a lot going for it as well.

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

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