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Just 22 miles outside of Philadelphia, nestled in the quaint commercial village of Skippack, Pennsylvania lies a law firm that fights for the people and businesses that make up its local community. The Fleischmann Law Firm sits as an entry way into Skippack Village, acting as a keystone for Southeastern, Pennsylvania.



The Fleischmann Law Firm, P.C. first opened its doors in 2014 by Craig Fleischmann. Craig is a graduate of The Dickinson School of Law, now part of Penn State University, and Drexel University. He has his roots in Montgomery County and has been practicing law there since 1989. Craig primarily practices business law, construction law, and commercial litigation with an emphasis on contract disputes and business debt collection. He engages clients with transparency to provide objective and cost-effective solutions to meet their particular needs. When the firm opened, Craig ran his operation mostly solo. In July 2020, the Firm expanded, taking on two new employees and expanding the Firm's areas of practice.

Franqui-Ann Raffaele is a graduate of Widener Commonwealth Law School and Ursinus College. Franqui has spent almost her entire life in Montgomery County. She focuses her practice on her passions, estate planning, estate administration and elder law. She has represented clients in a host of areas, including creating wills, power of attorneys, and living wills, Medicaid, family care plans, and probating estates. She approaches her clients with compassion, empathy, and diligence. She enjoys volunteering her time through the local bar association, most recently participating at the Wills for Seniors event at the Senior Law Center.

Craig and Franqui are active in the Montgomery Bar Association (MBA) and Pennsylvania Bar Association (PBA). Craig is currently Co-Chair of the MBA Construction Law Committee, and Franqui is involved in several committees and sections of the MBA and PBA. Both are members of the 422 Business Alliance, where Craig serves as Vice President, a network of business owners and professionals that meets weekly.

When clients call into the office, the first voice they hear is that of the Firm's Legal Assistant, James Phelan. A Temple University graduate, James assists the Firm by providing administrative and organizational support. He also helps promote the Firm's marketing efforts.

The Fleischmann Law Firm sees the value of providing excellent and honest service. To schedule a consultation with Craig or Franqui, please do not hesitate to call 215.234.3344. For more information about the Fleischmann Law Firm, please visit www.fleischmannlawfirm.com.

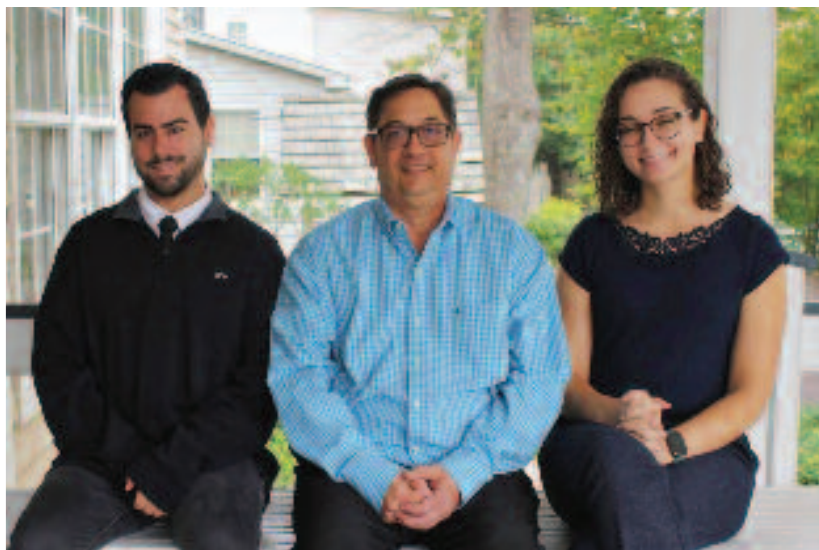
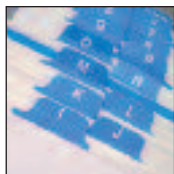




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Cover Story: LinkTech, Inc. is a certified cabling system provider that installs, certifies and maintains cabling systems for all network technologies. Whether you're a small business, large corporation or government agency, LinkTech provides reliable, high-performance data connectivity solutions that are delivered on-time and within budget.



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Pottstown Hospital Cancer Center and Pottstown Hospital Outpatient Therapy

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LinkTech

By Kathy Hunt

Behind the successful operation of every voice, data and audiovisual (AV) system, wireless network, and fiber optic communications is a team of skilled cable technicians. These professionals set up, maintain, and repair network infrastructure, which is the backbone of any telecommunications network. For 25 years LinkTech, Inc. has designed, installed, and supported cabling systems for a diverse range of clients in Pennsylvania, New Jersey, New York, Delaware, and Virginia. Headquartered at 200 Penn Avenue in West Reading, LinkTech, Inc. was founded by longtime Reading-area resident Ramon Melicio. Under his leadership, the company has become renowned for exemplary work delivered on time and at an affordable price.

Among the installation services offered by LinkTech are Category (Cat) 3, Cat 5 and Cat 6 cable, Fiber Optic back bone with wiring block termination, security cameras for remote monitoring, and wireless LAN (local area network) and bridging. The company likewise conducts wireless surveys to determine the power requirements, radio frequency coverage and interference, access point placement, and wiring needs for installing an optimized wireless network. Furthermore, the certified cabling system provider can design and configure audiovisual cabling for multimedia rooms, projection systems, sound systems, and online conferencing and document sharing. Note that LinkTech performs cable installation work only. Another company must supply the software, cameras, servers and sundry equipment for multimedia, security, and other systems.

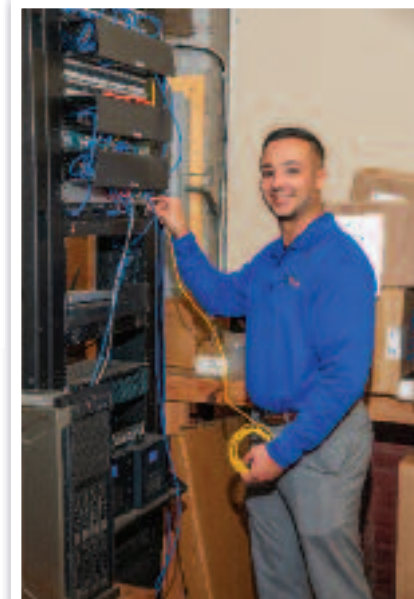
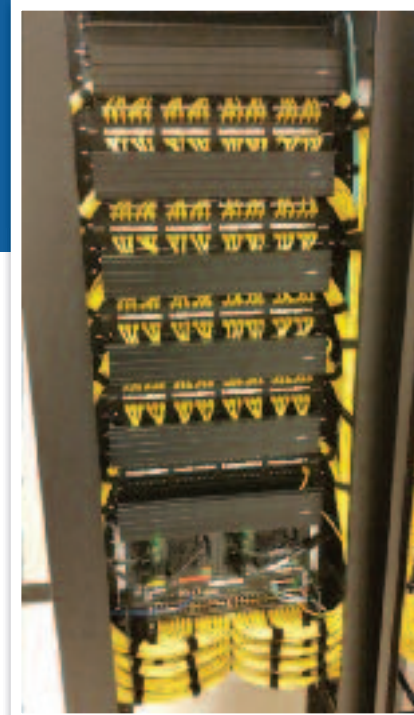
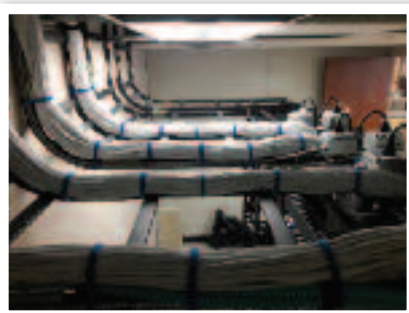
The early days of LinkTech

November 1, 1996, marked the first day of business for LinkTech, Inc. "It was me and my dad in a Volkswagen Quantum that had 350,000 miles on it," Ramon Melicio recalls. In the early days both Melicio and his father went out on calls. "When I started, I had no idea how to run a business," he said. "Prior to that, I had worked as a nationwide project manager at FasPak, handling major accounts with companies like All-State, Cingular (now AT&T), and Penske Truck Rental. Through my relationship with Penske, I was offered the



RAMON MELICIO

PHOTO BY STYLISH IMAGES



opportunity to start my own business, working as a subcontractor for them. I had to think hard about this but, ultimately, I just went for it."

For the first ten years Melecio juggled working in the field while covering the day-to-day business operations, including sales and payroll.

"There have been ups and downs because I didn't know how to run a business at first," Melecio explains. "Because of this, I made some good, but also some bad, choices, but I prayed, and pray, every morning before I go to work — I put a lot of things in God's hands. From there I start making decisions and try to make the best decisions not only for me but for everyone who works here. Everyone here is like family to me. I know that they have bills to pay and people who rely on them. I understand their situations and consider them when making decisions," he said.

Today, LinkTech has a staff of 12, consisting of seven technicians and five office personnel. Melecio's wife takes care of bookkeeping and works with an outside accountant on payroll and other financial demands. Similarly, Melecio's son Cristian, who graduated from the Wilson School District in West Lawn and Indiana University of Pennsylvania with a bachelor's degree in business, has joined

the company. Presently, Cristian is learning all facets of the business, participating in everything from site surveys and installations to attending meetings and invoicing clients. Melecio's hope is that Cristian will eventually take over some of his responsibilities. That way, he can spend time out of the office, working to increase LinkTech's customer base.

"Bringing my son on board enables me to do more and gives me more time to do productive things for the company," he said. "With the extra time I hope to go out and create more work opportunities for LinkTech and more employment opportunities for local people. Unfortunately, if you just concentrate on where you live, you won't make it as a business."

Giorgio Foods and Penske Truck Rental open doors for LinkTech

Melecio has done work with Giorgio Foods for more than 15 years, and he is grateful for that professional relationship. "We are blessed for the opportunities they have given us through the years," he said. Melecio also attributes part of LinkTech's success to his relationship with Penske Truck Rental. Penske's corporate headquarters are in Reading.

"In the beginning no one knew us or knew what we were capable of doing," he said. "Having Penske as our number one customer has opened a lot of doors for us. Once those doors open, once we execute the job for the new client, and once the client is happy, that client begins to refer us to other people and other companies. I don't have a sales team. I am the sales team. Satisfied customers and word-of-mouth — That is how this company has grown, because of the performance of the guys in the field and the customer being happy. But, if it weren't for Penske initially opening those doors, I wouldn't be here. Without Penske, there would be no LinkTech. It's proof that Fortune 500 companies do give opportunities to people. We are extremely fortunate to have a nationwide contract with Penske and so we go wherever we're needed," he said.

As he had mentioned, Melecio credits not only Penske but also his employees for the company's achievements. "Everyone who works here works together as a team," he said. "I don't believe in titles. We all work together to bring the best customer service to the client and that's how everything has been turned around. Our customer service is 24/7. Whenever you need us, we'll be there. I sleep with my phone right next to me, so I don't miss a call."

Continued on page 8)



(Continued from page 7)

Staying on top of timelines and technology

LinkTech's employees are driven by deadlines and, according to Melecio, always deliver the job on time. Often the company will complete a project long before its due date.

"We're very successful when there is a timeline," he said. "We've been fortunate that 98 percent of the time we deliver way ahead of schedule. We don't get many callbacks about problems, either. We test, label, and properly plan for anything that the customer needs, and whatever he needs will be provided. It's a smooth transition from us to a customer's IT person or department."

He noted that many installation projects

only take one to two days to complete. Depending on how large the undertaking is, though, some may take several months to finish. Governor Mifflin School District in Berks County is one such example. It took three months for LinkTech's team of six to execute the cabling for a voice over IP system; the system encompasses the seven buildings that comprise the school district. Due to advance preparation and the ease of working with Governor Mifflin School District, the process went quite smoothly, Melecio said.

LinkTech has worked seamlessly with other school districts and colleges, too. The company completely rewired Conrad Weiser Area School District in Robesonia with fiber optic cable. It installed Cat 5 cable at Wilson School District in West Lawn, Cat 6 Albright College in Reading as

well. In written testimonials administrators at Conrad Weiser and Wilson school districts have praised LinkTech for its timeliness, responsiveness, workmanship, and professionalism.

To stay on top of technology and maintain the level of expertise for which his company is known, Melecio makes sure that his employees receive ongoing training. He arranges for instructors to come to the office and educate the staff on new products. Staff members participate in OSHA (Occupational Safety and Health Administration) courses and learn how to safely use such equipment as aerial work platforms, also known as boom lifts, and cable pullers. LinkTech technicians must be licensed to operate heavy equipment such as boom lifts.

"With our employees we've been lucky

and blessed," Melecio said. "Through the years we've been able to hire a lot of experienced technicians who've already had years of hands-on training from other project managers, but we also hire new people who we train."

Along with keeping personnel up to date, LinkTech aims to educate its customers on the latest Internet and network technology. To accomplish this, Melecio holds on-site trainings and arranges them at a time determined by the customer. That way, clients can learn about their new network, AV system, and the like at their convenience without ever leaving their offices. Plus, they receive technical training comparable to what LinkTech gets. When it comes to knowledge about a cable installation project, Melecio wants everyone to be on equal footing.





Twenty-five years of hard work leads to recognition

Melecio observed that over the past 25 years of running LinkTech, the biggest headaches have come from the unpredictability of the company's workload. "Staying steady, having regular work can be a challenge," he explains. "In this field, sometimes, especially in the winter, work can be slow. We've been blessed that in the past eight years we've had steady work. Local clients like Giorgio Fresh Company keep us busy. Giorgio has helped us out a lot and opened those doors to other clients. We are always looking for where the new opportunities are."

Twenty-five years of hard work, dedication, on-time delivery, and ongoing support have not gone unnoticed. The company has received numerous awards and accolades, including Pennsylvania's House of Representatives citation. This document declared that "the company stands as a role model worthy of emulation. . ." and that LinkTech "... has made immeasurable contributions toward the welfare of society and the community at large through strong commitment to customer service and personal relationships." In Pennsylvania such citations are bestowed upon businesses that benefit not only the communities in which they work but also the commonwealth.

In 2021 LinkTech received the *Best of West Reading Award* for Data, Voice & Fiber Optic, Security Cameras, Wireless Networking Engineers. The annual West Reading Award Program recognizes local businesses that enhance the positive

image of small business through their service and long-term value to customers and the West Reading community. This is the thirteenth consecutive year that LinkTech has won the Best of West Reading award. As a result, the company now qualifies for induction into the 2021 West Reading Business Hall of Fame.

In addition to these and other commendations, LinkTech holds several certifications. They include a Minority Business Enterprise certification from the Eastern Minority Supplier Development Council and from the Pennsylvania Department of General Services. The company is a certified installer for Hubbell Premise Wiring and a member of BISCO (Building Industry Consulting Service International). Additionally, Melecio is a former member of the Greater Reading Chamber Alliance and the Pittsburgh Metropolitan Area Hispanic Chamber of Commerce. He has also served on the board of the local chapter of the United Way. Due to work and time constraints, he is not presently active in these three organizations.

While Melecio appreciates these honors and recognition, his greatest joy comes from providing jobs to the community. He sees this as his most important accomplishment. "I am blessed to be able to give people jobs and the opportunity to progress in life," he said. "That is what gives me the biggest satisfaction."

LinkTech is always eager to take on new clients. If you're interested in scheduling a free estimate for a cable system installation, you can contact the company by email at information@linktechinc.com or by phone at 610.927.2126. For additional information, please visit www.linktechinc.com.

"LinkTech provides reliable, high-performance data connectivity solutions that are delivered on-time, within budget and at the performance specifications required by today's technologies."

LinkTech

LinkTech, Inc. is a structured cabling system provider that designs, installs, and maintains cabling systems for all technologies and security systems/access control systems. We strive to provide reliable, high-performance data connectivity for our customers.

We appreciate the opportunity to participate in the bidding process and ask that we may be added to the bidders list. LinkTech is certified with PA D.G.S. as an MBE, ITQ, SPI and SDB.



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Pottstown Dance Theatre Brings Back Classic Nutcracker

The Pottstown Dance Theatre Repertory Ensemble will bring back the classic family tradition, "The Nutcracker" to Boyertown Area High School this winter. Last year, due to the pandemic, PDTR performed virtually and did excerpts from the Holiday show along with other dances from various countries entitled "Christmas Around the World." This year the student company is hoping to perform the full-length ballet live in Boyertown on Dec. 11 at 7 pm and Dec. 12 at 2 pm.

The performance is choreographed by artistic director Michelle Jones Wurtz with some works from instructors Diane Alex-Brody and Kelsey Nieckoski. Sophia Bischof will dance the role of the Sugar Plum Fairy and Teagan Lee will perform as Clara. Two graduating seniors, Megan Groth and Ashley Reicher, will share their talents as the Arabian Dancer and the Snow Queen respectively. Owen Bernhardt will perform the title role of the Nutcracker; and Emma Wenerowicz, a student at Boyertown High, will "fight" him as the Mouse King. This is a fun ballet the entire family can enjoy!

One of things that is great about "The Nutcracker" is its appeal to everyone. You do not have to be a ballet connoisseur to appreciate the performance. It is just a fun family Holiday event like picking a tree and decorating the house. Also, there are dances from all around the globe including Spain, Russia, and China. Thanks to



local talent, there's no need to drive all the way to Philadelphia to see this beloved classic. Boyertown is central to the entire Tri-County region.

Tickets are \$18 for adults in advance (\$22 at the box office) and \$15 for students/seniors in advance (\$18 at the box office). They can be purchased at the Pottstown Dance Theatre at 72 West Main St., Pottstown, by calling 610.323.2569; or online through Dance Box Office at www.pottstowndance.com. The only way this performance will be allowed to remain live is if COVID cases remain low, so audience members will need to wear masks and there will be socially distanced seating. The dancers are super excited to be back, so bring your whole family for a great Holiday celebration!

Pottstown Dance Theatre Rep Ensemble Performs "The Nutcracker"!

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Franchise Owner, Store #961**

Batteries Plus began in 1988 with a single store located in Green Bay, Wisconsin. That very first team opened their doors with a simple goal: To serve customers' needs with a combination of quality products and superior technical knowledge. Today, Batteries Plus is the nation's largest and fastest growing battery franchise, with 700+ locations throughout the United States. Our stores serve millions of customers and have access to tens of thousands of products, from the everyday to the hard-to-find.

We opened our Batteries Plus Franchise in August 2014. During Covid in 2019 we were considered an "essential business" being able to provide services to retail as well as commercial businesses. From the smallest retail light bulb to the largest for commercial use, from the smallest watch battery to the largest truck batteries we have it all. Batteries Plus stands out from our competition for a number of reasons. For one thing, the marketplace is fragmented, and many businesses specialize in a niche. Batteries Plus, on the other hand, specializes in more than just batteries. We're also a cell phone repair franchise, a lighting franchise, keys and

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key fobs and more. Customers love that they can walk into any of our stores and find the specific products and services they need to keep their technology running smoothly.

Our store is located at 3330 N 5th Street Highway, Reading, PA. Come visit us and mention this ad for 10% off in the store. We look forward to your visit. Hours: M-F 8-6, Sat 9-6, Sun 10-5.

For additional information
please call 610.929.1063 or visit
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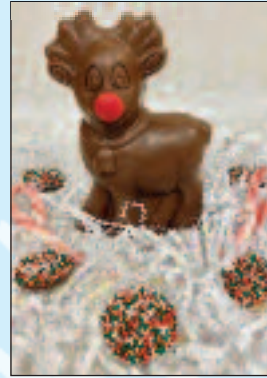
ROUTE 422 HOLIDAY GIFT GUIDE

Reppert's Candy Growing

Reppert's Candy will be growing over the next year with the help of Longacre Electric and Victory Bank. They are installing new machines and have expanded their workforce. This will allow them to expand their wholesale offerings and they now sell their product in 40 USA states wholesale. They are currently looking at greatly expanding their current business into a national supplier for finished Chocolates.

Operating out of a 12,000 square foot facility in Oley Township, Reppert's offers more than 65 varieties of candy and approximately 200 different style chocolate molds.

Have one those "hard to please" people on your gift list? A box of assorted chocolates is a perfect gift that is sure to please anyone! Valentine's Day and Reppert's Candy are a perfect match!



As you walk through the doors of their retail store, you will be pleasantly overwhelmed by the sweet aroma of chocolate. As you walk further into the store, the enormous variety of chocolate candies, Valentine's treats, not to mention the beautifully detailed packaging, will certainly overwhelm all of your senses.

Reppert's also offers custom chocolates for your wedding favors and gifts for the wedding party, bride or even the groom.

Reppert's can offer custom molds, custom packaging and plenty of options. Call them so they can learn how to make your special day even sweeter. You can reach them at 610.689.9200 or email: info@reppertscandy.com.



Reppert's Candy is located at 2708 W. Philadelphia Ave., Oley, PA 19547. They would love to have you stop in to check out their new candies and their new look. For additional information, please visit: www.reppertscandy.com.

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



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Van Scoy Jewelers

At Van Scoy Jewelers we are entering their 44th year serving Berks County. Formerly at the Broadcasting Square Shopping Centre, our new location at 1121 Penn Avenue in Wyomissing has been a pleasant and easy transition, says owner Caroline Hill. "I wish I would have done it sooner," she said. "The new store is only three miles from our former location. Our customers also find it more appealing, from the bright relaxed atmosphere to the private parking. The new store is convenient to the shops and dining in West Reading."

Van Scoy Jewelers is getting ready for the upcoming gift season with some of their popular events. Inventory is at its best with a large selection of fashion jewelry and engagement rings. Ladies' night will take place Thursday November 4th with door prizes including a Tory Burch Designer Bag, "Have Some Fun Today" tote bags and T-shirts, as well as a jewelry item and gift cards.

(Continued on page 14)

Van Scoy JEWELERS
Wish List Events!

VANSKOY.COM
1121 PENN AVENUE WYOMISSING
610.374.9330

Ladies Night
THURSDAY
NOVEMBER 4, 4-7PM

BRING A FRIEND & JOIN US FOR A NIGHT OF FUN! SHOP OUR NEW COLLECTIONS, ADD FAVORITES TO YOUR WISH LIST. ENTER TO WIN PRIZES INCLUDING A DESIGNER HANDBAG!

Mens Night
THURSDAY
NOVEMBER 18, 4-7PM

MAKE GIFT GIVING EASY BY SHOPPING YOUR LADY'S WISH LIST! ENTER TO WIN A CABELA'S GIFT CARD & BOTTLE OF BOURBON!

Light refreshments will be served at both events.

A photograph of the exterior of a building, likely a school or community center. The building has a light-colored facade with a central entrance featuring a large glass door and windows. Above the entrance is a circular window. Two blue awnings are mounted over the windows on either side of the entrance. A paved walkway leads to the entrance, and there are some small plants and a sign in the foreground.

Join Van Scoy Jewelers at their events! No purchase necessary but there will be opportunities to get more entries. Follow them on Facebook, Instagram, Tik Tok or visit www.vanscoy.com and join their mailing list for more details.



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A quilt made of various sports jerseys, including NFL and MLB teams, with numbers and names visible. The quilt is a patchwork of different colored jersey pieces, some featuring team logos like the Superman logo and the NFL shield, and others showing player numbers and names. The colors are primarily red, green, yellow, and black.



CARPET & TILE MART

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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.

We have thousands of Area Rugs in-stock, miles of the finest Tile and Natural Stone, durable Luxury Vinyl Tile, Hardwood flooring from the USA, and of course the largest in-stock selection of Carpets around. We now do Countertops, too!

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?



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

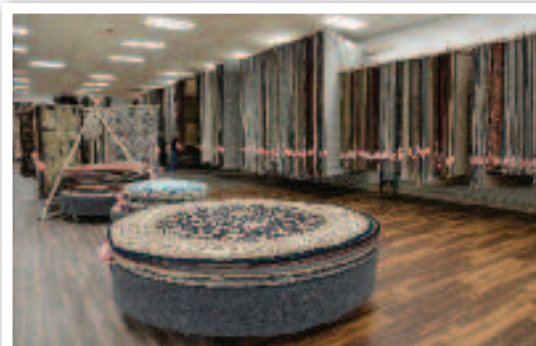
*The Carpet & Tile Mart
Flooring Super Center located
at 351 W. Schuylkill Road
in North Coventry Township.*



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?

A: 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.

LOMAX Carpet & Tile Mart Pottstown

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BUILD A BETTER BUSINESS BY LISTENING TO YOUR CUSTOMERS

Do you ever wonder what your customers think of your business? Are you meeting their expectations? Are there areas that need improvement? Will they like that product or service enhancement you've been thinking about?

All those answers and more are there for the asking. All you have to do is listen.

A casual conversation can yield a tremendous amount of valuable information about why your customers are coming to you, what you are and are not doing right, and whether past problems have been fully rectified. You can also get insights on the issues and needs they're facing, giving you ideas on ways in which your business can help.

You shouldn't corner customers on the spot for answers, of course, particularly if they are pressed for time. Instead, agree to meet or talk at a convenient time and discuss ways you can help customers explore their options and select the right action to achieve their goals. Remember, your small business will gain customer trust only by listening, not rambling endlessly about what you offer. Results are what customers care about the most. If you provide results, you gain their business.

Once you've listened attentively, you have the information you need to create an urgency to act that is based on the client's needs, not yours. No need to push. Just use your knowledge to understand the customer's own urgency. That's why they are talking to you in the first place.

As you hold these conversations, common themes will likely emerge that you can incorporate into your service strategy. Remember too that while you should treat all customers equally well, not all of them have the same priorities and concerns. An issue that Customer A perceives as absolutely critical may be hardly worth talking about to Customer B. Still, only a few minor adjustments may be necessary to address the needs of both, further enhancing your reputation as a can-do business!

Customer satisfaction is crucial to a small business. For more help, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE chapter near you, or find a counselor online at www.pottstownscore.org.

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FIRST IMPRESSIONS COUNT



SOCIAL MEDIA TIPS

By Theresa Mintzer

Social Media bios help potential customers find you. They can also be the first impression a customer will have about your brand. Make it a good one!

Two factors to keep in mind are the platform and your audience. If you are writing your bio for LinkedIn, it will be more formal and professional than if you are writing it for Facebook or Instagram. For all platforms think about keywords that your ideal customer will be searching for when you write the bio. Someone should read your bio and have a clear understanding of what you will do for them.

Branding is another important concern. Your picture, logo, and colors should be consistent across all platforms. Put all this information in a style guide. That will make it

easier to hire someone to do your social media or to delegate to an employee in the future.

You also want to have some sort of call to action. It could be "Join my email list," or "Check out my blog." Then give them a link follow. This can change depending on the season or your current offers. For Instagram, I have a link to a webpage with all of my social media information. Or you can use Linktree. I place my current offer on the top. Right now, it is a link to my free Facebook group, 15-Minute-A-Day Social Media.



Every month or two, quickly look over your bios to make sure that all the information is current and the links work. This is another task easily delegated to an employee. Good luck with you new and improved bio.

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



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Senior Independent Living Companions (SILC)

Senior Independent Living Companions (SILC), assists seniors and supports families with aging challenges. We provide non-medical in-home care services that help to maximize independence and quality of life for seniors. We assist clients with day-to-day activities such as transportation, light housekeeping, laundry, meal prep, errands, social and mental stimulation and most importantly companionship. SILC is licensed, insured and bonded and all workers background checked. Our goal is to assist and care for seniors with dignity, kindness, respect, and a good dose of fun and laughter, the same way we would treat our own family members. We are a client-focused company providing engaging care from the moment we walk in until the moment we walk out.

A national poll on Healthy aging finds that about a third of seniors are LONELY. Aging brings many difficult changes that

contribute to isolation and loneliness. Loss of friends, family members, poor health, life changes and transportation challenges can mean isolation for older adults. Isolation can lead to loneliness, which can have a devastating effect on a senior's health and quality of life. Research suggests that the best interventions are those that involve meaningful and social contact.

SILC prides itself on our reliable, professional, personable and compassionate companions. We are friends, advocates, confidants and an extension of the family. We build meaningful relationships with our clients, and their families, so that as the aging process progresses, so can the amount of care. We understand that the need of every client is different and will work to fill that need.

Call for a complimentary consultation or visit www.silccare.com for more information on our services.



Heather Esham, Owner





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Judy Parker named CEO of Encompass Health Rehabilitation Hospital of Reading

Judy Parker has been appointed as chief executive officer of Encompass Health Rehabilitation Hospital of Reading. In her position as CEO, Parker oversees all of the day-to-day operations as well as patient care and quality at the 60-bed inpatient rehabilitation hospital, located at 1623 Morgantown Road. She assumed the position on May 17, 2021.

Parker previously served as the associate administrator at Encompass Health Rehabilitation Hospital of Braintree and interim CEO, as part of Encompass Health's Developing Future CEO program. In this leadership role, Parker managed the hospital's COVID task force, assisted with completion of the annual budget, and led clinical and non-clinical teams to improve hospital and patient outcomes. Parker has more than 17 years of experience in the healthcare industry, including roles in admitting, revenue cycle, and patient access. Parker also served in the United States Army for four years as a helicopter repairman.

"With nearly two decades of strong healthcare leadership experience, Judy was an excellent choice to lead our team at

Encompass Health Rehabilitation Hospital of Reading," said Pat Tuer, president of Encompass Health's northeast region. "She shares our value and commitment to exceptional patient care, and will continue to elevate the high-quality rehabilitative care our hospital provides to patients in our community."

Parker earned her bachelor's degree in business administration from the University of Phoenix and both her master's degree in organizational leadership and doctoral degree in organizational leadership in health care administration from Grand Canyon University.

About Encompass Health: As a national leader in integrated healthcare services, Encompass Health (NYSE: EHC) offers both facility-based and home-based patient care through its network of inpatient rehabilitation hospitals, home health agencies and hospice agencies. With a national footprint that includes 139 hospitals, 241 home health locations, and 82 hospice locations in 39 states and Puerto Rico, the Company provides high-quality, cost-effective integrated healthcare. Encompass Health is ranked as one of Fortune's 100 Best Companies to Work For. For more information, visit encompasshealth.com, or follow us on our newsroom, Twitter, Instagram and Facebook.



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FOCUS ON HOMECARE & SENIOR SERVICES

Health Insurance Solutions, Inc.

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, informative Solutions Advisor who will happily assist them.



Nanette Poserina

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

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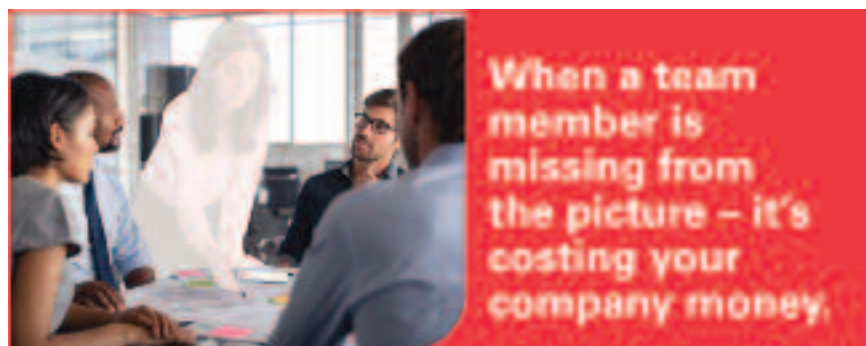
4 ★★★★★ 5 ★★★★★
QUALITY CARE PATIENT SATISFACTION

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.

More information at www.gethisi.com



When a team member is missing from the picture – it's costing your company money.

61% of today's family caregivers work. 9 in 10 say caregiving duties affect their stress and personal lives.

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Bayada Hospice of Boyertown

A Tribute to Our Dedicated Interdisciplinary Team

Bayada Hospice of Boyertown has an amazing interdisciplinary team that is providing high quality end of life care to individuals in the tri-county area. This team has continued to be strong and steadfast as they navigated and continue to navigate the impact of COVID-19 on our community. Join us in celebrating all healthcare workers, and other essential workers who have provided the needed services to all of us in our time of need.

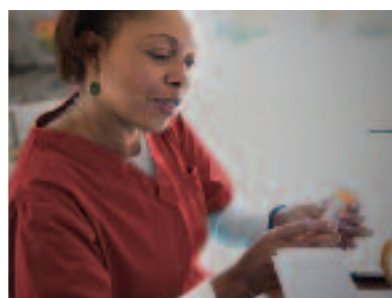
Bayada Hospice prides itself on having clinicians who are trained and educated to provide comprehensive, interdisciplinary end-of-life services customized to meet the client's and family's needs and wishes. The team is overseen by a medical director, who works collaboratively with the rest of our team consisting of nurses, social workers, counselors, home health aides, spiritual counselors, bereavement specialists, music therapists, and trained volunteers. The goal is to provide a meaningful experience for the client and family, and to allow clients to live out their lives with dignity and comfort, when faced with a life-limiting illness. Our team also has a comprehensive bereavement program which provides bereavement care to the family, friends, healthcare workers, and the greater community.



Our Bayada Hospice Team in Boyertown brings you an experience, customized to your needs and in collaboration with our specialty services. This team is a Level 5 We Honor Veterans hospice provider. They are trained and educated on the unique needs of Veterans at end of life. They work with Veterans to not only honor their service, but they also work with them in acknowledging, validating and releasing anything that continues to bother them from their military service. This team also has been specially trained and educated in Soul Injury and Soul Restoration through a collaboration with Opus Peace. This training has allowed the interdisciplinary team to assist client's and their families in addressing unmounted



WE LOVE WHAT WE DO



loss and hurt, unforgiven guilt and shame, and fear of helplessness and loss of control, to allow them to find more inner peace. Bayada Hospice in Boyertown has been caring for individuals in the tri-county area for almost 10 years as part of the larger Bayada Home Health Care Company that was founded in 1975.



**Bayada Hospice of Boyertown is located at
1 W. Philadelphia Ave
4th Floor, Boyertown,
PA 19512.**

**For additional Information,
please call Karen Kinn MHA,
Director, Hospice (PTH) at
610.367.1608 and visit
www.bayada.com.**



Can the Government or Nursing Home Take My House for Long Term Care?



ELDER CARE DIRECTION

Providing a Complete Solution for Elder Care Planning

Many elderly people and their family members worry about what might happen to their homes when they are planning for long-term care. The professionals at Elder Care Direction can offer some guidance to people who are planning for their long-term care needs so that they might be able to protect their homes. It is possible for you to protect your home, but there are some situations in which the government might be able to take it.

Understanding Medicaid

Many older adults rely on Medicaid to pay for nursing home care when they are no longer able to live independently. Medicaid is federally funded and run by each state.

People who are able to qualify for Medicaid may use it to pay for their nursing home stays. It is a means-tested program with limits on countable assets and income. Countable assets and income that exceed the limits must be spent to pay for the care. When people move into nursing homes, Medicaid makes the assumption that they no longer need their homes. Medicaid will require a declaration that the homes will be rented or sold along with documentation that a fair

market value price is being asked. Finally, Medicaid will want to know when the house is either rented or sold.

If the house is sold, the proceeds will be used to pay for the care. If it is rented, the monthly rent will count as income and will become a part of the elderly person's contribution to their long-term care. When a house is sold by the family after the patient dies, Medicaid will make a claim for reimbursement.

How nursing homes might take homes

Nursing homes will ask about the property that an elderly applicant owns during his or her admissions process. Nursing homes expect people to sell homes so that they can privately pay for long-term care. Nursing homes generally want people to private pay for their care because the rates that they receive are higher than what they are paid by Medicaid.

While nursing homes cannot take your home, they will encourage you to sell your home so that you can privately pay for your nursing home care before Medicaid starts to pay for your care. However, you do not have to sell your home to pay for your care.

Can you put your home in your family member's name?

There are ways to protect the value of your home such as purchasing a life estate, making a joint purchase, forming personal service contracts and paying a family member for in-home care. However, all of these techniques will require you to engage in specific planning and may need commitments from the family member and the elderly person. To learn more about these options, it is important for you to consult with a professional at Elder Care Direction to make certain that you execute the technique that is the most appropriate for you.

Simply putting your home in a family member's name may not work. If you do this within the five year period before you need nursing home care, you will have a penalty period that will be equal to what you could have paid the nursing home if you had sold your home.

Estate recovery

After you die, the state may make a claim against your estate to recoup some of the money that it paid for your nursing home care. A good plan will contain provisions to reduce the amount that

might be available to pay to Medicaid. It is a good idea to talk to the professionals at Elder Care Direction before you need to enter a nursing home. Advanced planning can help you to keep the value of your home. Schedule your consultation with Elder Care Direction today for help with the planning process.



To arrange a free consultation, please call 267.368.4201.

For additional information, please visit www.ElderCareDirection.com.

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Ask SCORE

THREE THINGS SMALL BUSINESS OWNERS SHOULD UNDERSTAND BEFORE HIRING A SEARCH ENGINE OPTIMIZATION EXPERT

A website is a critical sales and marketing tool for just about every business. It's a hub for product information, a conversion point for capturing leads, the holding place for marketing materials and company news, and many times serves as your potential customer's first impression of your business.

However, before any prospect can interact with your website, they first have to find your website. This discoverability is the culmination of a strong SEO, or search engine optimization, strategy and an SEO expert behind the scenes.

Most business owners are digital marketing novices making it hard to know what you're really buying when you hire an SEO expert. If you're like most business owners, you understand the role of an SEO expert from a high level but aren't as familiar with the full scope of what's involved or the time required. This makes it a lot harder to confidently hire the right SEO expert and forces owners to take these professionals at their word.

Before you hire an SEO expert, make sure you have a basic understanding of what it takes to properly optimize a website and what to expect from a reputable professional.

Google Values Quality Content. Expect to Create a Lot of It

An effective SEO strategy is rooted in good, quality content. When you hire an SEO expert, expect there to be a lot of discussion about writing blogs or creating new web pages for your website and adding this new content on a regular basis.

The key here is "quality" content. If an SEO expert suggests adding pages or blogs to your site that don't help your customers in some way, repeat content already on the site or are written simply to jam in keywords, you can actually do more harm than good to your site's search ranking. Google wants to see content that's helpful to the visitor and will reward quality content with higher search rankings.

Optimizing a Website is as Much an Art as a Science

No two websites are alike, and neither are their SEO strategies. When you work with an SEO professional, expect to work closely with them as they consistently reassess what part of the SEO strategy is showing to be most effective. Your SEO consultant will likely run tests against keywords and not every aspect of the strategy will always work the first time. Optimizing your website with the right keywords, text links, headline structures and all of the SEO elements that factor into a high-ranking Google search result is an educated game of trial and error. Once your SEO consultant finds the right SEO approach, however, your traffic and conversion results should speak for themselves.

SEO is a Long-Term Commitment

An SEO expert who promises to come in and have your website at the top of Google's rankings within a few months presents a huge red flag. Effectively optimizing your website takes time and consistent effort. Google prioritizes websites that have proven themselves valuable to web visitors over a period of time.

(Continued on page 24)



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Ask SCORE

(Continued from page 23)

Trying to cheat the system and get a high ranking without putting in the work is not how the game is played.

Arm yourself with a high-level knowledge of SEO to help you identify the true experts

Unfortunately, with any specialized profession, there will always be the one 'expert' who tries to cut corners while promising the world. When it comes to SEO, your best bet is to do your research and gain a rudimentary understanding of SEO so you can ask the right questions when you sit down with a potential SEO consultant one on one.

Invest in an SEO expert who wants to get to know your company and your customers and work with you to build your online presence and overall business. Avoid self-proclaimed experts who promise a silver bullet.

Get references and ask for referrals from your network and other owners you trust

Before you hire an SEO expert, ask your colleagues, peers and mentors who they trust to manage their website's SEO. This is the best place to start your search.

A trusted business owner or mentor who's worked directly with web and SEO firms in the past, like a SCORE mentor, can help you find a professional SEO expert to grow your business.

Since 1964, SCORE "Mentors to America's Small Business" has helped more than 10 million aspiring entrepreneurs and small business owners through mentoring and business workshops. More than 11,000 volunteer business mentors in over 320 chapters serve their communities through entrepreneur education dedicated to the formation, growth and success of small businesses. For more information about starting or operating a small business, contact SCORE TriCounty, <https://tricity.score.org/content/find-mentor-183>.

Today at SCORE, we are on the frontline fighting to keep Main Street America in business. If you believe that you can help a small business with your experience, advice and mentoring please think about joining us. Email us at tricity@scorevolunteer.org, call us at 610.327.2673, or to learn more. To submit an application to be a SCORE TriCounty volunteer, visit our website at <https://tricity.score.org/become-volunteer-2>.

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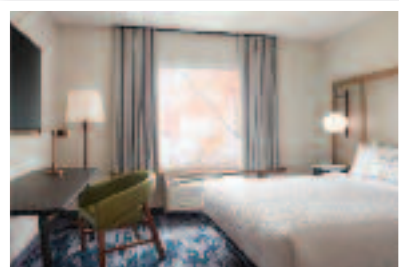
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Fairfield Inn & Suites by Marriott Now Open in Pottstown

Forward-thinking and innovating design with the modern traveler in mind

The 118-room Fairfield by Marriott Pottstown-Limerick is now open. Located at 99 Robinson Street, Pottstown, PA 19464, the hotel Fairfield by Marriott Pottstown Limerick will operate as a Marriott franchise, owned by Pottstown Lodging Partners LP and managed by Infinity Hotel Group LLC.

Located minutes from downtown Pottstown, the hotel offers a little bit of everything for discerning select service business and leisure travelers, from top notch amenities to convenient access to local businesses, shopping, shopping, like



Philadelphia Premium Outlets and King of Prussia Mall, and a short drive to the Limerick Generating Station.

“Delivering both function and comfort, our new design and décor elevate the Fairfield brand, setting a new standard in the moderate tier category,” Diane Mayer, Vice President and Global Brand Leader, Classic Select Brands. “At Fairfield Inn & Suites, we provide an easy, positive, and productive travel experience, as well as the promise of consistent and reliable service at an exceptional value. The Fairfield Inn & Suites Pottstown-Limerick is a truly stunning example of the brand’s contemporary look and feel, and we are pleased to introduce the Fairfield Inn & Suites hotel in the Pottstown-Limerick area.”

The new décor package is warm, timeless, forward-thinking, and inviting with simple nods back to the brand’s heritage. Specific elements meant to evoke feelings from the Fairfield Farm include a farmhouse table in the lobby for gathering and connecting, photography from the Fairfield Farm serving as artwork in the lobby and guest rooms, natural materials and unique textures featured throughout,



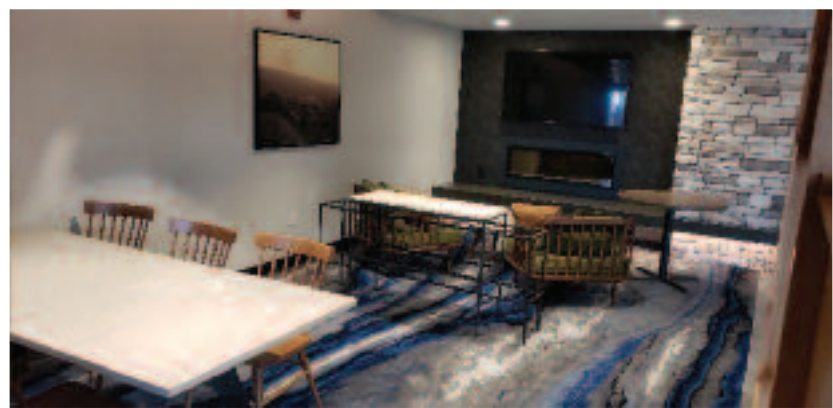
and a history wall in every property showcasing the brand’s roots.

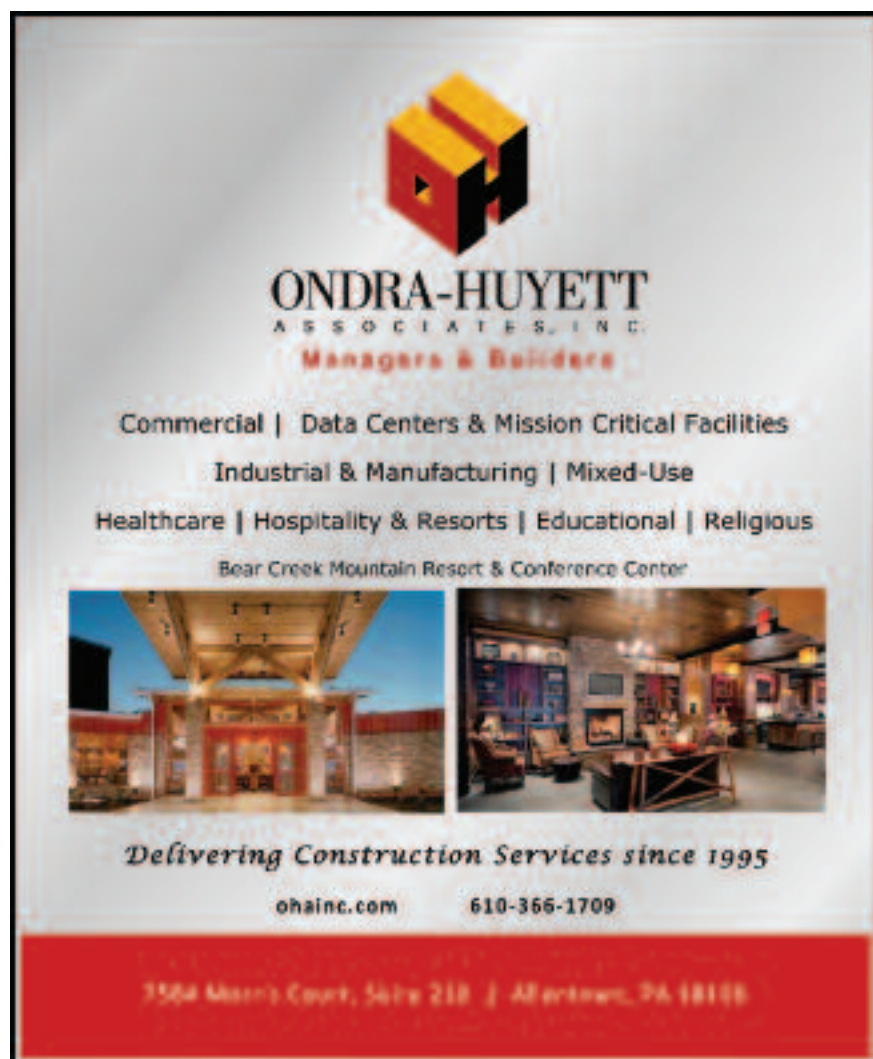
The new guestroom design is impactful, unique and addresses the functional needs of the Fairfield guest for a seamless experience. The room was designed with the modern traveler’s needs to stay productive on the road in mind without overcomplicating the guestroom. Each room features a modern lounge chair, serving as both functional and comfortable to either work or relax in. The artwork in the room takes center stage with the window treatment acting as a focal point, displaying photography taken at the Fairfield Farm. The material is sheer and allows light to pass through the

photography, warming up the room and creating a comfortable environment. Each guestroom also features a work desk, refrigerator, coffeemaker, and microwave.

Additional hotel amenities include an outdoor swimming pool, 24/7 modern fitness center, and an outdoor patio with a firepit. The hotel also has a business center, complimentary Wi-Fi, and a meeting room with 650 sq ft of event space, that can accommodate up to 40 guests.

Fairfield Inn and Suites by Marriott Pottstown-Limerick is located at 99 Robinson Street, Pottstown, PA 19464. Guests may contact the hotel at 610.326.5000 or online at www.marriott.com/abefo.





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MARKETING TIPS FOR MANUFACTURERS

Ways to Improve Results and Empower Your Sales Team

By Trevor Reed, REED Marketing Communications Design, LLC

Naturally, young manufacturing companies want to keep expenses down as they ramp up their revenue. For example, to avoid adding staff (and HR costs), many businesses task their sales team with not only selling but also marketing.

Bootstrapping marketing efforts by assigning those responsibilities to sales staff may work well in the near term. However, as companies mature and evolve, problems arise if there's no marketing strategy that will grow with the business. Busy sales professionals can become over-extended and overwhelmed when handling marketing as well as sales efforts. Moreover, their lack of design and writing expertise can lead to inconsistent branding, unclear messaging, and ineffective marketing materials — all of which can destroy a company's brand reputation.

So, what are you to do if your sales team doubles as your marketing team?

Fortunately, there are ways to improve your marketing efforts while empowering your sales professionals to focus on what they do best — bring in new business.

1. Be distinctive. Gather a sampling of your marketing materials and look at them objectively. Do they have visual characteristics that make you stand out from your competitors? If nothing jumps out as distinctive to you, it's likely your marketing assets won't stand out to prospective customers either. Consider adding a unique color, freshening up your image library, or refining your typography. Integrating even minor upgrades across all your communications will help you get noticed in a crowded marketplace.

2. Be relevant. Sit down with your leadership team and document the characteristics of your ideal target audience, the problems they experience, and how your business can help them overcome the obstacles they face. Next, weave those talking points into your marketing messaging to facilitate emotional connections with prospects. It's critical to go deeper than merely describing product features. Address the benefits of those features in terms of how they will solve the specific needs and challenges of your ideal customers. That is the key to generating customer interest, inspiring action, and increasing sales.

3. Be consistent. One of the biggest challenges of marketing is that, at any given time, your message may be seen by a large percentage of people who have no immediate need for your product. That is why consistency is so important. Once you've created a distinctive brand image and crafted a compelling message, you need to present them consistently across all media and modes of communication. Develop a set of brand identity standards and messaging guidelines to set the ground rules for your marketing materials. Then share them with everyone in your organization. Consistency is critical for creating a strong, mature, and memorable brand.

I encourage you to keep these three tips in mind as you hone your branding and strive to give your sales team the marketing tools they need to succeed. And if your manufacturing business needs some design and marketing support to accomplish those objectives, I'm just a phone call away at 717.517.1727.



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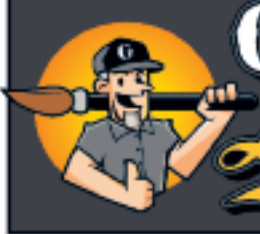
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WHEN IT COMES TO COLLECTIONS, NEVER ASSUME

Business relationships are usually straightforward. You provide a product or service, and the customer pays you for it in a timely manner. But every small business owner will likely have to deal with tardy or missed payments. Don't ignore them or assume the customer will eventually follow through. Money owed to your business—known as receivables—cuts into your profits and complicates your cash flow.

A good collections strategy can help prevent slow payments before they become a problem, and ensure that income from aged invoices isn't lost forever.

Your aim is to create a step-by-step collections process that starts by making smart credit-granting decisions. And make no mistake: granting credit is exactly what your business is doing whenever you deliver a product or service without first collecting payment.

Customers are more likely to pay quickly if your invoice arrives in a timely fashion and is clear and simple. It should state explicitly, in itemized fashion, what it covers. Make it look clean and professional, and include your company logo. Cute designs may only get in the way.

Design it like a real invoice, not just a piece of paper with "amount due" typed in, and be sure it is clear how the check should be made out and

where it should be sent. Including a return envelope can help. Also include a phone number and contact name for questions. Small business accounting programs such as QuickBooks can easily create your invoices. Or, consider a dedicated low-cost software package.

Mail your invoices quickly and send a reminder immediately if payment is not received by the stated due date. On long-term projects, consider progress billings.

If you do need to press for collections, don't use threats or emotional appeals. Phone calls are more effective than letters or emails, according to collections experts, so contact your customer directly and/or the business's accounting department. Be polite, yet firm in asking for immediate and full payment. If a letter is necessary, it should be personalized and sent by registered mail so that you can verify its receipt should legal action be necessary.

Collections are just one critical financial issue your small business can face. For expert help and advice, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE office, or visit online at www.pottstown.score.org.



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Pottstown Hospital

Pottstown Hospital offers many award-winning, accredited, and certified medical services close to home. Combined with our compassionate care, there is no need to travel far. Among those to receive high patient satisfaction scores are the Pottstown Hospital Cancer Center and Pottstown Hospital Outpatient Therapy Department.

Pottstown Hospital Cancer Center

The Pottstown Hospital Cancer Center is nationally recognized by the American College of Surgeon's Commission on Cancer and the American College of Radiation Oncology. Every cancer is different, and our multidisciplinary cancer care team works together to develop a comprehensive plan of care personalized to our patient's specific diagnosis. We gather members from various parts of our cancer care team to plan the most effective strategy for treatment. This multidisciplinary approach includes the latest advances in chemotherapy, radiation, immunotherapy, clinical trials, surgery and more. We also include a wide range of integrative therapies and support services, coordinated to delivery cancer treatment, in one convenient setting.

Pottstown Hospital Cancer Center is home to:

- Advanced cancer treatments and therapies
- Board certified physicians
- Oncology certified nurses
- Patient navigators
- Integrative therapies such as Reiki and massage therapy
- Support groups and more!

Chemotherapy/Immunotherapy —

Targeted molecular therapies selectively affect only the cells related to a particular cancer, causing less damage and fewer side effects to surrounding non-cancerous cells and body systems than traditional chemotherapy drugs.

Clinical Trials — Pottstown Hospital's Cancer Center actively participates in preventative and treatment clinical trials. Eligible patients can participate in national clinical trials aimed at discovering newer advances in cancer treatments.

CyberKnife — In an alliance with Tri-County CyberKnife, radiation oncologists use a state-of-the-art robotic radiosurgery system designed to treat cancerous and benign tumors in the head, neck, and body with sub-millimeter accuracy without incision or sedation.

Radiation Therapy — Our board-certified radiation oncologists use the most advanced technology to develop personalized radiation therapy plans to target different cancers at various degrees of intensity.

Pottstown Hospital Cancer Center
1600 E. High Street Pottstown, PA 19464
610-327-7555





Pottstown Hospital Outpatient Therapy

Connect to the outpatient therapy and rehabilitation services needed to stay active and engaged. Whether a sports injury, concussion or speech dysfunction, patients now have access to three convenient locations in Boyertown and Pottstown. Our physical therapy and rehabilitation team is ready to care for orthopedic, neurologic, and other conditions.

Cancer Related Therapy — Cancer Related Fatigue (CRF) is a common side effect. Our physical therapists work with cancer patients to help improve strength, reduce pain and swelling as well as booster confidence to continue their fight against cancer. 99% of patients who had cancer treatment suffer from CRF, and 49% of patients may continue to have CRF even after treatment has ended. Individuals who may experience fatigue, trouble walking, numbness or tingling, fatigue making it difficult to do your daily activities, difficulty with speech or swallowing would benefit from our cancer rehab programs.

Concussion — Concussions can affect anyone involved in an accident where they hit their head, or a child or teenager being injured playing on the playground or during sports. Signs of a concussion include difficulty with concentration, balance, dizziness, or headaches. Our physical and speech therapists can evaluate and treat the many symptoms related to concussion. They will assess the symptoms and design an individualized treatment program specific to the condition.

LSVT BIG® and LSVT LOUD® — Specialized therapy by Physical and Speech Therapists certified in LSVT BIG and LSVT LOUD can help patients living with Parkinson's Disease to improve their movement, balance, speech, swallowing and overall function.

Lymphedema — Lymphedema is caused by a blockage in the lymphatic system often caused by lymph node removal or damage due to cancer treatment. The main symptom is swelling that



may be accompanied by pain or discomfort making it hard to dress, walk, swallow or get comfortable. Our certified lymphedema therapists are specially trained to create a personalized treatment plan, which may include manual techniques, skin care, specific activities and assisting patients obtain appropriate supplies to help manage the swelling.

Adult Speech (Language, Swallowing, Cognitive Rehab) — For people having trouble with speech or swallowing as a result of an illness, medical condition or injury, we can help. We offer a range of speech therapy services for adults for a variety of conditions including VitalStim electrical stimulation for dysphagia

Sports Performance — Injured athletes require a unique approach to get them back playing the sport they love. A sports physical therapist will assess the athlete's functionality and mobility and develop a treatment plan targeting the area of weakness while focusing on the specific needs of the sport.

Vestibular — For those experiencing problems with balance or dizziness, our specialty-trained physical therapists will design a dedicated and personalized exercise-based program to help restore normalcy.

Pottstown Hospital Outpatient Therapy Locations:

Physical, Occupational, and Speech Therapy

81 Robinson Street, Pottstown, PA 19464
610-970-1600

Physical Therapy

23 N. Walnut Street, Boyertown, PA 18512
610-367-8844

Physical and Speech Therapy The Complex

724 N. Adams Street, Pottstown, PA 19464
484-659-1610



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GREATER READING CHAMBER ALLIANCE



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

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.

UPCOMING EVENTS

Monday, Nov 8, 2021– Advanced Excel

Shearer Technical
727 Penn Ave, West Reading, PA 19611
Four weeks on Mondays: Nov. 8, 15, 22 and 29
8 a.m. - 10:30 a.m.
\$240/person - Chamber Members.
\$340/person - Not-Yet Chamber Members.

**Tuesday, Nov 9, 2021-
Women2Women Showing Up
for Other Women Panel**

Virtual Event - Link and instructions will be sent
week of event.
10:00 a.m. - 11:30 a.m.
\$15/GRCA Member
\$25/Not Yet GRCA Member
Advanced Registration Required
<https://greaterreadingchamber.chambermaster.com/eventregistration/register/10899>

Wednesday, Nov 10, 2021- INTRO TO EXCEL

Shearer Technical
727 Penn Avenue, West Reading, PA 19611
Four weeks on Wednesdays:
Nov. 10, 17, 24 and Dec. 1
8:00 a.m.- 10:30 a.m.
\$240/person - Chamber Members
\$340/person - Non-Chamber Members
<https://greaterreadingchamber.chambermaster.com/eventregistration/register/10993>

**Wednesday, Nov 10, 2021–
W2W/FBA – back to school with
Alvernia University – Fall 2021**

Location: TBD; 6:30 p.m. - 7:30 p.m.
Free to W2W Members & FBA Peer Group
Member

**Thursday, Nov 11, 2021- De
Mujer a Mujer Inclusive Work-
spaces Require BRAVE Leaders**

Virtual Event - Zoom; 10:00 a.m. - 11:30 a.m.
Workshop is one hour + breakout networking
sessions; \$5/attendee
Advanced Registration Required
<https://greaterreadingchamber.chambermaster.com/eventregistration/register/10901>

**Friday, Nov 12, 2021-
BOOT BARN RIBBON-CUTTING**

1101 Woodland Ave, Wyomissing, PA 19610
11:00 a.m. – 8:00 p.m.
Ribbon cutting at 12:00 p.m.

GRCA Wins Pennsylvania Economic Development Association Award

The Greater Reading Chamber Alliance (GRCA) is pleased to announce it was recognized by the Pennsylvania Economic Development Association (PEDA) as the winner of the Economic Marketing Innovation of the Year Award for its Rebuild Berks campaign. The award was formally announced during the recent 2021 PEDA Fall Conference.

GRCA's Director of Communications & Marketing Leah Fassnacht and Digital Marketing Coordinator Audrey Krupiak managed the year-long campaign in partnership with the County of Berks and under the guidance of Strunk Media Group, Kutztown.

"The County is thrilled that the rebuild Berks initiative has been recognized by PEDa as the Economic Marketing Innovation of the year," said Berks County Commissioners Chair Christian Leinbach. "Rebuild Berks served a vital role in bringing the Berks County community together to support our local businesses throughout the many challenges we've faced

during the COVID-19 pandemic. The partnership between the County of Berks and GRCA made this program possible and is a lesson on what can be accomplished when we work together to address challenges in our community."

The Rebuild Berks campaign launched in July 2020 and encouraged Berks County residents and businesses to buy and source locally. The initiative provided critical safety information, free training, and access to funding opportunities, such as the Small Business New Start Grant Program and COVID-19 Hospitality Industry Recovery Program (CHIRP). In November 2020, GRCA collaborated with the Berks Agriculture Resource Network (B.A.R.N.), to launch a Rebuild Berks offshoot campaign called "Grow Together." The purpose of this ongoing campaign is twofold — first to encourage consumers to purchase directly from local farmers, and second to help position B.A.R.N. as the go-to resource in Berks County for agriculture-related information.

The Greater Reading Chamber Alliance Welcomes New Administrative Assistant, Creates New Position

The Greater Reading Chamber Alliance (GRCA) is pleased to announce its recent hire of Denise Vaquero as the new Executive Assistant to Jim Gerlach, President & CEO. In addition to her administrative duties, Vaquero will provide overall support to various departments at GRCA.

"I could not be more excited to contribute to the GRCA team. I look forward to the new challenges it will bring, and I hope to make a lasting impact at the organization," said Vaguero.

Most recently, Vaquero served as an HR benefits administrator and executive assistant at Glen Gery Brick, Wyomissing, where she assisted in employee hiring and onboarding as well as supplied administrative support to the company's executive team.

Vaquero replaces Shanon Sabanos as Sabanos transitions to the newly created Community Initiatives Team Coordinator. In her new role, Sabanos will work on the implementation of the Economic Development Strategic Plan. She also will assume responsibility for loan portfolio administration and will head the Engage! Business Outreach efforts.

"The hire of Denise allows Shanon to move within the organization to further our mission of serving and advocating for our business community. I'd like to personally thank Shanon for all her great work in the Executive Assistant position and look forward to seeing her grow in her new role. We welcome Denise and know she will be a great addition to the team. These staff changes will continue to enhance the great work of our GRCA team," said GRCA President & CEO Jim Gerlach.

ABOUT THE GREATER READING CHAMBER ALLIANCE: 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.



Denise Vaquero



Shanon Sabanos



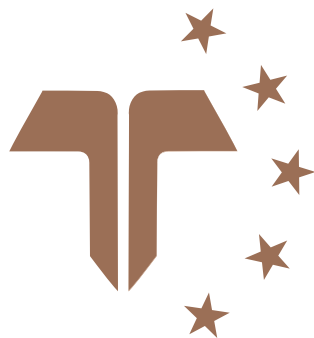
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GREATER READING
Chamber Alliance

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TRICOUNTY AREA CHAMBER OF COMMERCE

Building Communities, Creating Connections, Supporting Commerce

152 E. High St., Suite 200, Pottstown, PA 19464 | 610.326.2900 | www.tricountyareachamber.com

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

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

Follow us on:



#WhyTCACC

#tcaccbettertogether

WELCOME APPROVED NEW MEMBERS!

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

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

A-Lex Print & Promotion
alexpromo.net | 484-988-1156
Printing

Grateful 4 Money
grateful4money.com | 484-925-1650
Financial Consulting

Helping Hands, inc.
helpinghandsinc.com | 610-754-6491
Support Services

MEMBER ANNIVERSARIES

Happy Anniversary to the following Members!

34 Years

Complete Graphics

TriCounty Active Adult Center

YWCA Tri-County Area

15 Years

**Premier Orthopaedics: Brandywine
Institute of Orthopaedics Division**

10 Years

Cigas Machine Shop, Inc.

5 Years

**Excel Collision Repair &
Paint Specialists, Inc.**

Glocker Realty and Insurance

October - Chamber of Commerce Month



By Eileen Dautrich, TCACC President

October was Chamber of Commerce Month in the Commonwealth. Governor Tom Wolf issued the following statement – “Our local chambers of commerce play a critical role in supporting the needs of our vibrant business community and are essential to the commonwealth’s continued economic growth and advancement.” His proclamation also stated - “I commend Pennsylvania’s local chambers of commerce for representing thousands of businesses, and I am certain their efforts to enhance our communities will serve as an inspiration across the commonwealth for years to come.”

We had networking events spread throughout the month to celebrate the Chamber and its members. We had a Virtual Networking event, titled “6-Degrees of Separation.” We were able to have two In-person Networking events. One of our members Joe Rusiewicz Executive Director of Foundation for Pottstown Education, spoke highly of our networking opportunities stating,

“Recently at a TriCounty Area Chamber of Commerce luncheon, I had the opportunity along with all of the other attendees to get back to this face-to-face networking. At this event I was not only able to see colleagues face to face for the first time in more than a year and a half, but also meet new colleagues. It was truly successful for me as I was able to recruit one Board member, one Committee member and make an acquaintance, who I was not only able to introduce to a prospective client of his but also set up a meeting to explain our non-profit and hopefully make a new supporter of our Foundation.”



Throughout Chamber of Commerce Month, we also ran a social media campaign which consisted of Member Mondays, Testimonial Tuesdays, #WhyTCACC Wednesdays, Throwback Thursdays, and Fresh Fridays. A special thank you to our TCACC Members who helped make this campaign possible and for the ongoing support they give us every single day.

In celebration of Chamber of Commerce Month, we allowed those who joined in the month of October 20% off their membership. If you are interested in becoming a member, or would like to learn more, contact Eileen Dautrich at eileen@tricountyareachamber.com or 610-326-2900.

REGIONAL CHAMBER ROUNDUP



SEASON 7

Mondays and
Wednesdays at 1PM
on Facebook Live

Upcoming Guests

Michelle Jones Wurtz, Pottstown Dance Theatre	11/01/2021
Terese Brittingham, Keller Williams Realty Group	11/03/2021
Richard Gray, Citadel Credit Union	11/08/2021
Joseph Bergquist, Harleysville Bank	11/10/2021
Jillian Magee, Building a Better Boyertown	11/15/2021
Donald Schalk, Alvernia University	11/17/2021

THANK YOU TO OUR 2021 ROUND 2
MISSION & VISION PARTNERS (MVPS)



Precision Polymer Products, Inc.



Always buy Chamber this Holiday Season!

Members:

- Check out the member directory (QR Code) and support a fellow member!
- Bring fellow members to your business - offer a Member to Member Discount!
- Don't forget to post press releases on holiday specials or community events on our site so we can put them in our Live, Work, \$hop Newsletter!
- Tag us on social media so we can share your news!



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

UPCOMING EVENTS

Check out www.pvchamber.net for details and registration links!

Annual Holiday Mixer

December 7, 2021 from 5pm -7pm

Copperfield Inn @ Lakeside, 594 W. Ridge Pike, Limerick

Food, Holiday Martini's, Music, Silent Auction, Raffles, Wines and More!

Your invitation to sponsor and celebrate the services of our honored guests, those who serve the Perkiomen Valley region every day throughout the year. Please help us to wholeheartedly say "Thank You" to our Pastoral leaders, Police and Fire Departments, Emergency Personnel, Municipal Officials, Non-Profit Organizations, School Board Directors, County commissioners, United States and Pennsylvania Legislative leaders.

Support Your Community: Proceeds raised through the generosity of our sponsors helps off-set the gratis admission for our honored guests!

Show Your Appreciation: The Annual PV Chamber Holiday Mixer is the perfect venue for your holiday office party! Invite your clients, friends and associates to show your gratitude for their efforts throughout the year!

Branding Recognition: Your business will be recognized through E-news, Social Media, Website and Event Promotions & Displays!

Two Hour Reception Includes Delicious Stationed and Served Hors d'oeuvres, House Wines, Domestic Beers, Soda, Martini's and Dessert! Plus, Gift Basket Raffles, Wine Raffle, Music, Networking & Exhibitors

Give the gift of sponsorship... Sponsorship and attendee registration www.pvchamber.net

WELCOME NEW MEMBER!

Academy of Modern Implants & Dentistry - Cherrymay Ortiz
484-685-3933; www.adaceyofmodernimplantdentistry.com

POST EVENT SPOTLIGHT

Mixer at Health Insurance Solutions, Inc.



Bev Weinberg of Integrate for Good (far left), with HISI team members; President, Nanette Poserina, holding Inc. 5000 award! Health Insurance Solutions made the Inc. 5000 list of the fastest growing companies in America!

Thanks to Health Insurance Solutions, Inc. for hosting a Chamber Mixer at their spacious headquarters in Skippack. HISI is committed to assuring that you find the right health insurance plan at a cost within your benefits budget. Today, we primarily focus on strategies to reduce employer's specialty drug spend by up to 50%, with our manufacturer relationships, knowledge of grants and foundations, and working with Specialty Drug Pharmacies directly. Contact a team member today 610-615-6911

REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

• 171 East Bridge Street, Phoenixville, PA 19460 • 610.933.3070 • fax 610.917.0503

• info@phoenixvillechamber.org • www.phoenixvillechamber.org

Celebrating 90 years in the PXV Business Community



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

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

NEW MEMBERS:

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State Farm**

Lx4 Inc.

DomainGuard

EVENTS

Cash for Christmas! Support the Chamber with a chance to win big!

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				26 (drawings)	26	27
				\$500	\$100	\$500
28	28	28	1 (drawings)	2	3	4
\$250	\$100	\$100	\$100	\$100	\$100	\$500
5	6	7	8	9	10	11
\$250	\$100	\$100	\$100	\$100	\$100	\$500
12	13	14	15	16	17	18
\$250	\$100	\$100	\$100	\$100	\$100	\$500
19	20	21	22	23	24	25 (drawings)
\$250	\$100	\$100	\$100	\$100	\$100	\$500

Chamber Small Games of Chance number 1040.

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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!



Spring-Ford Chamber Celebrates By Being Back In Person

On Thursday, October 14th the Spring-Ford Chamber hosted their October Luncheon under the tent at Creekside Bar and Grill. With over 50 members in attendance the chamber celebrated by awarding a special Community Outreach Award to a business and individual who went over and above to serve their community during the last 18 months. Volpe Enterprises was awarded for their outreach efforts by serving Mercifully Known Ministries in Hatfield, PA. They needed a new roof put on their main house. This organization makes an impact by serving missionaries and families in crisis year-round and providing resources, counseling, and support in their time of need. A service that was much needed in 2020. Volpe Enterprises generously replaced their roof with volunteer labor and trade partners so this organization could continue to serve their community.

The individual award was given to Joe Groarke of Keller Williams A gentleman who truly exemplifies generosity of spirit. He worked tirelessly collecting for the Daily Bread Community Food Pantry, collected and distributed gift cards, delivered essentials such as bottled water and toilet paper to those in need during the COVID shut down. He is involved in Fighting for Childhood Cancer, the Hero 5K Run, Tim Tebow's Night of Shine, Alex's Lemonade Stand Foundation and the list goes on and it doesn't stop with the pandemic. Most recently, he assisted with efforts during the flood devastation for Hurricane Ida.

The event also hosted speakers such as David Zellers, Director at the Montgomery County Commerce Department, Michelle Govan and Laurie Cusic who spoke on Diversity, Equity and Inclusion and how it effects small businesses and Dr. Richard Lorraine, Medical Director of Montgomery County Public Health Department addressing how we as a community can help move from a Pandemic to and Endemic and how we need to move toward a new normal.

PHOTO ABOVE: Carla Haydt, Chamber Executive Director; Sean Meyers, Chamber President; Dr. Richard Lorraine, Medical Director Montgomery County Health Department; Laurie Cusic, Beacon Leadership Development; Michelle Govan, Govan Coaching and Consulting.



Sean Meyers, Chamber President with Joe Groarke



Sean Meyers, Chamber President with Stephanie Reid, Volpe Enterprises

Chamber Member Notes:

- Congratulations to TKO Pest Control for celebrating 25 Years in business
- Congratulations to BodyMetrix Health & Wellness on opening their second location

WELCOME OUR NEWEST MEMBERS

Royersford Baptist Church

Velvet Luxe Salon, LLC

Edward Jones Financial Advisor:
Jonathan Basta

SCORE TriCounty

UPCOMING EVENTS

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

Shark Think Tank

Thursday, Nov. 18th— 11:30am—1:00pm

Copperfield Inn at Lakeside

Our business owners only roundtable lunch

Mix and Mingle Networking

Thursday, November 4th 6:00pm—8:00pm

Copperfield Inn at Lakeside

Come network and learn hands-on how to mix your favorite drinks

November Chamber Luncheon

Education Update

Thursday, November 11th 11:30am—1:00pm

Copperfield Inn at Lakeside

Come here great things happening with Spring-Ford School District, Pope John Paul II High School, Western Montgomery Career and Technology as well as Montgomery County Intermediate Unit and Valley Forge Education Services.

Chamber Holiday Mixer

Thursday, December 2nd – 5:00pm – 7:00pm

Sunnybrook Ballroom

Holiday High Tea

Tuesday, December 14th 11:30am – 1:30pm

Community Music School

Catered by the kids at WMCTC and music by Community Music School

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**Small Business
Resource Association**



THE SBRA COMMUNITY

Be All That You Can Be



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

Most of you have read the book "Good to Great" by Jim Collins. Not only was it a New York Times best seller, more importantly it was a great inspiration to millions of people across the country.

Published in 2001, followed by the events of 9/11, this book planted a seed of hope and inspiration for many who were left to rebuild their businesses and personal lives. I wonder what Mr. Collins would have titled his book if he wrote it today, or, what his message would have been?

I do know that the world we live in today is not like it was 20 years ago and, the challenges we face are new and ever changing. However, no different from 20 years ago, we all still have the ability to climb whatever ladder we want, be whatever we want to be and choose our destiny in life. What do you think it would look like if we all aspired to "Be all that we could be"? The key to that question is "To be ALL that we Can Be."

Books like Good to Great and Vision (your pathway to Victory by Gordon D'Angelo), and Skills for Life (The Fundamentals You Need to Succeed) by Mike Jarvis and Jonathan Peck) and dozens of other wonderful books are there for those who truly aspire to be, all that they can be. What I would like to do in this article is challenge you in several areas of your business and personal lives regarding what you are actually doing to Be all that you can Be.

1. **Are you a rifle or a shotgun?** To be all you can be, you must first have a plan with well thought out goals that

are realistic and attainable. Then you must be laser focused on attaining those goals and not get distracted by all the buckshot that gets thrown at you every single minute of every day. If you have time management problems, get help. If you seem to get pulled in many meaningless directions, take a time out and see if what you are doing aligns to your Mission Statement. If not, stop doing it and get focused on your original plan. Be a rifle.

2. **Are you an "I" or a "We"?** We are all given certain skills and abilities when we are born. Some more than others, but I can assure you that nobody was ever born with every skill and ability known to man. Accept the fact that you are not perfect and you are not able to do everything. However, if you surround yourself with people that are equal to and better than you, you can focus on what you do best. Let the other people do what you are not as good at and that will allow you to be better at what you are good at. Be part of the We.

3. **Are you a Risk Manager or a Risk Taker?** Show me a person that never made a mistake and you will have shown me a person that has never tried anything. In the definition of the word Entrepreneur is the word RISK. In other words an Entrepreneur is defined as a risk taker. A risk manager is someone that will research, investigate, ask questions, experiment, draw conclusions, make assumptions, re-tool, refine, start over and over and over but never get the project started. They can be extremely helpful to the visionary entrepreneur as they plunge into their dream but in most cases the risk manager will never be the entrepreneur. To be all you can be, you will most

likely have to take a few risks, chances along the way. Be a Risk Taker.

4. From a personal perspective I have 6 challenges for you to self-evaluate. You may never reach your maximum potential in any of these but they are goals that if you constantly strive to improve, no matter what your age, you will be as close as you can be to *all you can be*. How strong is your 1. Faith 2. Your Family Relations 3. Your Friendships 4. Your Financial Stability 5. Your Health and Fitness and 6. Are You Having Fun? To be all that you can be you must find a balance in all 6 of these areas and you must make time in your busy schedule to address and maximize each of them.

5. In closing I would like to warn you to NEVER compare yourself to anyone else when attempting to be all that you can be. Be you and do everything you can to make YOU the best that YOU can be. You and everyone around you will experience a major positive difference.



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- **Electronics Kinnect**

- **Girl Crush Company**

- **Yellow Submarine Coaching**

- **Elizabethtown College**

- **Pennsylvania Center for International Exchange and Partnership**

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

SBRA Business Spotlight



Heidi Warmkessel
Commercial Lines
Business Development

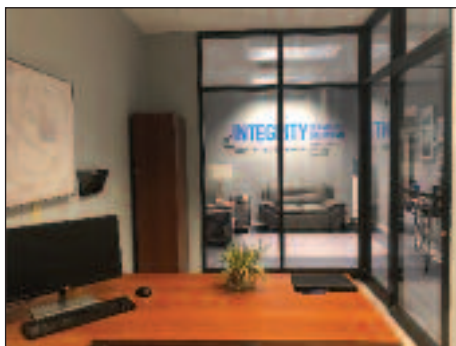


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CYBER SECURITY, RANSOMWARE, AND WHY YOU SHOULD CARE



By John Dever, III, Solve IT Solutions, Proud Member of the Small Business Resource Association

There is a lot of buzz these days about Ransomware, Data Breaches, and Malware. The threats are real. But, why, suddenly, is this a global pandemic? Well, the short answer is that the amount of crucial business data being housed, in fairly accessible locations, has hit a critical mass. The trajectory of Ransomware was always inevitable, but the despair and uncertainty brought on by the COVID pandemic has increased the speed of spread dramatically. In layman terms, here is how that happened and why we are all now at high risk.

For the past few years, hackers across the globe began to band together to create email phishing software, hidden payment channels and encryption viruses. To keep ahead of attack prevention provided by network firewalls, these groups of hackers would create an encryption virus that eludes detection. They would then target large organizations by utilizing email phishing techniques, along with other tactics, aimed at gaining access to that network. Once they would have success in gaining access, which could be as simple as one out of one hundred thousand employees opening an email, their virus could then be activated. What does that mean? Once activated, the virus could travel across the entire network and encrypt all data and access to that data. This is what happened in May 2021 with Colonial Pipeline, the victim of a Ransomware attack that disabled them for 8 days. At that point, this group of hackers would demand payment in exchange for decrypting the data. Payments could exceed two million dollars. To combat the risk, many companies, have beefed up cyber security and increased security of their infrastructure.

Pan to 2021. Ransomware has become sophisticated and made widely accessible. Any individual could sit down at their computer, access the dark web, utilizing the TOR browser, and put out a message letting users know that they are looking for Ransomware Software. Within a few minutes, they would be bombarded with

"sales pitches" from people telling them why their Ransomware software is the best. You can compare pricing and ease of use, just as if you were purchasing any other service. Once you select your vendor, you message them, they tell you how to pay (typically in crypto currency), and you would receive your Ransomware software, along with a user guide. This is called Ransomware as a Service (RaaS). All you would now have to do is "press play". You can now target thousands of companies, anywhere on the planet, who would be willing to pay you to get their data back after you've successfully encrypted it with your Ransomware software. Therefore, everyone now needs to be concerned about their security. Everyone is now a target, open to losing their data. The focus is now on small to mid-sized businesses, as their cyber security is typically not as strong as a larger organization. The typical cost of data recovery from a RaaS attack for a small business is \$85,000, but can exceed \$2.3 million.

So, what can you do? The proper protection stack of hardware, software and backup services can protect your company, your data, and your business reputation in the market. It is extremely important that your IT structure incorporates a data backup system, along with constant monitoring and testing of that backup to assure data integrity. With the proper backup and data monitoring services in place, even if you are attacked and your data is encrypted, you are able to revert back to your backup seamlessly, without losing more than 60 minutes' worth of data. But, be careful, as not all back up solutions are created equally. You need to make sure that the backup hardware and connections are not able to be affected by these RaaS attacks. And, you need to be certain that your backups are current and functional. To assure this, you need to test the backup integrity routinely, if not daily.

RaaS is only just beginning. It is critical that we all stay ahead of it by securing our networks and backups, as it is projected that over 80% of small to mid-sized businesses will experience some type of RaaS attack in 2021.

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• **Tuesday, November 9th**
– 9:30-10:30 a.m. -
SBRA Workshop

"What's Holding You Back from Growing Your Business", virtually on Zoom, presented by Gary Seibert, CEO of the SBRA.

• **Tuesday, November 23rd**
9:30-10:30 a.m. -
SBRA Workshop

Details at: <https://www.sbrassociation.com/#EVENTS>

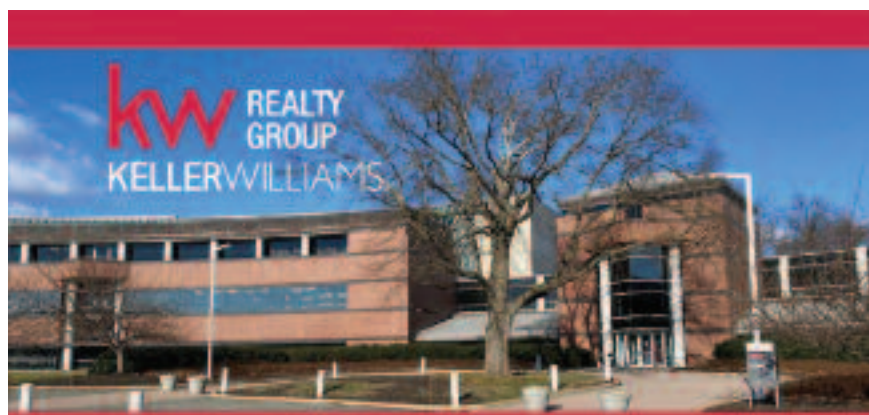
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For location and details check <https://www.sbrassociation.com/#EVENTS>.



Learn How the SBRA Can Help Your Business Grow – Membership Benefits Update November 17th, via Zoom

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Ask SCORE

EIGHT WAYS TO MANAGE YOUR TIME AND MULTIPLE PROJECTS

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

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

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

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

2. Determine urgent VS. important

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

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

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

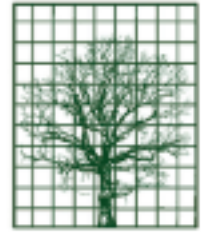
These kinds of issues aren't going to solve themselves and will often eat at you. Then, you won't be able to concentrate on critical tasks.

3. Schedule time for interruptions

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

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

(Continued on page 44)



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RICHARD A ZUBER REALTY INVITES FESTIVE HOMEOWNERS FOR ANNUAL HOLIDAY LIGHT TOUR

For the third year, Richard A. Zuber is inviting homeowners within a 10-mile radius of Boyertown to add to the festivities of the season by decorating their homes and registering to be part of the Holiday Light Tour.

The registration form and details for homeowners can be found at www.zuberrealty.com/lighttour and must be submitted by November 12, 2021. There is no registration fee required to participate.

The tour begins December 4, 2021, and extends through January 2, 2022. Tour-goers will drive past the decorated homes on the tour and vote for their favorite. There is no charge to vote during this family-friendly COVID-safe event.

Winners will be announced on January 7, 2022. The grand prize is a \$100 gift card for the winning home. Category winners receive \$50. One randomly-drawn voter will receive \$50. This year's categories are

- **Grand Prize for the home receiving the most votes**
- **True Meaning of Christmas** showcasing a religious theme
- **Clark Griswold Award** for the home deemed most "over the top"
- **Most Elegant Award**
- **Kids Choice Award**

Registered homes will have their light displays up by December 4, 2021. Lights should be on every night from 6:00 to 9:00 p.m. between December 4, 2021, and January 2, 2022. A sign will be positioned to designate homes as tour spots and must remain throughout the tour dates.

About Richard A. Zuber Realty: Richard A. Zuber Realty features a management style that offers training, professional development and support for all agents, freedom from a fee-based arrangement, flexibility offered through a trained and experienced office support staff, and opportunities to utilize assorted creative marketing services.

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Ask SCORE

(Continued from page 42)

4. Create an email-free time of the day

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

5. Time-box your tasks

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

6. Upgrade your skillset

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

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

7. Invest in time management tools

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

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

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

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

8. Be realistic

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

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ACA provides a full range of services to homeowners, developers, and realtors alike. Additionally, as other engineering firms have branched into other forms of engineering, ACA has maintained six key services: Civil/Site Engineering; Construction Management; Environmental Service; Sewage Disposal Systems; Land Surveying; and Wetland Delineations and Mitigation.

ACA's mission goes beyond being just a go-to organization. In fact, ACA prides itself on: 1) looking closely at every request; 2) following up promptly and; 3) meeting on-site to understand our client's goals and objectives. From there,



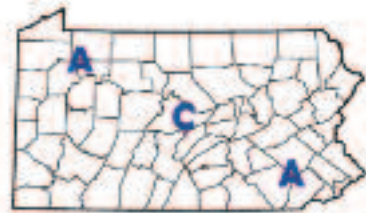
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EQUITY AND INCLUSION



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

What I have found interesting is the debate over what is being taught in schools. For example, when I was young, in Fords, New Jersey, school #14, we said the "Lord's Prayer" right after the Pledge of Allegiance. Then someone would be required to read a bible passage in front of the class. It was almost putting you on the spot. You had to be able to read, and if you went up there and stumbled around, it did not reflect well for you.

School Prayer then became an issue, and we separated religion from our school districts. I remember people were protesting and saying that people were anti-god. That was a fundamental change for me. Although I was Catholic, I did not say the part about the "Kingdom, power and glory forever and ever." Initially, that did get me in trouble, but I made my argument, and they accepted it.

Fast forward to today when school boards across America are facing protests about Critical Race Theory or CRT. CRT emerged from legal analysis from the late 1970s written by legal scholars Derrick Bell, Kimberlé Crenshaw, Richard Delgado, and other researchers.

The theory is not an actual analysis of what happened after the U.S. Civil War as there was great resentment on the side of the south after they lost the war. Some people were original pioneers that settled the land, and now they were forced to sell or borrow money to live. They had nothing left except the fact that they were white. So, what was legal property (slaves) was taken away from them and granted freedom of movement.

Of course, legal entanglements like charges of vagrancy or dressing too nicely sent the former slaves to prison, where

they were rented out to industrialists like US Steel, as the forced labor continued.

The white establishment then segregated itself from people of a different race through zoning, restrictive covenants, and sanctioned violence. This happened. This is not a theory. In most cases, normal white people hanging out did not pay too much attention to what was happening as they lived in their all-white neighborhoods.

Back in the 1960s, in the Lafayette Estates section of Fords, NJ (so-called "New Fords" tract development), we were "sitting chilly" in an all-white neighborhood. There were no minorities in grade school and one or two in high school, common in the Woodbridge Township schools.

Minorities were hyper-segregated in Newark, and Puerto Ricans were segregated in Perth Amboy, and that was just an accepted fact. There was no talk about why they were clustered there, and maybe it was some invisible force. Not many people were racists, but there were some.

After World War II, when the government built public housing for white people, they built other public housing for black people in less desirable areas.

(Continued on page 48)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 46)

This is why disasters like floods disproportionately hurt minorities — because flood plain and industrial areas were often clustered.

I learned some of this in high school when we discussed the Radical Republicans' efforts during the Reconstruction of the south we detailed. But, unfortunately, I do not think they explained how the system has perpetuated in our daily lives.

Let's face it — not every white person is a racist. However, the fact that about 72 percent of the population is white makes it a white society. White supremacy, so to speak, is dictated just by the sheer number of people.

I agree that there needs to be education concerning how we got to this point in history. We are talking about "EQUITY." I think the more important thing is how we are going to integrate America. How can minorities that have been clustered in a city move to the suburbs and actively participate in the housing market now that affordability will be an issue? If this issue had been addressed after World War II, when the housing financing (and redlining) was developed to give the American Dream to the populous, we would not be in this situation today.

People have to live together in order to understand that all minorities are not bad, and they are your neighbor. This is the only way you can change things. You are not going to change things by teaching that all white people are racists in the schools. And...and... there are probably not that many teachers who will do that, but we cannot hide that certain events happened.

Part of the problem is that the government wants to cluster low-income minorities in scattered-site units, which are considered 12 units or less, and multiple units can be controlled by zoning. That is why in the 2010 census, the racial disparity in Chester County was a stark look at a black and white segregated America. As in the following municipalities white/black percentage ratio over 90 percent and less than two percent: Birmingham (90.6/1.4); East Bradford (93.3/1.4); East Pikeland (93.8/1.9); Elverson (96.7/0.6); Franklin (92.3/1.9); Honeybrook Borough (93.1/1.1); Honeybrook Township (95.4/1.1); London Britton (93.5/1.3); Londonderry (91.1/1.0); New London (91.9/1.4); Newlin (95.0/0.6); Pennsbury (93.6/0.7); South Coventry (95.5/0.5); Warwick (96.1/1.2); West Nantmeal (94.4/1.1); West Pikeland ((93.2/0.8); West Vincent (93.9/1.1).

(Continued on page 50)

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The law firm of O'Donnell, Weiss & Mattei, P.C. (OWM), 41 E. High Street, Pottstown, PA, is growing again, announcing that Scott J. Werner, Jr., Esquire has joined the firm effective July 26th.

Mr. Werner received his Bachelor of Arts in Political Science from Penn State in 2008 and his Juris Doctor from Widener Delaware in 2013. Scott began his legal career as an Accredited Voluntary Attorney with the Widener Veterans Law Clinic.

Mr. Werner is a Chester County native, currently residing in Phoenixville with his wife and daughter. For the last three years Scott was an Assistant District Attorney in Chester County, and prior to that, he was a prosecutor in Lycoming and Tioga Counties.

At OWM, Mr. Werner will focus his practice on matters of criminal law, including DUI, civil and commercial litigation. He will also be handling

guardianships and working in the OWM Business Law Group.



Scott J. Werner, Jr.

Mr. Werner is a member of the Pennsylvania Bar Association. He is also a member of the Chester County Bar Association, the Montgomery County Bar Association, and the Pennsylvania Association of Criminal Defense Lawyers (PACDL).

O'Donnell, Weiss & Mattei, P.C. is a full-service law firm that has been

serving the Montgomery, Chester, and Berks County areas for over 65 years. In addition to the Pottstown office, the firm established its Phoenixville office, located at 347 Bridge Street, Phoenixville, in 2006. Mr. Werner will be based out of the 41 E. High Street office in Pottstown, however, as with all OWM attorneys, he will be available to assist clients in both our Pottstown and Phoenixville offices. For more information, please contact Scott at 610.323.2800.



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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 48)

Where are the progressives in these areas? Someone may be talking about a good EQUITY game as long as it does not affect them.

When you look at the plight of the Latino population being trafficked across the border and put into less than stellar working situations, they cannot complain because they are not allowed to work as employers take advantage of them. The modern way to get cheap labor! It continues, and no one wants to talk about what is happening to a vast segment of the population. Whether it be sex workers or farm workers, there are organized gangs using illegals as slaves. Right before your very eyes ... right now. Modern-day slave traders are showing up at the Mexican border with automatic weapons supervising the trade.

We need to wake up, and the fight to tell of the discriminatory past and present day's inequity will only be solved when we all live together as Americans, side by side.

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

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Finding just the right balance between all of the factors involved is more art than science. Pricing too low can cut into your profits, while overpricing also can hurt your business.

A common misstep—especially in the early stages of a business—is pricing too low in order to attract customers. While special deals can work in some cases to start the ball rolling, going low is not always the best path. Low prices can draw customers interested only in price. They are the ones most likely to abandon you the moment they find something even lower elsewhere.

Selecting excessively low pricing levels

to attract clients is even more dangerous for service businesses. You only have so many hours to sell. Your business can’t make it up in volume like a retailer who still profits from lower prices if volume is high enough.

Pricing is partly psychological. You will want to set your levels according to the perception of your product or service “brand.” If you want to be in the premium neighborhood, your pricing can be higher to match an upscale image. Pay attention to price points. They differ widely by product and industry.

Pricing is an ongoing process, so test your pricing periodically. You may need to adapt to changing conditions. Competitor prices, your own costs, customer perceptions and your profit expectations can all change. Or you may want to simply test different pricing levels to see what works best for your business.

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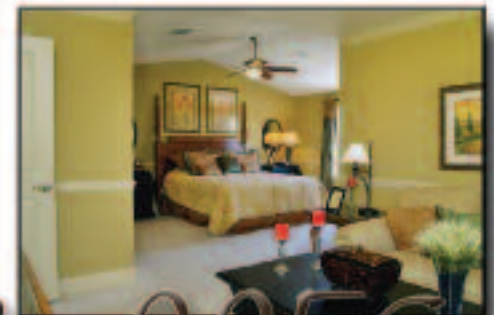


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Many people refuse hospice because they believe it is a place; it is not – hospice is a philosophy of care provided wherever patients call home. Hospice does not require a fulltime caregiver; our care teams coordinate community resources to help keep patients at home as long as possible, and then find alternative locations for patients to receive care when home is no longer an option.

The hospice benefit covers more services than the home health benefit, like medications, supplies, and equipment. But to qualify for hospice, a patient must have a prognosis of six months or less. For those who are eligible to receive it, hospice is 100 percent covered by Medicare, Medicaid, and most private insurers. Anyone can refer a patient to hospice services.

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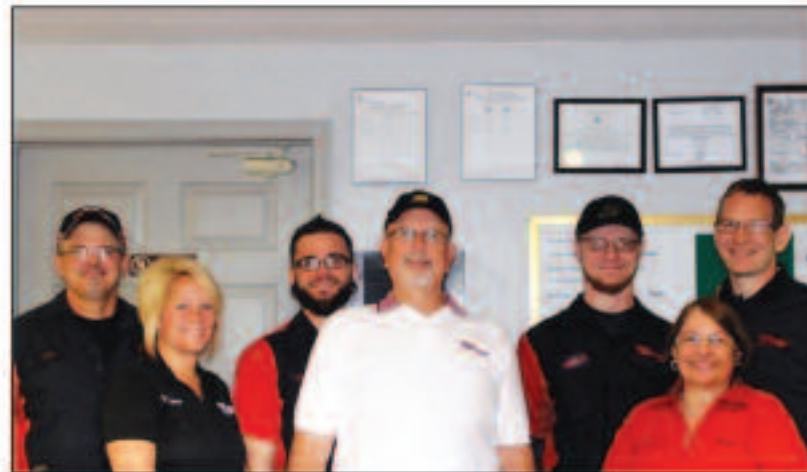


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THE IMPORTANCE OF GIVING NOTICE OF AN INJURY



LEGAL PERSPECTIVES

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

As a certified specialist workers' compensation lawyer, I frequently grapple with how to get the best results for my clients who come to me with challenging circumstances. Those same clients could have saved themselves, and me, some trouble, by giving prompt notice of their work injuries to their employers.

It is no surprise that workers' compensation insurance carriers look for any plausible reason to deny a claim. A delay in receiving notice of the injury is certainly one of the reasons often cited for denials.

Ironically, many employees feel pressure not to report injuries when they occur, especially when they seem minor. People who work in physically demanding jobs get seemingly minor bumps and bruises all the time and would understandably feel awkward about giving notice of an "injury" for each of these occurrences. Their choices to fail to give notice of an injury, however, when the injury turns out to be more serious than originally thought, can come back to bite them.

Workers' compensation law requires that the injured worker give notice to his or her employer of an injury. Once that notice is given, the employer has an obligation to investigate the claim, and to accept it or deny it, using a Bureau of Workers' Compensation form, within 21 days. Compensation is only payable from the time notice is given, and failure to give notice of an injury within 120 days will result in the failure of the claim.

Many cases have been litigated over what happened during this first 120

days. Sometimes the injured worker does not realize he or she is even injured. Sometimes the employee is new to the company and does not want to make waves by attempting to pursue a work injury claim even knowing that the injury happened at work. Sometimes the injured worker makes a conscious decision to pursue benefits under a short-term disability policy rather than pursue workers' compensation benefits. These decisions, while understandable, can really make my job harder.

A favorite tactic of workers' comp defense attorneys is to attempt to argue that the injury which happened at work did not really happen at work. Prompt notice of the injury by the employee can take the teeth out of that argument.

For instance, I represented a client who was walking on a construction site and a piece of metal cut him on the shin. Days later, he became very sick with a blood infection. His doctor was able to relate the infection to the small cut he sustained. In that case, he had emailed his supervisor about the cut before the infection even occurred. Had he not given that notice, I might not have been successful for him in the case.

(Continued on page 58)

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LEGAL PERSPECTIVES

(Continued from page 57)

There have been many cases in which the claimant prevailed because he or she gave prompt notice of the injury. A number of years ago, a worker using the bathroom suffered a back injury getting off the toilet at work. Had he not immediately given notice of the claim to his supervisor, he may not have been able to win that claim.

Occasionally, especially in areas of diseases which take some time to manifest, the worker may not even know that he or she has contracted the disease, or that it was work-related, for quite some time, perhaps even after leaving the job. In these cases, our courts have said that the claimant must exercise reasonable diligence in giving notice, and that notice must be given when the claimant knew or should have known about the work-relatedness of the injury or disease.

Employers also have been known to shirk their responsibilities to notify their workers' comp insurance carriers when their employees have in fact given notice of a work injury. This is a big mistake, both for making sure that their employees are promptly treated for their injuries so that they can get back to work as soon as possible, and also because failing to tell

their insurance carriers about the injury will jeopardize their own insurance coverage under the policy. The insurance carriers may want to deny a claim about which they were not told for weeks, but if the employer had knowledge of the injury, the carrier may be in trouble for not having accepted or denied the claim within 21 days of when the employer had notice of the injury.

The bottom line to this whole discussion is that both employers and employees should understand their obligations, and should promptly give notice of any injuries, no matter how insignificant they might seem. A written incident report, or at least an e-mail or text, can make the difference between winning and losing a case. When in doubt, consult with an experienced workers' compensation attorney to discuss the situation so you can understand the implications of your choices.

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

Ask SCORE

MOTIVATION MATTERS IN GETTING THE BEST FROM YOUR EMPLOYEES

One of the first and most important lessons an entrepreneur learns is that employees really are a small business's most important resource. In fact, the business literally cannot succeed without them. Their talent, skills, and effort truly add value to your products or services, allowing you to focus on the planning and creative issues that will move your business forward.

Unlike your equipment, computers, and other resources, however, you can't simply turn employees on and off for business hours. All employees need a clear understanding of their role in your business and how it can grow, plus the motivation to achieve and, even better, exceed those expectations.

That's why you, as the business owner, also hold the title of "Chief Communicator and Motivator."

It's important to have direct contact to make your message clear. Some owners try to save time and manage by email. That works only to a point. But direct contact builds trust and rapport.

Establish your business "mantra" and keep repeating it. Don't assume that everyone involved in the business understands and buys into the mission as you do. After all, you're the one who created it, not them. They haven't lived and breathed every detail as you have.

Here's one simple step to make certain you communicate clearly. Instead of asking if an employee understood your instructions, ask what specific steps the person will take to complete the task. That way you can be absolutely certain

they not only understood, but also plan to complete the assignment in an appropriate way.

Avoid constantly criticizing employees. That hurts morale and can make people less motivated. If you highlight the positive and correct mistakes without getting personal, employees are more likely to deliver what you want.

While a good manager is also visible, it's important to not make it appear that you are micromanaging. A quick chat about work and non-work issues during a stroll through your business is all the positive reinforcement is all most employees need. They'll feel more comfortable about coming to you with questions, concerns, or suggestions. Augment the informality with individual and group meetings to share information and updates, brainstorm ideas, and simply get to know each other. Such interaction will not only help re-energize your staff, but the boss as well!

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

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Ask SCORE

HOW THE BUSINESS STRUCTURE YOU SELECT AFFECTS YOUR INCOME TAX TREATMENT

The business structure you choose for your startup will affect your company from a legal standpoint, and it will have an impact on your taxes, as well. Before you decide on the structure for your small business, you should do some research and talk to tax and legal professionals for guidance. The better you understand your options, the more likely you'll be to operate under the structure that will benefit your business the most.

An Overview of A Few of the Most Common Business Structures

Sole Proprietorship: By default, businesses are considered sole proprietorships (partnerships if more than one owner) if their owners don't register them formally as independent entities. Many at-home businesses start this way because sole proprietorships require the least amount of registration paperwork and ongoing compliance efforts. From an income tax perspective, a sole proprietorship is also considered one in the same as its owner. Your business profits and losses flow through to your personal income tax return.

(Note that with a sole proprietorship, your personal assets are not separated from those of your business. This poses some

risks. Your home, bank accounts, retirement savings, and other personal belongings might be in jeopardy if someone were to sue your company. When you form a Limited Liability Company [LLC] or incorporate your business, however, your personal assets receive some protection from legal action brought against your business. Be aware liability protection and tax treatment may vary depending on the state where a business is incorporated matters, so it's important to talk with an attorney and tax professional.)

Limited Liability Company (LLC): You can form an LLC as either a single-member (single owner) or multi-member (multiple owners). This legal structure provides the limited liability advantages

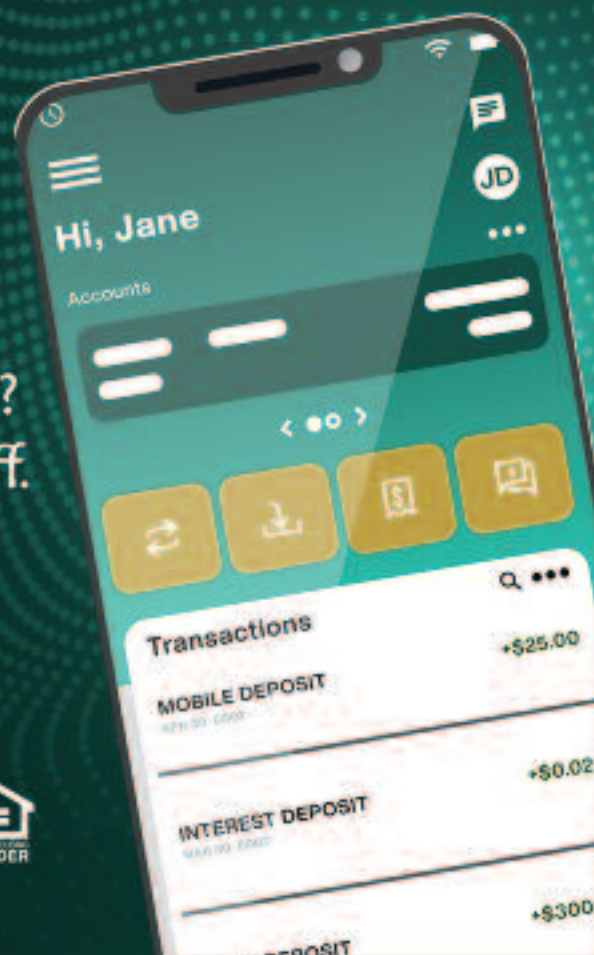
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of a corporation and the flexibility of a sole proprietorship. As with sole proprietorships/partnerships, an LLC's profits and losses flow through to owners' personal income tax returns. In addition, LLCs offer some tax flexibility; you can elect to have your LLC taxed as an S Corporation or a C Corporation.

S Corporation: The S Corporation structure has gained the favor of many small business owners because it offers one level of tax at the shareholder level and some relief from the self-employment tax burden on owners. Only an owner's reasonable wages/salaries are subject to self-employment (FICA) tax, and profit distributions to shareholders flow through to the individual shareholders' income tax returns.

C Corporation: C Corporations offer more extensive personal liability protection and growth potential than other structures, and the way income taxes are applied differentiates this structure, too. With a C Corp, income is taxed at the corporate tax rate when your business earns it. Profits are then taxed again at the personal income tax rates when shareholders' distributions are made.

Partnerships: Another important type of business structure, partnerships come in different legal forms, including corporations, limit liability, and manage-

rial control. Tax treatment and personal liability protection vary depending on the type of partnership you form and the state in which you incorporate.

Get the Right Help to Make the Right Choice

The information we've provided here is meant to share some of the basics you should know when deciding on the business structure for your small business. It is not intended as professional legal or accounting advice. Carefully consider your type of business and long-term plans when determining the best legal structure for your business. We also recommend you consult a reputable attorney and business tax expert for insight and guidance. If you need help finding trustworthy professionals in your area, make an appointment to meet with a SCORE TriCounty mentor at <https://tricounty.score.org/content/find-mentor-183>.

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



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GOT RENT? GOT STUFF? Then you more than likely need tenant/renter's insurance...



By Heide Peters, Rothenberger Insurance Services

Tenant Insurance (HO4 Insurance) also known as renter's insurance, is financial coverage for damage and theft of your personal property. Your personal property is not your landlord's responsibility — it is YOUR responsibility. Renters insurance is also liability insurance, and medical payment toward others, if they were hurt on your property (that you rent) and you were at fault. It also will help you with temporary living expenses, loss of use, if your place is unlivable due to a covered claim such as a fire. Of course, there are many other types of accidents that can do damage to your personal property, so it is very important for you to have the proper coverage, and the proper amount of coverage.

How much coverage should you have?

Just look around your home — All of your furniture, décor, artwork, clothing, televisions, computers, bedding, dishes, jewelry, toys, collectibles, musical instruments, sports equipment, and on and on and on, are ALL your personal property. How much money would it cost you to replace your stuff? Often people underestimate the value of their belongings. Making an itemized list of your things can help you to determine how much coverage you may need. That's why it is very important to have the proper amount of coverage for your things. Of course, there are certain limits of coverage for certain items, so you may want some special and/or expensive items that should be scheduled on to the policy. Those are all things to discuss with your agent.

Who needs renter's/tenant insurance?

If you are renting, whether you are a college student, and have a rental property off campus, or you recently graduated and are starting a new job and got yourself an apartment or rent a house with others, you need renter's insurance. If you have a family and rent your home, you need to have renter's insurance to protect your property from damage and/or theft, and yourself from liability. Liability insurance and medical payment to others are both very important coverage your tenant policy. If someone is injured on your property, and you are at fault for the accident, you could be looking at a lawsuit.

Talk to your Agent

If you live with roommates, make sure you are a named insured on the rental policy, or better yet get your own policy. In general, renter's insurance is pretty inexpensive and affordable. Most companies that sell tenant insurance, also sell car insurance. The multi-policy discount that you receive on your auto policy, sometimes can almost pay for the renters policy! It can also give you some piece of mind having the policy, and knowing if something does happen, you have some type of coverage, minus your deductible of course. (Please see September's article, Understanding Your Insurance Deductibles.)

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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