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Carpet & Tile Mart is a 3rd generation, family-owned and operated business, built upon a proud heritage of providing customers a unique combination of unprecedented value, massive selection, and unsurpassed customer service since 1967.

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We operate 14 Flooring Superstores serving Delaware, Pennsylvania, Maryland, South Jersey and South Carolina. Now we are bringing the Carpet & Tile Mart value proposition and buying power within reach of flooring customers from Coast to Coast in the US on our website CARPETMART.COM.

Q: Are there any Waterproof floors?

A: Yes! Waterproof Floors are the fastest-growing category that includes many Sheet Vinyl and Luxury Vinyl Tile and Plank options, not to mention inherently Waterproof Porcelain and Ceramic Tiles. But it doesn't end there as we now also stock many Waterproof Laminate Floors.

Q: How many flooring options are there?



*The Carpet & Tile Mart
Flooring Super Center located
at 351 W. Schuylkill Road
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A: We have thousands of area rugs, miles of the finest tile and natural stone, durable luxury vinyl tile, hardwood flooring from the USA, and of course the largest selection of carpet around. The best part is it's all in-stock at Carpet & Tile Mart! You can take most new floors home today. Or if you prefer we'll deliver it to your home. We also offer professional installation services on all of our floors. Pick, pay, take it away, or we'll install it as soon as you say!

Q: How does Carpet & Tile Mart keep prices so low?

We buy direct from mills and manufacturers for all flooring categories, eliminating middleman and mark-ups that are normally associated with flooring franchise stores, big-box home center flooring departments and floor covering buying group operations. Working closely with the mills and flooring suppliers for decades, we have also been able to maintain a superior product-quality level that other 'flooring liquidators' cannot match. Our long-standing history with these vendors, and a unique liquid position in the marketplace, allows our buyers to negotiate and buy at deep discounts, and obtain goods or special limited deals not readily available to other retailers.



Combined, this cost and pricing advantage has allowed us to pass all those savings on to our customers with products and prices you can't find anywhere else.

Q: When is it time to replace our floors?

A: There is no exact answer as it really depends on the type of floor and the amount of daily foot traffic. Take a quick look at your floors. Do they look worn down, or not as vibrant as when they were first put in? Have they definitely seen better days? It's time to consider updating your floors. Stop in to Carpet & Tile Mart today and let our professionally trained Flooring Consultants help assess your needs and get you the new floors your home deserves.



*Company President Michael Longwill,
and Chairman Richard Longwill.*



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www.carpetmart.com



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Cover Story: Having served the financial needs of Pennsylvania for more than 100 years, the community-focused Tompkins VIST Bank is committed to matching your needs with products and services that can best help you reach your goals.



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



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Business Spotlight: Members 1st Federal Credit Union

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To contact the Route 422 Business Advisor:

phone: 610.323.6253; fax: 610.970.6194; email: bill@422business.com

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BUSINESS SPOTLIGHT

PREMIER PAYROLL SERVICES

Royersford-based Premier Payroll Services, Inc. has been delivering dependable, affordable payroll and human capital management (HCM) services throughout the region since 2000, with an emphasis on outstanding customer service and accurate, efficient, and customizable payroll options.



Headquartered in Royersford, PA.



SARAH COVENEY

"Our goal has always been to help small businesses," explains Sarah Coveney, CPA and president of Premier Payroll. "Our staff are always willing to go that extra mile to help clients and give them the extra attention that they need. Sometimes the larger providers don't have the resources to give this extra attention, but we do," she said.

Premier Payroll Services utilizes isolated's award-winning human capital management (HCM) software, used by more than 5 million employees to manage payroll and human resources.

With isolated's secure, cloud-based system, Premier ceaselessly tenders such

essential payroll services as quarterly tax returns, garnishments, electronic tracking of vacation and sick days, direct deposit, general ledger import, custom reporting and administration of 401K plans. Its Employee Self Service module affords 24-hour, online access to personnel information, time off accruals, pay stubs and more. To ensure that personal data remains safe, isolated has a multi-factor authentication software in place.

Along with Time & Attendance, Premier possesses a Human Resources Information System (HRIS) that is fully integrated with payroll. The HRIS simplifies the monitoring of personnel data, including certification and

training status, performance reviews, and contact information. It supplies document management and organizes such documents as incident reports and disciplinary actions. It allows employees to access their payroll information, make changes to their withholdings, and update their personal details, further saving time and reducing workloads.

Versatile, cutting-edge software means nothing to clients if they don't also receive timely and trustworthy support from their payroll provider. Those working with Premier Payroll know to expect exemplary customer service. It's an area in which the company prides itself.

Premier's referrals to third parties are free. Furthermore, there is no commission fee. The absence of these fees exemplifies Premier's commitment to its clients and its straightforward, affordable business model.

Reliable live phone and email support. Customizable payroll solutions to meet each client's needs. Innovative, time-saving technology. Dependable guidance and resources. Premier Payroll Services delivers this and more while remaining accurate, affordable and flexible.

Premier Payroll Services is located at 290 Main Street in Royersford, PA. To learn more about its payroll and human capital management services, please call 610.917.2281 or email sales@premiernow.com. You can also visit www.premiernow.com.



PHOTOS BY STYLISH IMAGES



Teamwork Keeps Tompkins VIST Bank on Top

Numerous factors go into selecting a financial institution for business or personal banking. Typically, a strong culture behind the scenes shines through and shows customers why a financial institution may be right for them. With a commitment to teamwork and ensuring women progress through the organization, Tompkins remains competitive and strong throughout the banking community.

Supporting Women in Business

Tompkins VIST Bank is committed to developing and promoting women throughout its organization. In fact, as of 2021, more than half of their workforce are women.

"While the financial services industry is often characterized as male-dominated, with fewer women advancing to leadership roles, Tompkins remains committed to doing our part by promoting gender equity in the workplace," explains Bonita Lindberg, senior vice president, director of human resources. "Women are in key leadership positions on our executive leadership team, and many serve in leadership roles for each of our affiliates," she said. "We've made significant gains in employing women in areas that in our industry have been historically filled by men, such as commercial lending, enterprise risk and wealth management. We have a number of opportunities for both women and men to develop their leadership skills through our Professional Development Program, Executive Coaching and a wide variety of Individual Development Plans," she points out.

"We are fortunate enough to work with all types of businesses and are actively seeking to connect with businesses owned by women," adds Lisa Lightcap, vice president and commercial banking relationship manager. "We believe that diversity in community leadership (including business owners) makes our communities stronger, and we want to support that," she said.

Ann Fioravanti, assistant vice president of marketing, points out that in the case of Lisa Lightcap and Megan LaRosa, assistant vice president and cash management officer, the two actually are family, illustrating



**LISA LIGHTCAP AND
MEGAN LAROSA**

PHOTO BY STYLISH IMAGES



At the Boyertown Branch Office, Lori Carnes, Branch Manager; Nick Litrenta, Assistant Vice President, Commercial Lending; and Lisa Lightcap, Vice President of Commercial Banking with the branch's decorative bear.

TOMPKINS VIST Bank

Boyertown Branch

101 East Philadelphia Avenue
Boyertown, PA 19512

Phone: 610-367-0140

Pottstown Branch

258 East High Street,
Pottstown, PA 19464

Phone: 484-941-0300

Lisa Lightcap

llightcap@tompkinsfinancial.com

Megan LaRosa

mlarosa@tompkinsfinancial.com

Tompkins VIST Bank's commitment to supporting women and emphasizing the value of relationships. Mother Lisa has 30 years of banking experience, the last three of which have been with Tompkins VIST Bank. Daughter Megan has eight years of experience and has spent the past two at Tompkins VIST Bank. She credits not only her mother but also several mentors for helping her on her journey through the world of banking. "I think it's important for everyone to have a few mentors they can talk to about their career path," LaRosa said.

"I have worked in the financial services industry for 32 years and have experienced many mergers ending up with the 'Big Box Bank,'" Lightcap says. "This was never a good fit for me, and I have always strived to work for a Community Bank. Due to a merger several years ago, I was lead to Tompkins VIST Bank. Building strong relationships has been a cornerstone of my career. In the financial services industry, building strong working relationship with clients, partners, team members, and members of my local community has been at the heart of who I am and what I do. I am privileged to work for a company that supports this way of doing business."

Working as a team to support the community

In addition to assisting customers, the team at Tompkins VIST Bank aids the communities in which its employees live and work. Volunteering plays a big part in this initiative to help others. In 2019 Tompkins VIST Bank employees donated over 10,000 hours of their time to local nonprofit organizations and their related activities such as the Schuylkill River Greenways, community shred days, and Love Is Love Pride Walk, Run and Bike

event. Last year Tompkins VIST Bank designated over \$300,000 for youth education organizations under Pennsylvania's Educational Improvement Tax Credit (EITC) program.

When it comes to giving back to the community, the bank has several strong, altruistic role models on its staff. Lisa Lightcap serves on the Tri-County Area Chamber of Commerce board and as treasurer of the chamber's executive committee. She also co-chairs the chamber's REACH committee, which brings together professional women from the tri-county region, and is part of the Pottstown Area Industrial Develop-

ment (PAID). Recently, the YWCA Tri-County Area (YW3CA) invited her to join its board of directors.

"The YWCA gives women training, education and the next step up," Lightcap said. "The organization helps them overcome barriers to starting their own businesses, teaches them how to read P&L balance sheets and other financial documents, and provides opportunities for them to make connections in business. It also shows them what a relationship with a bank looks like from every angle."

Continued on page 8)

"Multiple banks will offer the same products as we do, but they won't provide the same level of service and teamwork."



COVER STORY

(Continued from page 7)

Similar to Lightcap, LaRosa is involved with the local chambers of commerce in Berks and Montgomery counties. Additionally, she belongs to Tompkins VIST's United Way team and United Way's Emerging Leaders. The latter group brings together top business leaders to mentor students in the Lehigh Valley, provide business coaching opportunities, and serve at-risk seniors in the community. She also encourages staff to donate money, goods or time to the various organizations supported by the United Way.

"Not only does this local involvement make a difference in our region, it makes a difference in the hearts and minds of our customers," Fioravanti said.

"We've been a part of this community since 1909, so you could say we know how to roll up our sleeves and get involved."



Bob Massino, Vice President, Cash Management and Megan LaRosa, Assistant Vice President Cash Management Officer

"When they see us volunteering and engaging meaningfully out in the community, it makes our relationships stronger and it shows that Tompkins VIST works as a team and is like a family."

"At Tompkins we're relationship-based," Lightcap said. "I tell prospects when I meet them that, when you come to Tompkins VIST Bank, you're getting a relationship and, if you're establishing a relationship with me, I'll bring all these key members into play — cash management, commercial and retail insurance, investments — and I'll coordinate all of that for the client."

Providing a full range of services in Tri-County Area

Tompkins VIST Bank offers a full range of services at its 19 Southeastern Pennsylvania branches. These amenities include personal and commercial insurance through its affiliate Tompkins Insurance, wealth management through Tompkins Financial Advisors, mobile deposits, and online banking.

"We remain a community bank, one with ties to a larger organization that can serve consumer as well as all business customers from the small business owner to large corporations," Lisa Lightcap. "Because we have the strength and backing of a corporation, we can offer services that the small, boutique banks can't." Local team members work closely with their colleagues in the larger organization to deliver a comprehensive suite of services smaller institutions sometimes struggle to deliver.

At Tompkins VIST Bank business customers can set up business checking and savings accounts and loans in the forms of lines of credit, installment loans, mortgages, SBA (Small Business Administration), and equipment leasing. They can utilize the bank's cash management solutions, which contain such convenient tools as Remote Deposit, Lockbox, Escrow Manager, and Positive Pay.

"Cash management is the very core of banking," said Megan LaRosa, assistant vice president and cash management officer at Tompkins VIST Bank. "It's how businesses collect and disburse one of their most critical assets — their capital — in the most proficient and cost-effective way. At Tompkins, cash management is a dedicated team of business banking advisors there to help our internal partners succeed, and our external customers and/or prospects find products and services that help manage their receivables, payables, and information reporting vehicles, while customizing them to their specific needs. Whether you are starting out or have been in the industry for a while, we can help. Contact a cash management officer today to discuss how



Carolyn Buto, Manager of the Pottstown and Oaks branches and Lisa Lightcap, Vice President of Commercial Banking



these and other services can help you better manage your money and your time," she said.

LaRosa noted that, although other banks may offer similar services, they don't possess the additional strengths that aid Tompkins VIST Bank's customers. "Multiple banks will offer the same products as we do, but they won't provide the same level of service and teamwork," she said. "A new customer has not only Lisa (Lightcap) as a contact but also all of the other members of the team as contacts. You'll never have just one contact at the bank. Your support staff will be a team of all of the bank employees. You will never phone a random call center and talk to people who aren't Tompkins employees and aren't invested in your experience. If you do have to call our customer support, you will talk to the same people that Lisa and I would talk to when we have questions," LaRosa said.

Lightcap agreed. "Truly, the two things that separate us from the small banks and the big box banks are that we all work as a team and we establish strong relationships with, and for, our customers," she explains. "We are always in contact



We care deeply about the health and well-being of our customers and employees, and nothing is worth jeopardizing that.

with our customers and, during Covid, we reached out once a month on the commercial side to see what we could do to help.

Ann Fioravanti added, "Our customers aren't just numbers. Our local leadership team always makes the time to get know each customer and is always available to meet with someone."

For more information about opening an account and beginning a banking relationship with Tompkins VIST Bank, please consult the bank's website www.vistbank.com or call its toll-free customer care number 1.888.238.3330.

**Service
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Strength**

SCHATZ
ELECTRIC, INC.
Jeff Schatz,
Owner/President

"I feel confident that Tompkins VIST Bank will be with us in the future and help us grow even more," says Jeff.
"And that's a good feeling."

Schatz Electric has been in business for 45 years. To keep the business growing, owner and president Jeff Schatz focuses on mastering new technologies and supporting customers 24/7—so he's always on the go. That's why he works with the teams at Tompkins VIST Bank and Tompkins Insurance Agencies, who proactively offer products and services that increase efficiency, such as remote deposit.

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3/21

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FOCUS ON INSURANCE AGENCIES

UNDERSTANDING YOUR INSURANCE DEDUCTIBLES



By Heide Peters,
Agent, Rothenberger
Insurance Services, LLC

AUTOMOBILE INSURANCE DEDUCTIBLES

First of all, you must understand, if you do not carry collision coverage on your automobile insurance policy, and you are AT FAULT in a car accident, your vehicle will not be covered by your insurance company.

If you are NOT AT FAULT, if possible, it is best to report the claim to the at fault person's insurance company. The reason is, you will be trying to get your deductible back, and if you can go through the at fault person's insurance company, your deductible will not come into play.

The deductible is the amount of money you are responsible to pay toward your own vehicle's damage if you are at fault in an accident. This is before the insurance company pays anything out to you.



HOMEOWNERS INSURANCE DEDUCTIBLES

A homeowners insurance deductible is the amount of money that you're responsible for paying before your insurance company will pay you for a covered loss. The resulting claim payment that you receive from your insurance company is the total damage or loss amount minus your deductible.

Some types of insurance on your homeowners policy, such as earthquake insurance, carry separate deductibles

which are usually a percentage. It can sometimes be as high as 20 percent or more. It is a percentage of the amount of replacement cost on your home. For example, if your replacement cost for your home is \$300,000, and you carry a 10 percent deductible for your earthquake coverage, then your out-of-pocket amount for an earthquake claim would be \$30,000. If you do carry earthquake coverage, and have a claim, depending on your deductible, if it is too high it may not cover the claim.

IN GENERAL

It's simple math — if a **covered insurance claim** comes to \$5000, and you have a \$500 deductible, you are responsible for the first \$500, and the remaining \$4500 for your property, is paid by the insurance company.

But obviously, if the amount of your loss is less than your deductible there's no reason to submit a claim. For example, if your deductible is \$1,000 and you sustain

\$800 in damages, then your insurance company isn't going to pay anything. The amount of damage is less than your deductible, and the loss is entirely your financial responsibility.

The higher the deductible—the lower the premium you pay. But if you have a covered claim, the higher the deductible the more responsibility of the payment of the damage is on YOU as well.

In many instances with small claims, provided there are no injuries, it is better not to submit them. That is something you should discuss with your agent—as well as what deductibles are right for you.

Heide Peters can be reached at Rothenberger Insurance Services, 610.406.5827. Rothenberger Insurance Services is a full service independent insurance agency specializing in residential insurance and commercial insurance. Residential insurance services include automobile insurance, home owners insurance and life insurance. Commercial insurance services include group life insurance, group health insurance and general liability insurance. Rothenberger Insurance services is located at 436 Penn Ave West Reading PA 19611 and can be found on google+ and Facebook.

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Did you tell your agent about it?**



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See this month's article to learn more about Deductibles.*

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NEW TEAM MEMBER SPOTLIGHT

The Body-Borneman Insurance family is excited to introduce its newest member, **Tracy Fosbenner-Mayer**. Tracy is a self-motivated insurance professional who has 8+ years of insurance experience and 20+ years working with clients in a fast-paced environment. Tracy has extensive commercial insurance knowledge in various industries including (but not limited to) construction, manufacturing, and specialty insurance. We are thrilled to have Tracy join our team!

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shop the marketplace and put together policies that work best for each client on an individual basis. Acting as an Insurance Advisor is much more than shopping our markets for the least expensive policy. Our job is to fully protect our clients against losses that would create a financial burden. With our guidance and sound professional advice, EH&R's clients have peace of mind.

We would like to thank our clients for their continued business and support. We look forward to strengthening our current client relationships and look forward building new relationships going forward. We believe that Pottstown and the surrounding Tri-County community is primed for growth and EH&R is strategically aligned to continue to be the premier Independent Agency in the region. EH&R is proud to be part of the Pottstown Community for 90 years.

For additional information, please call 610.323.2201; email: info@pottstowninsurance.com; and please visit www.pottstowninsurance.com.



Hidden Health Insurance Risks

**By Brad Palmer, President,
The Conestoga Group**

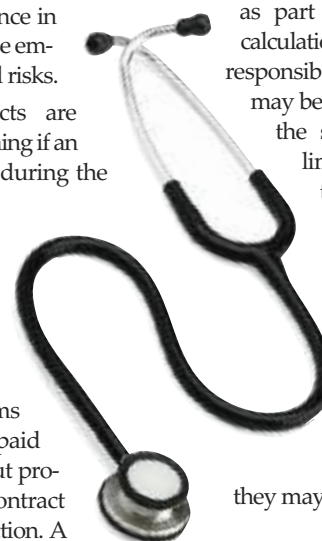
Self- and Level-Funded health insurance has gained prominence in recent years, but can expose employers to serious financial risks.

Fully insured contracts are "incurred" contracts, meaning if an eligible claim is incurred during the policy year, it can be paid after the plan year, even if the employer moves to another insurer at renewal. Self- and Level-Funded contracts use an "incurred and paid" format where incurred claims must be processed and paid prior to the end of a runout protection period. A 12/12 contract includes no runout protection. A 12/60 contract offers 48 months of runout protection. The risk is that claims, especially larger claims, can be in dispute for extended periods and without runout protection, become the responsibility of the employer.

Insurers may also transfer claim risks to the employer at renewal. Instead of just looking at historical incurred claim data,

they may include large claims scheduled for the upcoming plan year, such as cancer treatment or transplant surgery, as part of the projected claims calculation. Projected claims are the responsibility of the employer and may be effectively excluded from the stop-loss protection that limits the amount of a claim that is the responsibility of an employer.

Self- and Level-Funding can be effective for some employers with certain demographics, but for those with typical age, gender, and health statistics, they can expose the employer to risks they may be unable to absorb.



Brad Palmer is President of The Conestoga Group, Inc., founded in 1986, based in Malvern, and specializing in benefit programs for companies with 2 to 250 employees. bpalmer@cgiadvisors.com or 610.854.1420.



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SHOULD I GET PERSONAL CYBER THEFT INSURANCE?

TECH TIPS

By Joe Awe, President, TechBldrs, Inc.



As the pandemic era necessitated work shifting into the remote and digital sphere, chances are you've become increasingly aware of the threat of cyberattacks. And even as you've become smarter and more cautious about which emails you open and which links you click, the cyber criminals too have become increasingly cunning in their schemes.

In response to this rising risk, you may have looked into Personal Cyber Theft Insurance. You wouldn't be alone. According to business strategy group Accenture, in a poll of 47,000 consumers worldwide, 54 percent of consumers said they'd be interested in home cybersecurity insurance with premiums that are tied to the use of the latest anti-virus protection software.

So, what exactly are we so worried about that 54 percent of consumers are looking for cyber insurance?

STATS ON AND TYPES OF CYBERATTACKS

The term Cyberattack is a broad category that includes the following cyber threats: cyber extortion (ransomware attacks), sending viruses, identity theft, data breaches, fraud, and cyberbullying.

Cyber Extortion is a relatively new and increasingly damaging trend. It's a lot like regular extortion, but it occurs via a cyber-attack. A cyber attacker might hack into your data and hold pieces of it hostage until you pay what they want. These payments occur in Cryptocurrencies. The anonymity of crypto exchange allows for anonymity for the cyber extortionist.

One big problem is the inflation and scarcity of certain cryptocurrencies, like Bitcoin, means simply gathering enough of the currency to pay off the ransom is difficult. Even if you do have access to this amount of cryptocurrency, paying the extortion fees is not recommended by the FBI, as there's no way to know if you'll actually get your data back, or if you'll only get another request for compensation.

The FBI cited that more than 4,000 ransomware attacks have occurred every day in the US since 2016. That's a 300 percent increase since 2015, which averaged 1,000 ransomware attacks per day.

The method of cyberattack most are familiar with is your online payment method being compromised, and your credit card bill being fraudulently run up.

But cyberattacks have gone well beyond this space in causing you financial trauma.

A recent report by the White House Council of Economic Advisers reported that the FBI's Internet Crime Complaint Center received almost 300,000 individual complaints of cybercrimes, with a total estimated cost of \$1.3 billion in 2016. That comes out to an average cost of over \$4,000 per cybercrime.

This hasn't gone unnoticed by the consumer sector. According to a 2019 survey by Verisk, a data analytics company, nearly two-thirds of consumers are worried about a cyberattack and almost one-third have already experienced an attack.

HOW CAN PERSONAL CYBER INSURANCE HELP?

Personal cyber insurance functions just like any other personal insurance policy. If you are the victim of a cyberattack, you file a claim to mitigate the expenses. These cyberattack insurance policies may cover cyberattack, cyber bullying, cyber extortion, data breach, and online fraud.

In response to the aforementioned statistics and consumer desire, major insurance companies are starting to add Personal Cyber Insurance as an add-on to their preexisting policy. For example, homeowners insured by State Farm can now add Personal Cyber Insurance to their home insurance policy.

Here is an example from Chubb of a potential Personal Cyber Insurance Policy:

<https://www.chubb.com/au-en/individuals-families/products/master-piece/cyber-insurance.html>

If you decide you're interested in Personal Cyber Insurance, you should check with your pre-existing insurance companies — start with your home insurance company — to see if they've added a Personal Cyber Insurance Policy. More and more of your traditional home insurance companies are creating Personal Cyber Insurance options in response to the rise in cyber-attacks.

(Continued on page 14)

BUSINESS SPOTLIGHT



Our Mission:
*Success is not
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it's about
standing out.*

Located in Skippack, Pennsylvania; Nanette Poserina started Health Insurance Solutions, Inc. with the vision that consumers need information which is accurate, professional, and trustworthy. HISI prides itself on honesty, integrity, and expertise regarding every aspect of prescription drug benefits. We provide a "live" person on the other end of the call to untangle the complexities of today's marketplace. When our clients call HISI, they will be greeted with a friendly,

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Our team exemplifies providing new, cost-saving solutions while delivering best-in-class service to our clients. We accomplish this by listening to our clients, setting goals above industry standards, developing risk management programs, and diligently providing exceptional service. As a pioneer in the prescription drug marketplace, we pride ourselves on the innovative solutions we have delivered

to our clients. With evolving specialty drug costs, we continue to engage in dialogue with our partners to evaluate how HISI can best serve our clients and guarantee an exceptional return-on-investment. The team at Health Insurance Solutions, Inc. welcomes the opportunity to connect with you and determine what is obtainable for your bottom-line.

In the past 20 years, the HISI team grew from 2 employees to over 15 employees, continuing to employ talent as the organization expands. HISI manages over \$100 million in drug-spend as of today. Throughout the years we've shifted our focus to Specialty drug cost, which is the majority of spend for an employer group. Today, HISI primarily focuses on strategies to reduce employer's specialty drug spend by up to 50%, with HISI's manufacturer relationships, importation of prescriptions, knowledge of grants, foundations, and working with Specialty Drug Pharmacies directly. One of HISI's clients in New Jersey has saved \$59 million over the course of 7 years, without plan-change.

Building on this reputation, Health Insurance Solutions has built a business model that has surpassed all the competition, both locally and nationally. HISI has negotiated rates that are extremely competitive in the pharmacy drug group marketplace with their partnerships.

Health Insurance Solutions was selected by Inc 5000 #2510 magazine as one of the 5000 fastest-growing private companies in US for 2021. In the past, this list has included companies such as Microsoft, Timberland, Chobani, Oracle, and Patagonia. Health Insurance Solutions, Inc. could not be more proud to join this rarefied group along with the other companies selected this year, from over 7 million applicants.

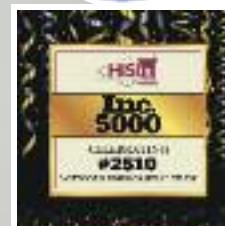
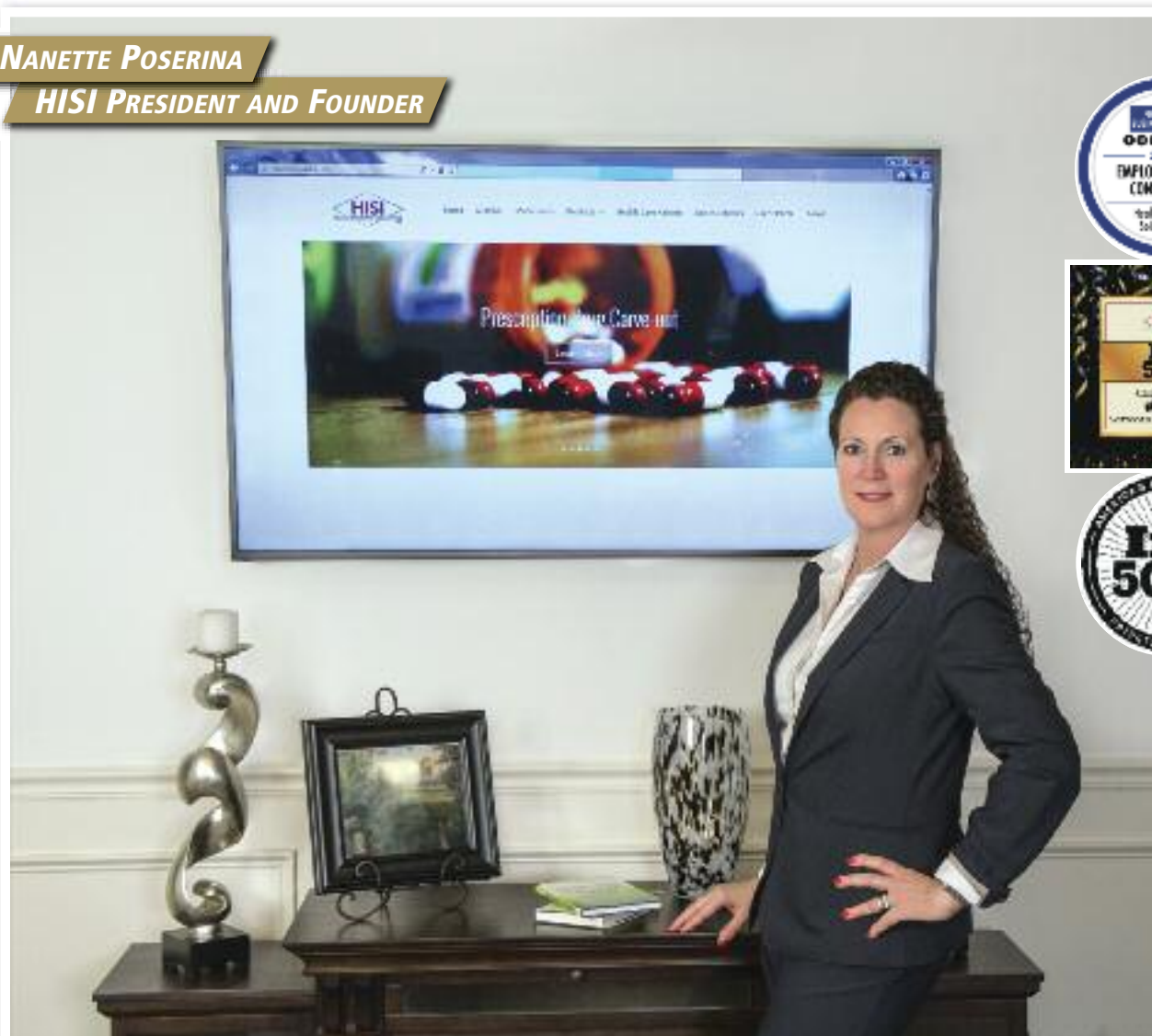
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TECH TIPS

(Continued from page 12)

Before looking into Personal Cyber Insurance, ensure that you have done everything in your own power to strengthen your defense against cyber-attacks. These traditional measures include antivirus software, credit-monitoring services and identity theft insurance.

However, with the drastic increase in remote work, and cyber criminals only becoming more advanced, traditional measures have their limits. Depending on your own personal relationship to cyberspace, you should certainly educate yourself on Personal Cyber Insurance.

Upcoming Trends

If you're not ready to pull the trigger on Personal Cyber Insurance right this instant, keep your eyes and ears open as the industry grows. Insurance is a reflection of the threats in society, and personal cyber damage is a trend with seemingly exponential growth possibility. That means the personal cyber insurance field will adapt and grow with the threat.

You can count on more and more of the traditional home insurance companies offering Personal Cyber Insurance policies. Beyond that, you'll see more insurance entities spring up purely dedicated to

Personal Cyber Insurance policy. If there's not an option that makes sense to you now, there very well may be in the future. It's your personal responsibility to keep up with both the threats and your cyber insurance options as the field evolves.

As Personal Cyber Insurance becomes more prevalent, the payouts to cyber-criminals practicing cyber extortion will rise. These fulfilled ransoms will only encourage more cyber extortion, creating a vicious cycle of Cyber Extortion, Insurance Payments, and most of all, YOUR compromised data.

Whether you have personal cyber insurance or not, your vigilance in protecting your cyber presence should trend in the same direction as this threat — as the threat grows exponentially, your vigilance must too! Personal Cyber Insurance may provide a safety net, but the best possible result is never encountering any of the aforementioned cyber-attacks. There's no bulletproof way to protect yourself, but there are steps you can and should take to mitigate the risk.

Joe Awe can be reached at 610.937.0859; email: jawe@techbldrs.com, and visit: www.techbldrs.com.

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.

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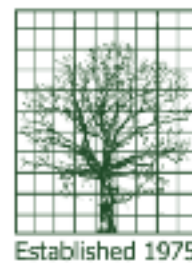
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Ludgate Engineering serves developers/owners, contractors, landscapers, realtors and homebuilders and banking, lending, medical, educational institutions, and redevelopment authorities for residential, commercial, institutional, and industrial projects. Ludgate Engineering also offers a full line of services to municipalities. We believe that our past experience and our in-depth familiarity with the localities and the municipal regulatory processes unique to the area can be utilized to your benefit to expedite your particular plans. In site design we emphasize three goals: Ensuring your needs are met; Ensuring the project is constructible; and Ensuring the project is bankable (constructed at an affordable cost).

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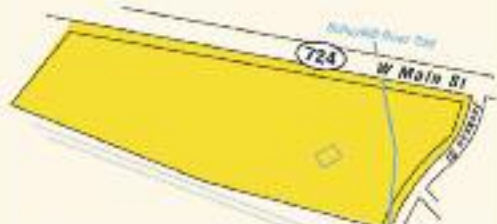
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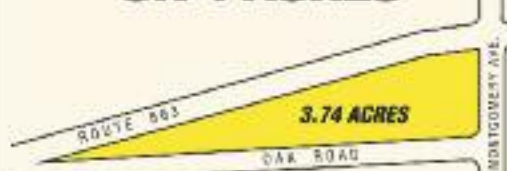
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PA Industrial Equipment provides customers in Southeastern Pennsylvania with timely breakdown service and planned maintenance service. A factory trained technician can be dispatched to your location quickly and efficiently. PA Industrial Equipment's well stocked service vans allow technicians to complete many repairs on site at your location often in one trip saving you time and money. More extensive repairs can be completed in one of their clean, well-equipped shops and rental forklifts can be provided for the duration of needed repairs. Parts for all makes and models of forklifts are available through PA Industrial Equipment's parts department.

Remember to call PA Industrial Equipment, with 44 years in business, for all your forklift and material handling needs. PA Industrial Equipment can be reached at 610.369.9778 and the friendly staff looks forward to helping your business grow and succeed.

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RANSOMWARE. SPYWARE. COMPUTER VIRUS. HACKED. MALWARE.



By Manuel F. Pena, President, SysUP Systems, Inc.

As terrifying as these terms sound, most people still believe their company won't be directly affected by them. The truth is — a company is hit by Ransomware every 11 seconds according to Online Security

Reports by Cloudwards 2021. Even scarier, 7 out of 10 small businesses that experience a major data loss go out of business within a year*.

Even though cyber-attacks are getting more aggressive every day, there is hope. In fact, 93 percent of security breaches can be avoided by taking a few simple steps. That's where we can help. We are SysUp Systems, your trusted local cyber security specialists. With over 20 years of experience, we provide data protection and managed services for small to medium sized businesses throughout Southeastern Pennsylvania.

We believe in using a comprehensive approach to cyber security. There is no single solution that will protect your company from attacks. By implementing a layered security approach, your company will have greater protection against malicious email links, compromised websites, infected attachments, and spear phishing attacks. We pride ourselves in the knowledge, experience, and reliability we bring to protect your business. At SysUp Systems, we have an arsenal of tools to mitigate your risk of a ransomware attack.

Do you know how vulnerable your business is to a cyber-attack?

When you call SysUp Systems and mention this article, we will provide your company a **FREE Security Assessment** for your business. Our Security Assessments will give you a comprehensive analysis of your risks and implementations that can be done to secure your data from vulnerabilities across the web.

With your **FREE Security Assessment**, we additionally offer recommendations:

- To ensure you have a solid security foundation to meet your current needs.
- Offer reasonable solutions for future growth and expansion of your network.
- Provide suggested steps to prevent emergencies.

Have you already been a victim of a cyber-attack?

Don't worry — We can help! We can not only help recover data that is lost or encrypted from a Ransomware attack, but we can set you up with additional backups to protect your sensitive information moving forward. SysUp Systems specializes in data protection for clients handling highly sensitive information in conjunction with HIPPA Compliance, spanning industries such as Accounting, Medical, Legal, Insurance, Non-Profit, and more.

We take care of your systems so you can take care of your business.

At SysUp Systems, we offer comprehensive 365Care IT service management, tailored to your needs, to take the worry off your plate. Our 365Care arms your business with the highest levels of protections and 24/7 service available. From A/V support and advanced server maintenance to data backup services and secure wireless infrastructures; you can rest easy knowing your business can operate at its optimum levels without fear. The best part is, we customize your plan at a fixed and affordable price, so you don't have to worry about choosing protection or breaking the bank.

If you or someone you know owns a business and needs to ensure their information is protected, call SysUp Systems today. The sooner you can implement strategies to mitigate your risk, the less chance you have of being one of the businesses that falls to a cyber-attack every 11 seconds.

It will be the most valuable investment you make for your business. Call SysUp Systems today and protect your business.

SysUp Systems is located at 705 Sourwood Lane, Collegeville, PA 19426; Phone: 484.854.3242; Email: contact@sysupsystems.com

(*Reference: DTI/Price Waterhouse Cooper)

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Ransomware is the #1 cyber threat to Small and Medium sized businesses. 7 out of 10 small businesses that experience a major data loss go out of business within a year (DTI/Price Waterhouse Cooper)

93% of breaches can be avoided by taking a few simple steps. We can help! Call today for a **FREE Security Assessment** for your business.

We can provide a comprehensive analysis of your businesses exposure to an attack.

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FOCUS ON PHOENIXVILLE

A Conversation with Phoenixville Developer Manny DeMutis

Q. How are things going in Phoenixville considering all the changes in shopping habits?

A. We are moving forward with a lot of projects. The Steelworks project is ready to go to construction soon, and that will add 375 apartments and 40,000 new square feet of retail to the downtown. In addition, there is a 310-townhouse development on the Phoenix Steel site that will add more customers for the downtown.

Q. It sounds like a lot is going on in terms of the Borough of Phoenixville increasing density and making additional commercial space in the downtown?

A. We have created a walkable community through all of the physical improvement down to the downtown. We tried to pay attention to design detail when we were planning the improvements. We also tried to be authentic concerning selecting materials. For example, the brick sidewalks were "molded brick" versus the wire cut brick to present a more "authentic look" and feel than a modern interpretation. Of course, the new lighting, murals, and use of iron and

steel pay homage to our steel heritage while presenting a crisp and functional design.

We also paid attention to the buildings that were left by the Steel Company when they closed plant operations in 1984. One of our projects was restoring the Superintendent's Building, where I currently have my office. The Hankin Group did a great job restoring the Phoenixville Foundry, so we did have a good basis for restoring buildings and creating a sense of place. All in all, I believe that the revitalization that occurred starting in 2003 and continuing today set the stage through the unique setting established.

Q. How are things going with the planned Train Project to provide rail access to Phoenixville?

A. I don't know if you have enough room to go through the iterations we have gone through with the project. We are moving forward with the Reading/Phoenixville/Philadelphia Transportation Equity Initiative. Still, there is a lot of planning and negotiations necessary for us to complete before taking the train to the Eagles game. It is a slow process since it takes a long time to do

things on a regional level. When you do housing and commercial/development on a local level, you know there is a path that you follow. This project is not like that, as the path is murky sometimes.

Q. What is the basis of your effort? Who do you represent to ask for a train to come to your town?

A. We are a grassroots effort. We are the community that has come together under the leadership of our Phoenixville Mayor, Peter Urscheler. It is a grassroots effort that then spread to Berks County through the Berks County Alliance. We each did a study to determine what direction the project would move in. They had an AMTRAK analysis, and we had a SEPTA analysis. We submitted our plans to PENN DOT, and in December, PENN DOT produced an analysis. We have adopted the PENN DOT plan as a group, and we are moving forward.

Q. What is the scope of the plan?

A. It is still evolving, but the PENN DOT plan has stations in Reading, Birdsboro, Pottstown, Royersford, Phoenixville, and King of Prussia.

Q. Are you going to the King of Prussia Mall?

A. No, that is another project. Our project will use existing rail that has been improved over the years. The effort is a version of the project that failed twice... the Schuylkill Valley Metro, then the R-6 extension.

Q. What makes your project different from those that have failed before you?

A. We are going to follow the PENN DOT plan, which features a "value capture" strategy. To a great extent, it follows the plan that Phoenixville came up with, originally utilizing the Commonwealth Transportation Revitalization Investment District (TRID). Unfortunately, there is a maze of acronyms out there.

Q. What do you see as the benefit of the rail line?

A. SEPTA did a study that stated the value of increase for houses with proximate access to a rail line is worth approximately 19 percent more. A place like Thorndale, which had rail service introduced, saw the housing near the station appreciate \$46,600 per house.

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The Schuylkill River Heritage Center

The Schuylkill River Heritage Center (SRHC) is a unique museum and place of welcome located in Phoenixville's historic Foundry Building, which is close to the French Creek and the entrance to the Schuylkill River Trail, in Phoenixville's Downtown Historic District.



While much of the 1882 restored building's space hosts special events, the area occupied by the SRHC provides an exciting, interactive and visual experience for visitors, students, seniors, and area residents to explore. Our three interactive exhibits give everyone the opportunity to learn about the Schuylkill River's Industrial Legacy, the Schuylkill River Trail and the many cultural and historic resources in Chester County.



Here is the Foundry and the Symbols of Steel Sculpture Garden outside of the Schuylkill River Heritage Center building.

A new addition to the Chester County interactive tells the story of the Underground Railroad in the county. The *Path to Freedom Trail* offers photos and descriptions of the many people and places throughout the county that protected and helped escaped slaves on their dangerous journey to freedom.

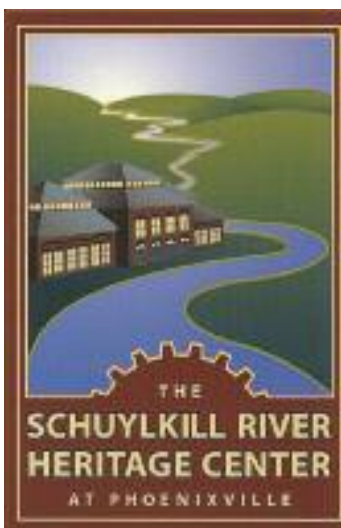
Looking through a glass wall that leads to the event space, visitors can see the restored wooden crane. It is the oldest one still in place in the U.S.! The SRHC space also has large murals, archival artifacts, photos and paintings on display that beautifully illustrate the history of the former Phoenix Iron & Steel Company. Along with these features, visitors can sit and relax while watching a video about Phoenixville and its place along the Schuylkill River. **The museum is open every Friday, Saturday and Sunday from 11:00 AM to 3:00 PM and admission is free.** Our web site: www.phoenixvillefoundry.org gives everyone an opportunity to learn about Phoenixville's history too.

The Phoenixville Mural and Renaissance Park are owned by the SRHC.



This is a view of the Phoenix bridge sculpture; located in the park adjacent to the Phoenixville Mural.

The mural images and the Phoenix Column bridge sculpture are interpreted on signs located in the park. This gives the people passing by the opportunity to be educated and enlightened about the town's history in an aesthetic, green, urban environment.



The Schuylkill River Heritage Center (SRHC) is a unique museum and special events venue located in Phoenixville's historic Foundry Building in Phoenixville's Downtown Historic District.

Learn about the Schuylkill River's Industrial Legacy, the Schuylkill River Trail and the many cultural and historic resources in Chester County.

The museum is open every Friday, Saturday and Sunday from 11:00 AM to 3:00 PM

Admission is Free!

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To volunteer, donate or refer someone in need, go to:

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Orion Communities

Together We Are Creating a Better Community

For 44 years, a local nonprofit, Orion Communities has addressed the unmet needs of our most vulnerable neighbors through direct aid, resources, and innovative programming. Orion's staff and volunteers work with community leaders and businesses to creatively address the needs of folks who are struggling and might fall through gaps in the social service safety net. When asked about Orion, Mayor Peter Urscheler said, "Here in the Phoenixville community, we are so very fortunate to have incredible partners like Orion who really ensure everybody in our community is able to live with dignity and that Phoenixville continues to be a place where everyone is safe, loved and celebrated."

Terry Brett, owner of Kimberton Whole Foods, elaborated on the importance of non-profit/business partnership, "I have been a champion of Orion for many, many years. It is critical for us to come together during these challenging times, so I encourage any and all of you, businesses, and individuals, to be generous and support Orion so they can continue to meet the needs of community members."



Working together to make our community a better place for all our neighbors - Terry Brett - owner Kimberton Whole Foods, Peter Urscheler - Phoenixville Mayor, Kris Keller - Executive Director Orion Communities, Keith Burrell - President Orion's Board of Directors.

Orion believes every person deserves access to basic needs, such as shelter, food, transportation, etc. Never receiving government funding, Orion relies on community support from foundations, businesses and private donors who have a strong desire to make a difference in the lives of those who need it most. In 2020, Orion worked with over 1,400 local households (4,000+ unique individuals) providing help with basic needs from bus tokens to rent assistance. Their emergency fund distribution increased from pre-pandemic levels of \$7,500/month to \$15,000/month to help stabilize our neighbors! Orion continues to work at the street level and updates community leaders of ongoing needs for vulnerable residents.

To learn more, please visit www.orioncommunities.org.



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

The first impression your business makes on your patients, customers, or clients is going to last. The little things ignored when it comes to the appearance, cleanliness, and smell of your building could be the downfall of your success.

If you must use a restroom that hasn't been cleaned properly, you may think twice about coming back. When the carpeting in a building is filled with stains and foot debris, clients may notice. Customers can easily wonder if the quality of their services are given as little importance as the cleanliness of the waiting area!

It's time to keep it both real and real clean when it comes to your business! That means keeping clean, all day every day.

- Surfaces need to be disinfected and wiped down regularly to maintain a clean environment.
- Restrooms need professional cleaning and sanitizing every day to keep people



Gilbert & Claudia Nazario

healthy and maintain the impression that you really care.

- Floors need to be kept shining, fresh, and stain-free, whether they're vinyl, tile, wood, or carpet.
- Trash needs to be taken out frequently to keep the place looking and smelling fresh.

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GRCA SUPPORTS SENATE PASSAGE OF THE BIPARTISAN INFRASTRUCTURE BILL

Jim Gerlach, President and CEO of the Greater Reading Chamber Alliance (GRCA), issued the following statement in response to the recent passage of the bipartisan infrastructure INVEST in America Bill (H.R. 3684):



Responsible, robust investment in physical infrastructure has been the top priority of the business community for the last two decades. Our members are encouraged to see the Senate come together in a first step, bipartisan manner to pass the \$1.2T infrastructure deal in H.R. 3684 (INVEST in America Bill). Investment in infrastructure is the key to unlocking the full potential of our economy and Berks County is in the prime location to reap the benefits. GRCA is also pleased to see the increased investment in passenger rail as we continue to support the restoration of passenger rail from Reading to Philadelphia.

Now that this legislation is before the U.S. House of Representatives, we strongly encourage our Berks County U.S. House delegation to move the legislation forward quickly while, at the same time, working to delete the debt-exploding non-infrastructure portions of the bill that will add another \$250 billion to the national debt if enacted as is. The time for a terrific infrastructure bill, that doesn't also explode our national debt is now.



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they can rely on," said Suzy Lysczek, president of Suzy Rae Design.

In 2019, Suzy Rae Design celebrated their 15th Anniversary and moved from their Wyomissing location to their current location in Muhlenberg Township. Their new location offers clients easy access and a comfortable meeting space and a chance to meet our office pups, Maya and Barley. Suzy Rae Design also takes great pride in giving back to the community. Personally, Suzy has shared her time and talents with many non-profits in the area and has served on the board of directors for The Greater Reading Chamber Alliance, The Animal Rescue League of Berks County, and the Cystic Fibrosis Valentine's Gala committee for 20 years. Currently she serves as Vice President on the executive board for the Friends of the Reading Police K-9 Unit. Suzy enjoys using her spare time to raise money for much needed charities.

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Many of our customers are small businesses who make products such as essential oils, skin conditioners and other health and beauty items. We also work with distilleries, vineyards, and others in the food & beverage industry. Products we have printed range from bourbon, wine bottles & beer growlers to BBQ sauce, honey & candle jars. Consider us a one-stop shop who can provide shirts for your staff along with pint glasses for your brewpub!

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RT422 HOLIDAY JUMP-START GUIDE

HOLIDAY SUCCESS STARTS WITH A PLAN



SOCIAL MEDIA TIPS

By Theresa Mintzer

I know that most of you aren't ready to think about the holidays. Guess what? Now is the perfect time to start making a plan. We have no idea what this holiday season will look like, but it is a safe bet that people will be making many online purchases.

Here are the things you should be doing now to set up for your success later.

1 Confirm that all your information is up to date and consistent across social media.

2 Try to build brand awareness through your social media. Use different social media sites like Instagram, Reels Stories, and ads.

3 Take advantage of back-to-school and Fall to grow your audience.

4 Post regularly. If you can, start posting videos. You can retarget your viewers with ads at the holidays. If a video is doing well consider boosting it. You can retarget that audience later.

5 If you have a Facebook Pixel on your website confirm that it is working. If you don't have one, now is the time to install one. You want to be able to target website visitors with ads later.

6 Did you have a mobile holiday shopping process last year? What worked? What didn't? Is the experience user friendly?

Now is the time to advertise your business. Ads will become more expensive as we get closer to the holidays.

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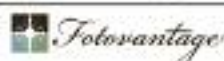
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MEMBERS 1st FEDERAL CREDIT UNION



WHO WE ARE

Members 1st is more than just a name—it's a mindset. Everything we do is in the best interest of all of us. We're here to help members thrive and better the communities we serve. Where others see dollars and cents, we see people and passions. And we offer a full suite of financial tools and services that help our members do more with their money.

WHY MEMBERS 1st

We believe that every service we offer is an opportunity to do more for our members. Things like savings accounts and credit cards are powerful tools, but we set our sights higher than that. Since 1950, we've been in the business of helping our members plan for the future, cultivate smarter habits and afford more of the things they love. From our growing network of branch locations to our concierge service, we're here for you—wherever "here" happens to be.





CONCIERGE SERVICE

As a member, you have access to a local personal concierge. It's their full-time job to help you navigate the finer points of spending, saving and planning for the future. They're always ready to offer help and answer your questions—or connect you with one of our experts who can.

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We are a credit union, which means we're a not-for-profit organization. You're probably thinking—that's great, but how does this relate to me? When you open an account, you become more than just a member; you become an owner. You have multiple channels where you can provide feedback which, in turn, helps us better serve our members. Everything we do is an opportunity to help you make smarter choices with your money. As a member, you'll receive attractive rates and unmatched personalized service through all of life's moments and milestones.

SERVING YOU IS WHAT WE DO BEST

We live and work right alongside you, and we see how busy your lives are. At a time when just about everything seems to be going virtual, we're opening new branches in new locations. We recently expanded our footprint into Berks County, with branches in the Shillington and Exeter areas and Sinking Spring on the way. But we aren't bound by bricks and mortar. Our digital experience perfectly complements our in-person service—making membership more convenient and offering even better choices for you.

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We're all on the move. Managing your money—and time—has never been this easy. Whether you're at home on the couch or relaxing at the beach, with online banking and our mobile app, we have you covered. On the go? You can track your goals, get advice and manage your funds all at the time and place that work best for you.

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Our mission is to be Berks County's leading unified resource for building a healthy, competitive business community. Our vision is to assist companies to retain, expand and grow their operations and employment and attract new businesses to Berks County.

ELLEN ALBRIGHT SELECTED AS HOMEROOM LEADER FOR U.S. CHAMBER PROGRAM

The U.S. Chamber of Commerce Foundation has selected Ellen Albright, Director of Talent + Workforce Development at the Greater Reading Chamber Alliance (GRCA), to participate as a homeroom leader in the fifth cohort of its premiere business leadership program. Albright participated in the second cohort as a fellow and will return to the program as a mentor and facilitator to support the program's current attendees.

The Business Leads Fellowship Program trains and equips leaders from state and local chambers of commerce, economic development agencies, and trade associations with resources, access to experts and a network of peers to build their capacity to address the most pressing education and workforce challenges.

"We created the Business Leads Fellowship Program in response to the needs of our state and local chamber partners," said Cheryl Oldham, Senior Vice President of the Center for Education and Workforce. "They, better than anyone, see the critical link between education and economic development, and we are glad to be able to

support them as they take on this critical leadership role in their community."

The virtual program will cover the entire talent pipeline, including early childhood education, K-12, higher education, and workforce development.



Upon completion, Business Leads Fellows will join the U.S. Chamber of Commerce Foundation's dedicated network of 200 chambers of commerce and statewide associations from around the nation who regularly engage on education and workforce initiatives.

"The U.S. Chamber of Commerce Foundation provides endless resources to strengthen the bridge between education and business, ensuring our country's long-term economic competitiveness. It is through programs like the Fellowship that best practices can be shared, leaders can be cultivated, and opportunities can be identified and amplified across the nation through this unique network of passionate individuals," Albright said.

For more information on the Business Leads Fellowship Program, visit www.uschamberfoundation.org/Fellowship-Program.

FALL TRAINING

Program	Start Date
Supervisor Training Module 1: Principles of Supervision	Sept. 8
Supervisor Training Module 3: Leveraging Workplace Relationships for Organizational Success	Sept. 9
Lead Worker Certificate Program AM	Sept. 13
Lead Worker Certificate Program PM	Sept. 13
Essentials of Effective Management: Driving Organization Results	Sept. 14
Lessons in Leadership – Excellence in Execution	Sept. 17
Essentials of Effective Leadership	Oct. 26
Supervisor Training Module 2: Managing Performance and Developing Employees	Oct. 27

REGISTER AT GREATERREADING.ORG.

UPCOMING EVENTS

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

Sept. 2 - Penn Street Market – Downtown Reading

<https://www.pennstmarket.org/>
10 a.m. – 2 p.m.; FREE to Attend

Sept. 8 - Supervisor Training Module 1 – Principals of Supervision

Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
6 weeks of Wednesdays: Sept. 8, 15, 22, Oct. 6, 13
8:30 a.m. – 11:30 a.m.
\$595/person for Chamber Members
\$745/person for Not-Yet Chamber Members

Sept. 9 – Supervisor Training Module 3 – Leveraging Workplace Relationships for Organizational Success

Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
6 weeks on Thursdays: Sept. 9, 16, 23, Oct. 7, 14
8 a.m. – 11:30 a.m.
\$595/person for Chamber Members
\$745/person for Not-Yet Chamber Members

Sept. 9 - Penn Street Market

Downtown Reading
<https://www.pennstmarket.org/>
10 a.m. – 2 p.m.; FREE to Attend

Sept. 9 – The Dinner 2021 with Sarah Thomas

NEW, OUTDOOR LOCATION:
Truck N Brew at Willow Glen
94 Park Ave., Sinking Spring, PA 19608
5 p.m. – 9 p.m.
\$150/person for Chamber Members
\$165/person for Not-Yet Chamber Members

Sept. 13 – Intro to Excel

Shearer Technical
727 Penn Ave., West Reading, PA 19611
4 weeks on Mondays: Sept. 13, 20, 27, Oct. 4
8 a.m. – 10:30 a.m.
\$240/person for Chamber Members
\$340/person for Not-Yet Chamber Members

Sept. 13 – Lead Worker Certification Program AM

Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
12 weeks on Mondays: Sept. 13, 20, 27, Oct. 4, 11, 18, 25, Nov. 1, 8, 15, 22, 29
9:30 a.m. – 11:30 a.m.
\$650/person for Chamber Members
\$750/person for Not-Yet Chamber Members

Sept. 13 – Lead Worker Certification Program PM

Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
12 weeks on Mondays: Sept. 13, 20, 27, Oct. 4, 11, 18, 25, Nov. 1, 8, 15, 22, 29
6 p.m. – 8 p.m.
\$650/person for Chamber Members
\$750/person for Not-Yet Chamber Members

Sept. 14 - Essentials of Effective Management – Driving Organizational Results

Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610
5 weeks on Tuesdays: Sept. 14, 21, 28, Oct. 5, 12
8:30 a.m. – 11:30 a.m.
\$695/person for Chamber Members
\$895/person for Not-Yet Chamber Members

Sept. 14 – Networking@Night at Encompass Health

1623 Morgantown Road, Reading, PA 19607
5:30 p.m. – 7 p.m.; Free to Attend

Sept. 15 – Intermediate Microsoft Excel

Shearer Technical
727 Penn Ave., West Reading, PA 19611
4 weeks on Wednesdays: Sept. 15, 22, 29, Oct. 6
8 a.m. – 10:30 a.m.
\$240/person for Chamber Members
\$340/person for Not-Yet Chamber Members

Sept. 16 - Penn Street Market

Downtown Reading
<https://www.pennstmarket.org/>
10 a.m. – 2 p.m.; FREE to Attend

Sept. 16 - Berks Alliance Community Forum – Internet Access: It is an Essential Service

Virtual link will be sent the week of the event
11:30 a.m. – 1 p.m.; FREE to Attend
Advanced Registration Required

Sept. 17 – Advanced Excel

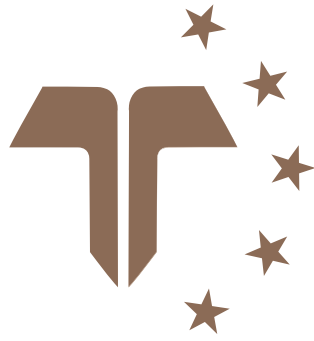
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West Reading, PA 19611
4 weeks on Fridays: Sept. 17, 24, Oct. 1, 8
8 a.m. – 10:30 a.m.
\$240/person for Chamber Members
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Sept. 23 - Penn Street Market

Downtown Reading
<https://www.pennstmarket.org/>
10 a.m. – 2 p.m.; FREE to Attend

Sept. 30 - Penn Street Market

Downtown Reading
<https://www.pennstmarket.org/>
10 a.m. – 2 p.m.; FREE to Attend



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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.

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20+ Years

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5+ Years

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Chris Rowe, State Farm Agent

Gateway Ticketing Systems

Good Contracting LLC

FlagZone LLC

THE CHAMBER GETS TWO NEW EMPLOYEES



By Eileen Dautrich, TCACC President

The TriCounty Area Chamber of Commerce is excited to introduce two new staff members to the team. Alice Funk and Samantha Kern joined the TriCounty Area Chamber of Commerce just a week apart but have jumped right into their new roles. These positions that have been filled are going to help the Chamber manage their events and media.

Alice Funk started July 26, 2021 and is originally from New Jersey. With family transfers, she had found her way to Pennsylvania, where she's been for the last four years. She will be responsible for planning, managing, and facilitating all events and programs that will help develop and maintain chamber membership, including awards dinners, training and leadership programs, networking and business card exchange events, and ribbon cuttings.

She will also coordinate with the venues, speakers, caterers, sponsors, committees, and volunteers, as well as determine more detailed aspects. Her management of events includes everything from reservations, registration, presentation equipment, follow up communications, and evaluations. She will also be responsible for news releases regarding the programs and events to bring awareness of the Chamber and its value to the community. She will be an asset to the team.

Alice has a BA degree in Journalism/Public Relations from Rider University as well as a MA degree in Corporate Communications from Fairleigh Dickinson University. Her public relations, marketing and event planning career has crossed many business genres, including a water company, a drug and alcohol rehab, a wholesale food cooperative, an insurance agency, an insurance professionals' advocacy group as well as the Greater Keene Chamber of Commerce in Keene,



New Hampshire. Alice also has owned her own scrapbooking businesses for the past 22 years. She understands the operations of big corporations, small offices, as well as one-man proprietorships.

Samantha Kern, who is originally from Williamsport, Pennsylvania, started her role on August 2, 2021, as the Marketing and Communications Director. She earned a BS in English from Bloomsburg University and went on to receive an MA in Mass Media Arts and Journalism with a Public Relations Certificate from Clarion University.



She was also a part of the Junior League of Williamsport, volunteering her time on the Communications and Marketing Committee to learn about and take part of their media planning to further her career and gain knowledge, connections, and friendships. Between her education and previous experience in marketing for non-profits, we are excited to have her join us.

Samantha will design all marketing materials, such as flyers, website and social media banners, ads, event programs, and other such electronic and/or print media to effectively market our organization and programs. In addition, Samantha will be responsible for the monthly editorial content for the Chamber's section of the Rt. 422 Business Advisor, the monthly electronic newsletter to the Chamber Membership, the Live. Work. Shop. biweekly email newsletter, and she will handle all social media outlets for the TriCounty Area Chamber of Commerce.

Eileen Dautrich, the TriCounty Chamber's President, says of the two new faces around the office, "The Chamber is excited to have these new staff members to help us with daily operations and help make sure Chamber events and programs run smoothly." If you would like more information on the TriCounty Area Chamber of Commerce and the work they do, you can visit the Chamber website at www.tricountyareachamber.com or contact (610) 326-2900.

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.

Annual Dinner

Thursday, September 23 | 5 – 9PM | RiverCrest Golf Club & Preserve

Members: \$95; Non-Member: \$150; Member Table of 10: \$850

See ad and QR code below to register

Leadercast Shift

Wednesday, October 6 | 8:30AM - 4:30PM |

New Hanover United Methodist Church

\$80 per TCACC Member, \$110 per Non-Member, Group Pricing Available

Pottstown Progress Luncheon

Thursday, October 14 | 11:30 AM - 1:30 PM | The SunnyBrook Ballroom

Member: \$45; Non-Member: \$60, Member Table of 8: \$300

REACH: Empowering & Connecting Women Conference

Thursday, November 4 | 11:30 AM - 5:30 PM | The SunnyBrook Ballroom

Individual Tickets: \$150; Group of 4: \$550

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)!

THANK YOU TO OUR 2021 ROUND 2

MISSION & VISION PARTNERS (MVPS)



Exelon Generation



Precision Polymer Products, Inc.



SEASON 7 COMING SEPTEMBER 27

CHAMBER



CHAT

Email Samantha at samantha@tricountyareachamber.com for more information and to be placed on the schedule!



TRICOUNTY AREA
CHAMBER OF COMMERCE

TRICOUNTY AREA CHAMBER OF COMMERCE
TRICOUNTY AREA CHAMBER ANNUAL DINNER
KEYNOTE SPEAKER
U.S. OLYMPIAN
JOHNNY QUINN
THURSDAY, SEPTEMBER 23RD
START TIME: 5:00 P.M.
PLATINUM SPONSORS:
Exelon Generation, Pottstown Hospital TOWER HEALTH, DANA

**DON'T MISS THE LARGEST
EVENT OF THE YEAR!**

Keynote Presentation - "Think Like an Olympian";
Gourmet Dinner; Fellow Members Honored

Scan QR Code for More Information or to 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!

Bouncing back with a Spring FORWARD Luncheon

Join the Spring-Ford Chamber as we kick off our in-person luncheon's with a wonderful return event. Spring FORWARD on Thursday, September 9th from 11am – 1:00pm. The event will be kicked off with a networking reception sponsored by Citadel Credit Union and Oehlert Brothers, Followed by three amazing speakers featuring Dr. Richard Lorraine, Montgomery County Medical Director speaking about the Status of Health in Montgomery County.

Laurie Cusic, Govan Coaching and Consulting speaking about what small business owners need to know about Diversity, Inclusion and Equity

And ending with Maura Shenker Director, Temple University's Small Business Development Center discussing what small businesses need to know moving forward in a post COVID-19 world

Registrations can be found at www.springfordchamber.com

UPCOMING EVENTS

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

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

Join us for our business owners only roundtable

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

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

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

Networking Mixer –Wednes- day, Aug. 15th – 5:00pm – 7:00pm

TriCounty Federal Credit Union

Featuring Capt'n Seafood Truck and entertainment by Raspberry Tea

Shark Think Tank – Thursday, Aug. 16th – 11:30am – 1:00pm

Join us for our business owners only roundtable

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

Other save the dates include:

Wednesday, September 22nd –
Planning for Retirement -
Chamber Workshop with Citadel
Credit Union – 6:30pm – 8:30pm

Thursday, Oct. 14th - Chamber
Luncheon - Generating qualified leads
in a post-COVID business world –
Location TBD

Thursday, October 21st - Shark Think
Tank – Copperfield Inn at Lakeside –
11:30am – 1:00pm

Thursday, Oct 28th - Network Before
Work - Lindt Chocolate – 7:30am –
9:00am

Thursday, Nov. 4th – Mix and Mingle –
Copperfield Inn at Lakeside 6pm – 8pm

Thursday, Nov. 11th - Chamber Lunch-
eon - Yearly Education Update from
the Spring-Ford School District, West-
ern Montgomery Career and Technol-
ogy Center and the Pope John Paul II
High School. 11:30am – 1:00pm

Thursday, Nov. 18th - Shark Think
Tank Copperfield Inn at Lakeside –
11:30am – 1:00pm

Tune into the Spring-Ford
Chamber facebook and website
for updates on events



2021 LIMERICK COMMUNITY DAY

Thank you to everyone who came out to support and celebrate on Saturday, August 14, 2021 from Noon – 3pm.

Thank you to our amazing sponsors; Exelon, Oehlert Brothers, Keller Williams, Altera Orthodontics and Michelle Beaver EXP Realty

Thank you to Limerick Parks and Recreation all of their assistance with planning this great event

Thank you to the Spring-Ford High School Marching Band and Dueling Piano's for the wonderful entertainment.

And Thank you to all of the amazing volunteers who helped the event run smoothly!



Join us again on Saturday,
Sept. 11th for the Upper Providence
Community day at Anderson Farm
Park. Vendor Registrations are still
available at www.getupt.org

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!

The Dutch Cottage Tavern - Genevieve Kluka
(610) 584.9961
www.thedutchcottagetavern.com

Get Fit With Ashley - Ashley Basilo
(717) 333-7872; www.getfitwithashley.com

Keller Williams Realty Group -
Melissa Dell Renner
(610) 291-7755

Phoenixville Country Club - Mark Walsh
(610) 933-3727
www.phoenixvillecc.com

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

September 10, 2021 @ Noon

2021 PV Chamber Business Book Club

Monday, September 20 @3pm

Ribbon Cutting Ceremony at The Dental Spot.
More details www.PVChamber.net

September 30, 2021 @ Noon

Business Roundtable Luncheon

October 6, 2021 @ 4pm

Mixer at Health Insurance Solutions, Inc.

October 23, 2021 @ 9am – 12pm

Business & Community Shredding Event

**Save the Date... Holiday Mixer
will be held on Dec. 7th @ 5pm.**

Check out our website for details and registration
links for these and other events!

REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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

Celebrating 90 years in the PXV Business Community



NEW MEMBERS

Senator Carolyn T. Camitta

Bamba Soap Co.

100 Women of Phoenixville

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

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

CHAMBER EVENTS

Please check Chamber Community Calendar for more details.

Chamber Gala – A Night in the Big Easy!



**PHOENIXVILLE
FIRST**

Welcome. Discover. Enjoy.

First Fridays are returning!

See you September 3, October 1,
and November 5!

More Details at
www.phoenixvillefirst.org

PV Chamber's 35th Annual Golf Outing



On Monday, August 9th, 25 teams of golfers competed at Spring Ford County Club for our annual golf outing, sponsored by Keyser Miller Ford. This event is the PV Chamber's largest fundraiser of the year, and due to the pandemic, the importance of this event grew even stronger. Much appreciation to all golfers, volunteers and donating businesses for your generous support! We exceeded our fundraising goal! Proceeds will benefit the PV Chamber to continue our work in support of local businesses and community through these challenging times.



Networking at Steel City Coffeehouse & Brewery 9 - 10 AM
Wednesday, September 8 and Wednesday, September 22.

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Small Business
Resource Association



THE SBRA COMMUNITY

IT'S FALL BUSINESS CHECK-UP/TUNE-UP TIME



By Gary Seibert, CEO,
Small Business Resource Association

Driving to work the other day I just happened to look at the upper left corner of my windshield only to notice the sticker reminding me that

I had to get my oil changed. That also reminded me that I needed to rotate the tires, check the antifreeze for the winter, as well as, have the mechanic do a quick check-up of my car to get ready for the winter. In early October I will have my semi-annual medical check-up to make sure all my body parts are functioning well and whether or not I will need to make some improvements. Both of these “must do check-ups” are necessary in order to extend my cars and my life. In both cases there may be a need for a Tune-Up like, tighten the belts, new brake pads, add some transmission fluid, change my diet, get more exercise, reduce the stress etc. Check-Ups and Tune-Ups go hand in hand.

Your Business is no different and unless you take some time once or twice a year to take an honest evaluation or assessment of all your business practices, you will run the risk of a breakdown or a situation that could result in serious consequences. Some companies bring in outside consultants that specialize in doing this kind of work. Other companies put together a committee of 3 or 4 of their management team that has specific areas of evaluation they perform. Smaller businesses may have each department head report to the CEO or COO with a quarterly report of

what's going on in their department specific to operations, team members, work output, what's going well and what needs improvement, machinery and equipment needs, repairs and new purchases, complaints, achievements and the overall health of the department. Successes are acknowledged and, in some way rewarded, while problems are addressed with the best interest of the employees and the overall success of the company as the driving force to a solution. Response to problems are not handled by knee jerk reaction but rather by a well thought out and executed plan.

Let's take a brief look at some of the key areas that you might want to investigate, Check-Up on, this fall as you prepare for a fall and winter season.

1. Employee Wellness—How about you or your department heads taking the time to meet with each of your employees, after the summer ends this September, to see how their summer went and how they and their families are doing. It probably won't take too long of a conversation to determine their frame of mind and how positive of an attitude they will be bringing to work every day. This may also help you take a close look at the company culture you have created.

2. Work Flow Processes—Every business should have a process that has been designed to allow an efficient and cost-effective flow of a product or service from the inception of the order to handing over to the client. There should also be a customer satisfaction tool that monitors every transaction. Is this process at 100% or has it been reduced by shortcuts and unauthorized changes?

3. Financial Fitness—Strong, profitable numbers are the sign of a healthy company. End of year margins can be lost by numerous small quarterly reductions in productivity, waste, overtime, loss of business, competition etc. Quarterly check-ups can catch these problems in their early stages and allow you to find a solution before they eat up all your profits.

4. Competition—When was the last time you really checked out your competition. Trust me, they are looking at you all the time. I love competition because it's the one constant I know that could reduce my customer base. Therefore, the more I know about them, their products, their prices, their customer service, their quality and reputation, the more I know about what I have to do to be better than they are. My competition is what fuels my imagination and drives me to Check-Up and Tune-Up everything in my organization to run smoother and be healthier.

I would like to share what I was told years ago that I still think about every day. “When you start thinking that everything is going really well and you believe you have finally figured it all out, it is probably the day you will start going backwards”. In other words, never stop checking on what you are doing and how well you are doing it. Because everything needs a Tune-Up from time to time. Your business, your employees, your machinery, your policies and procedures, your finances, your products and services all need a periodic Tune-Up. Therefore, set a date and Check-Up and then Tune-Up. Your business will be healthier.



SBRA Business Spotlight



4363 Perkiomen Avenue, Reading, PA 19606
Phone: (800) 237-7288 Website: members1st.org

Members 1st Federal Credit Union's top priority is delivering a personalized, unparalleled member experience. The credit union continues to do so by providing members with convenient locations where they can stop in to talk with dedicated, local associates about their financial goals that Members 1st is committed to helping them achieve.

The credit union recently made its debut into Berks County at the end of 2020 with its Shillington branch. Following its newest branch location in Exeter Township, the credit union plans to open a third branch in Berks County that will be located in Sinking Spring and eventually move into Lehigh Valley. Members 1st FCU serves nearly half a million members through its network of almost 60 branch locations throughout Central Pennsylvania, as well as its robust digital banking and call center channels.



SBRA Monthly Member Shout Out

Members Helping Each Other Grow



IS YOUR WEBSITE WORKING HARD FOR YOU, OR HARDLY WORKING?



By Alan Robezzoli,
President of Power
Marketing
International, LLC and
Proud SBRA Member

When it comes to marketing, it's disappointing that so many small businesses have failed to create an attractive, persuasive, hard-working website that delivers new leads and sales on a regular basis! So many websites are out-of-date and doing more harm than good.

Why is that? Here are two common misconceptions. Do they sound familiar?

#1: The cost is too high

Really? Smart business owners think in terms of return on investment instead of cost alone. If the return from new leads and sales exceeds the cost then price is irrelevant. That said, the cost to create an attractive, hardworking, custom website has dropped considerably over the years. That's because web design technologies have greatly improved, speeding the development process. Have you obtained pricing from an agency who works with much larger companies than yours? Some agencies won't touch projects under \$25,000 or even \$50,000. Others are happy to tackle projects in the \$5,000 - \$10,000 range. Whoever you decide to work with, be sure to get actual samples of their work, and contact their clients to ensure you will receive value for your investment.

#2: I don't know where to begin – the process seems daunting

Yes, it would be daunting if you and your staff had to supply every detail about your business and write every line of text and provide all the images and graphics. However, you can slash the time and cost if your agency follows a process like this:

- Gather info about your company from all available resources, including your

company website, sales literature, and other readily-available information.

- Create a list of your top 3-5 competitors (in terms of their online presence) who most closely match your products or services. Include competitors outside of your service area – find the best websites to use as inspiration.

- Identify what you like and don't like about their websites.

- Gather all the digital data to include on your new site: logo, photos, graphic elements, etc.

- Identify where to use stock photography, or hire a photographer to take new photos that meet the standards for your new site.

- Identify information to be added.

- Perform keyword research on each product and service to use for search engine optimization.

- Create a final list of the pages for the new site, and an outline of the content for each.

- Create/approve a rough draft of the page text for the Home page and your key service or product category pages.

- Create/approve the design of the Home page.

Once that is done the rest can move quickly. Your budget will influence how many rounds (hours) of refinement will be included in your project scope, and the level of sophistication of the final design.

By following this process we've delivered many beautiful, hard-working websites to our clients, usually in 3-6 weeks, most of which cost \$4k-\$8k. Best of all, the websites pay for themselves many times over. So, what's your excuse?

Power Marketing International, LLC: A digital marketing agency with offices in Reading, Allentown and Malvern. Find them at www.PowerMarketingInternational.com. Visit the Design Gallery on their Web Design page for samples of their work.

New SBRA Members

- Expressions by Nina
- GKS Brown Realty
- Sottosanti Lawn Care
- Solve IT Solutions

See the full member directory at
<https://www.sbrassociation.com>

SBRA EVENTS - BE BETTER. GROW FASTER.

TUNE-UP Tuesdays
information sharing. motivating.



free to the public, registration at
<https://www.sbrassociation.com/#EVENTS>

• Tuesday, September 14th,
9:30-10:30 a.m. -
SBRA Workshop

How to Power Up Your Website, virtually on Zoom, presented by Al Robezzoli of Power Marketing International.

• Tuesday, September 28th,
9:30-10:30 a.m. -
SBRA Workshop

Virtually on Zoom, presented by Paul Marrella of Marrella Financial Group

120 MINGLE NETWORKING

Check sbrassociation.com/events for locations and times.

Learn How the SBRA Can Help Your Business Grow, Membership Benefits Update

Wednesday September 29th,
9:00-9:30 a.m.

via Zoom register at:
<https://www.sbrassociation.com/#EVENTS>

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YOUR MONEY, YOUR BELONGINGS AND YOUR HOME AFTER DEATH

Part I: How Does Property Transfer at Death?



LEGAL PERSPECTIVES

By Carolyn Marchesani, Esq., Wolf, Baldwin & Associates, P.C.

Estate planning is the process of organizing your estate to provide security for yourself and to reflect your wishes as to the transfer of your property at death. The plan you execute, or, your decision not to execute a plan, determines how your money, your belongings and your home will transfer at death.

An estate consists of assets as well as your debts and encumbrances. The focus of this article is your assets, also known as your property. In the context of estate planning, property is given a specific meaning. "Property is either: real or immovable; or, personal or movable." (*Property*, BLD, 6th ed. 1992). Real Property includes land and whatever is built on the land and structures that are affixed to the land that are not easily moved.

Personal property is property which is not real property, or what we normally think of as real estate. Personal property is further divided into two categories: tangible personal property and intangible personal property. Tangible personal property is what we typically think of when we see the words personal property; our "stuff" such as furniture, vehicles, tools, antiques, artwork, and electronic equipment. In other words, what we can see, touch and physically use.

Intangible personal property includes, but is not limited to, the assets we have in our bank account(s), investments, stocks, bonds, retirement accounts, and insurance policies. In short, intangible personal

property is what we think of as our "money." Note that cash, in your wallet or under your mattress, falls into the tangible personal property category because we can hold it and use it immediately.

Estate planning requires that you first identify your property: real and personal, tangible and intangible. Your estate plan directs how property will transfer at your death. There are different ways to arrange for this transfer of property. A Will, or other testamentary document, is one way to direct the transfer of a particular type of property. Also, you may transfer property held at a financial institution by creating particular designations for who is to receive this property. These arrangements are separate from your Will. Your home, or any real property you own, is held by deed. The name or names on the deed identify ownership, and may control how this property is transferred. This type of property transfer is separate from your Will and is yet another method for how an asset, your real property, may be transferred at your death.

(Continued on page 44)

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Meet Patti Seigel

Route 422 Business Advisor Advertising Manager



I enjoy working with a multitude of businesses throughout the region each month, and I get to see how our combination of advertising and editorial can have an impact, as I have watched these businesses thrive when they have effectively integrated our magazine into their marketing strategy.

Personally, I thrive on the inter-personal communications, and it is rewarding to see these businesses grow.

Please feel free to call me at 610.323.6253 to learn how you can take advantage of our publication.



PATRIOT PEST SOLUTIONS

"The 422 Business Advisor is a great way to stay connected to the community. When we first started Patriot Pest Solutions ten years ago, Patti and Bill were invaluable in the initial stages of our business. We were able to start advertising at a budget that was doable at the time. As we have evolved over the years, it has been a terrific way to inform the Route 422 Business Advisor readers of the latest pest issues in the area. The Route 422 Business Advisor has become a staple in the region for local businesses!" – Denice Harrison
#Patriot Pest Solutions

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LEGAL PERSPECTIVES

(Continued from page 42)

How does your property pass at death? It depends on the plans you put in place during your lifetime. These plans, embodied in testamentary documents (your Will), financial planning, and ownership by deed, direct how property is transferred at your death. What if you do not have a plan for the transfer of your property?

In terms of Estate Administration — which is the process for transferring your assets after your death — your property (as previously defined in this article) is divided into two categories. It is considered either probate property or non-probate property. Probate property is that which is transferred according to the directions in your Will, or other testamentary document (a testamentary document is a document that you have written and properly executed before death, but which does not take effect until after death).

If you have not executed a Will or other testamentary document, at your death, you are considered to have died intestate, which means simply that you did not make a Will before you died. If you die intestate, the intestacy laws will direct the transfer of your probate property. Typically, it is the intestacy laws of the state in which you had primary residence at the time of your death that control. If you are a resident of Pennsylvania at the time of your death, most likely it is the Pennsylvania Intestacy Law that will direct the transfer of probate property that is not transferred by an effective estate plan.

In Pennsylvania, if you do not create an estate plan, know that (at least with regard to your probate property) a plan has been created for you. The Pennsylvania law, 20 Pa.C.S.A. Ch. 21 refers to Intestate Succession. This Chapter of the Pennsylvania Statutes, the Decedents, Estates and Fiduciaries (also known as "DEF") Code, details how your

probate assets will transfer at your death if you have not provided for the transfer of your probate property effectively within a testamentary document.

The Intestacy law directs the distribution of probate property to your next of kin. Probate property can be real property or personal property (as defined earlier in this article). Probate property can be your money, your belongings and your home. Probate property is property titled in your name, where you are the sole title holder of the property.

Property held in financial institutions *may be* probate property if it is titled in your name alone. However, this asset will not be considered probate property if you have created a beneficiary designation. A beneficiary designation is created when you designate, in writing, with the financial institution that another person or persons is to receive this property at your death. Be aware that if the person you have designated as a beneficiary *predeceases* you, then the property will become probate property, unless you have designated a second beneficiary, and this second beneficiary survives you.

This is why it is crucial to know how your property is titled and designated. It is necessary to review and revise this information if your beneficiary designees predecease you or if your wishes have changed as to whom you would like to be the recipient of the property. If you do not have a beneficiary designation for property held with a financial institution, this property will be transferred as probate property either via your Will or testamentary document or via the intestacy laws.

Bank accounts may be probate property. If the bank account is only in your name, then it may be probate property. However, if the bank account is payable on death to another person or persons, it is not probate property, as long as the person to whom it is payable survives you.

(Continued on page 46)



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LEGAL PERSPECTIVES

(Continued from page 44)

Also, if the bank account is held jointly, it may or may not be probate property. It depends on the type of joint ownership, and if the joint owner has survived you. If you do not have a payable on death bank account or if the joint bank account holder has predeceased you, the bank account may be transferred as probate property either via your testamentary document or via the intestacy laws.

It is a good idea to review your bank accounts to confirm how they are titled and if they are payable on death accounts. Review the financial accounts and confirm if there are beneficiary designations with these accounts and if these arrangements still reflect your wishes and are the best planning based on the current laws.

Property that we give to another may become probate property if this transfer of property occurs within a year of our death. This transfer of property includes a gift of money to another that is over a certain dollar amount.

Probate property includes an inheritance that we receive from another. If this inheritance is received after our death, it is considered probate property and will be treated as such.

A Will is a core part of your estate plan. The intestacy laws are the provisions that are followed when you have probate property at the time of your death but you do not have a legally effective testamentary document in place.

This article has focused on how your money transfers at death. My next article will continue this review of property transfer at death with a focus on your belongings and your home. Each of these three categories of property – money, belongings, and your home (any real property) must be considered when creating or reviewing your plan.

Estate planning is the process of organizing your estate to provide security for yourself and to reflect your wishes as to the transfer of your property at death. These plans are subject to the various regulations, rules and laws in effect at the time of your death, which may change, and therefore periodic review of your plan is advisable.

Carolyn M. Marchesani, Esq. is an associate in the law firm of *Wolf, Baldwin & Associates, P.C.* She focuses her legal practice in estate planning and probate and estate administration in Montgomery, Berks and Chester Counties. She can be reached by phone at 610.323.7436, or by email at cmarchesani@wolfbaldwin.com.

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

Google Analytics is one of the most important tools for measuring the effectiveness of your marketing. Even non-tech savvy business owners should be using Google Analytics to make better marketing decisions. Here's how.

Trying to understand the effectiveness of your marketing efforts without access to measurable results means your business is flying blind.

Like with any other part of your small business, marketing data gives you the insight you need to make well-informed decisions about future marketing efforts and know how to employ the right marketing efforts to drive the biggest return.

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

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

Because of its ability to dig into the weeds of your web traffic, Google Analytics is one of the best tools for determining the effectiveness of your marketing and learning how to improve it. Luckily, you don't need to be a technology expert or SEO pro to use the platform. By familiarizing yourself with how to pull some basic information, you

can gain an understanding of how well your website is performing for your business. Even at its most basic level, Google Analytics is a tool that the non-tech savvy business owner can operate and benefit from exploring.

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

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

Visitor Volume: See daily and monthly web visitor volume, monitor trends, watch ebbs and flows during your marketing campaigns and compare traffic performance year-over-year.

Average Time on Site: Track how long visitors stay on your website as well as which pages they view.

Bounce Rate: Measure how many of your visitors quickly left your website after landing on just one page. Visitors who leave quickly likely did not read your content and are not interested.

New vs. Returning Visitors: Measure the ratio of new vs. returning visitors. This is useful data when measuring the impact of your marketing efforts on prospects vs. existing customers.

Traffic Sources: Determine where your audience is coming from – from different websites and different geographic locations.

(Continued on page 50)



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Ask SCORE

(Continued from page 48)

Conversions: Set-up conversion tracking and measure the percentage of your website visitors who make a purchase, fill out a contact form or take some other desired action.

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

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

Even if you're a non-tech savvy business owner, you can still easily make Google Analytics work for your business with the right support. There are many resources available to help small businesses navigate this tool and make sense of the data. One of those resources

is your SCORE mentor. A SCORE mentor can connect you with an analytics or digital marketing specialist who will guide you through your analytics set-up. Then, your mentor will help you make sense of the data and work with you to develop a marketing strategy that drives sales for your business. 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>. SCORE is funded in part through a Cooperative Agreement with the U.S. Small Business Administration. All opinions, conclusions, and/or recommendations expressed herein are those of the author and do not necessarily reflect the views of the SBA.

Ask SCORE

3 Financial Reports Every Small Business Owner Should Understand

After setting financial goals and a budget for your small business, it is crucial to monitor how well your company is performing. Is it on track to achieving its revenue and profitability goals? Is it controlling its costs?

Even if you have contracted the help of an accountant, it is helpful to develop your understanding of your business's financial affairs. One way to accomplish that is to become familiar with and regularly review the following reports.

- Profit and Loss Statement
- Balance Sheet
- Cash Flow Statement

Profit And Loss Statement (P&L)

Also called an "Income Statement," your company's P&L report indicates if your business is profitable and how profitable it is during a given period of

time (such as for the past month, past quarter or past year).

A P&L statement is made up of the following main sections:

- Total income
- Total expenses
- Net income (Your income minus expenses)

It is helpful to compare recent P&L info with that of a past period of time (such as a month this year with the same month last year) to identify if your company's profitability is improving or if there might be some issues you need to address. For example, if your sales are up but your profits are down, you would want to investigate which costs have increased to the extent that they are harming your bottom line.

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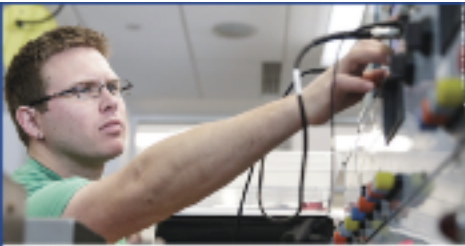
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Ask SCORE

(Continued from page 51)

Balance Sheet

Your Balance Sheet provides a snapshot report of your company's finances—assets, liabilities and equity—at a given moment in time. It summarizes what your business owns and what it owes. Investors who are considering funding your company will want to see your balance sheet before committing.

Most often, the report shows company assets on the left and liabilities plus equity on the right to represent the following accounting equation:

$$\text{Assets} = \text{Liabilities} + \text{Owners' Equity}$$

The totals on each side should match, hence the name "Balance" Sheet.

Running this report at any time can give you helpful insight. Most business owners—sometimes with the help of accountants—review it at the end of a month, quarter or year.

Cash Flow Statement

Your Cash Flow Statement sheds light on:

- When cash is flowing into your company
- From where cash is flowing into your company

- When cash is flowing out of your company
- From where cash is flowing out of your company

It lists your incoming and outgoing transactions, showing how your business has earned and spent money over a period of time.

It is valuable because even a business that shows a profit on its P&L statement can run into money problems if its income is not arriving in time to be able to pay employees or to cover bills when they are due. By looking at your Cash Flow Statement, you can detect gaps and start making changes so you will have sufficient cash reserves and avoid shortfalls that could hurt your ability to conduct business and your reputation.

Money Isn't Everything — But Managing It Isn't Optional.

By learning to read and interpret your P&L Statement, Cash Flow Statement and Balance Sheet, you will have a better sense of where you are on your course to meet your financial goals.

(Continued on page 54)

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

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

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

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

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



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



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Ask SCORE

(Continued from page 52)

The accounting software you use probably has these reporting options built into it, or you can ask your bookkeeper or accountant to run the reports for you. You will also find templates to create reports through the SCORE website at <https://www.score.org/resource/business-planning-financial-statements-template-gallery>.

To gain a better understanding of how to use the reports to manage your business, talk with your accountant and a SCORE mentor.



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BUSINESS PROFILE

DeMedio's Building Maintenance, Inc.

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

Joseph DeMedio, President and founder of DeMedio's Building Maintenance, Inc. has been working since the age of 14 as an office cleaner. He was an opportunist at a very young age and worked with many businesses in the Conshohocken area. Joe had the opportunity to start a cleaning service with a friend where at the time they formed a partnership. His friend decided to proceed to a different profession, and Joe then dedicated himself to maintaining the cleaning business. At this time, DBMI was a one-man show until Joe met Susan. Susan was an undergraduate at Temple University and was also an opportunist at a very young age. From that moment, they both worked extremely hard to get the business to



Joseph DeMedio and Susan DeMedio.

where it is today. As a company, we are heavily involved in the community with volunteering and participation in net-working groups. We believe that being involved in the community allows us to better understand people in the area. Currently the next generation, Jayme DeMedio and Jose Gonzalez, are learning the tricks of the trade to eventually take over the legacy and hard work that Joseph and Susan DeMedio put into getting DeMedio's Building Maintenance, Inc. to where it is today.

(Continued on page 56)



Jayme DeMedio and Jose Gonzalez.

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DeMedio's Building Maintenance, Inc.

(Continued from page 55)

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security checks as well. The DeMedio's employees WANT to clean. They enjoy working with their hands and they pride themselves on their ability to restore a space to its clean and fresh appearance.

When someone joins the DeMedio's crew, they receive training and support as well as opportunity and reward. With this combination, the DeMedio's never need to subcontract to others or to recruit day laborers to fulfill its obligations. Clients can rest assured that the DeMedio's crew is reliably trained and dedicated to delivering a freshly cleaned space. We also have specialists available for especially difficult tile, rubber or concrete floor problems, chrome you thought beyond help, or if you end up with a damage/restoration issue.

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

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

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WHAT MAKES THE READING TO PHILADELPHIA TRAIN PROJECT SO COMPELLING?



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

The first time I tried to work on passenger rail service to Phoenixville (Greenline project), I thought we had a good chance of completing the project, and, at the time, the Citizens for the Train group was in high gear. There was a contribution from Liberty Property Trust to do the initial study, and there was participation from Norfolk Southern as we negotiated for the line.

That project ended when we could not get a grant for the alternative analysis. We were applying to the Delaware Regional Planning Commission for a Transportation and Community Development Initiative (TCDI) grant when we found we did not have the backing of Chester County and that we were not the number one (#1) project for this money in our Borough. It was somewhat important to me that the Northern Relief Route plans were more important, but it was a good project.

Fast forward today, ten or so years later. The Northern Relief Route seems to have been deemed as not viable. That news saddened me, but it spoke volumes concerning how decisions are made and what opportunities could have happened, vanquished years later, and what was sacrificed could have made a world of difference.

On Hollywood Squares, there was always a "Paul Lynde to block" request to control the center. It is hard for me to operate in a Hollywood squares

atmosphere. In the Greenline, I had multiple obstacles in terms of support, and we were forced to discontinue our effort.

The term "grassroots" applied to our project — with 200 or so people in Phoenixville seeking to make a difference. It was an educational experience for me, as it was a regional project, and it was hard to get consensus. Stuff like being in the middle of negotiating price from Norfolk Southern and the County staff calling and ask if they could buy the line for a trail. At one of our meetings, someone from the County Transportation Department suggested we abandon the train and go bus rapid transit (BRT), creating confusion. Then, when I went to study the alternatives, it was not accepted.

I learned a lot from the process. If Liberty Property Trust had donated the road, in fee, through Great Valley Corporate Center, the National Surface Transportation Board (NSTB) would have accepted the value as a match.

(Continued on page 60)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 59)

So basically, I could have done the project for little money using the road acquisition as a match and valuing the real estate by the group price to acquire a lot in the Great Valley Corporate Center.

All these lessons came at a price for me. The process disheartened me.

In 2019 coming back from Pittsburgh after my hiatus for family reasons, I was looking for a job. At the same time, I was finishing my graduate degree in London, and I was lucky enough to be hired by Phoenixville developer Manny DeMutis and given a few tasks, including trying the Greenline project again. When we started to talk about it, we met with resistance from the Borough Staff and an elected official. We were steered to the Norfolk Southern Freight line and told that the Borough was waiting for the King of Prussia line to build off that. When examined, we found that the high-speed Norristown line did not come anywhere near Phoenixville, so we undertook the project as Phoenixville to Philadelphia.

Within a few months, the people from Reading were advocating for the line to go to Reading. The people involved were all good people, and they did their study, we did ours, and we agreed to work together.

The opposition was starting to melt. The project became regional, and with the two plans floating around there, Penn DOT did a study proposing six stops, including Reading, Birdsboro, Pottstown, Royersford, Phoenixville, and King of Prussia. It gets a little confusing because the current King of Prussia project is not part of the Reading/Phoenixville project.

There is a distinction between the two projects. The current King of Prussia project will be a spur that stops at the King of Prussia Mall and a casino. The Reading/Phoenixville project stops along with traditional town centers. However, they are both worthy projects!

The Reading/Phoenixville project has been attempted twice with the Schuylkill Valley Metro and once with the R-6 Extension. Both projects failed to succeed for different reasons. The new effort will follow the Penn DOT plan and will feature a decentralized approach using value capture and creating Autonomous Transit Zones (ATZ) to accomplish the task. Is it a perfect approach? Probably not perfect, but it is an alternate way of looking at things. It is a "European Model" and mimics what I learned about train financing during my school project on the Royal Docks in London.

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The quantum leap in passenger rail funding is not the only innovation. Penn DOT also endorsed the use of dual-mode engines to avert the crippling costs of electrifying the line. Further, this line will provide access to some of the poorest populations in Pennsylvania. The line is also home to naturally occurring affordable housing. It is naturally occurring because the population income statistics are based on the "Area Median Income." As a result, many of the poor have been pushed to the Cities and suburban Main Street urban centers.

It is reasonable to assume that the line will accommodate for easing in social equity with the introduction of accessible and affordable transportation for everyone in the community, resulting in fair distribution of transportation resources and benefits and increased transportation choices.

The City of Reading would benefit from introducing a rail service to connect the 35.4 percent of the population living in poverty to job centers and the naturally occurring affordable housing located along the route. The current homeownership rate in Reading of 39.4 percent is significantly lower than the national average of 63.9 percent. In addition, the city averages less than the "one car per family" national average and has an average 24.3 minutes drive time to places

of employment. The poverty rate further down the proposed line, the 19 percent of the population of Pottstown, 14.3 percent of the population of Royersford, and 10 percent of the population living in Phoenixville will benefit from the increased mobility options job centers. The connection to the transit grid will provide limitless options for low to moderate-income people in both housing and employment.

The fact that everyone seems to have arrived at the same position, that the project is a necessity, is amazing in its own right. The political narrative I wove about the "Greenline" makes this project somewhat compelling, but the most compelling aspect of the project is *Transportation Equity*. The project could provide accessible and affordable transportation for everyone in the regional Route 422 corridor community, which will result in a fair distribution of transportation resources and benefits regardless of status.

It is the transportation equity that drives this project — not getting the cars off of Route 422. The intent of the line may have traffic benefits, but it is actually about the social importance of communities designing their destiny by being the driver of the process, not the driver in traffic.

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

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The Montgomery County Public Works Association (MCPWA) provides this scholarship award in honor of longtime Association and Board of Director member, David H. Shaffer, Jr. Each of the North Montco recipients were awarded \$500. This award will be used to defray the cost of attending a trade/technical school or institution of higher learning to obtain a degree or certification in a profession relevant to public works.

The awards were presented on Thursday, August 5, 2021 at MCPWA Annual Meeting and Picnic. This year the event was held at St. Michaels Grove and Pavilion in Mont Clare, PA.

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Mike DiMarco (Construction and Carpentry), attending Penn College of Technology

Chris Hill (HVAC), attending North Montco Continuing Education

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