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BUSINESS SPOTLIGHT

Phoenixville Area Senior Center

Opening Our Doors to Seniors ... Again

Like most businesses in Pennsylvania, The Phoenixville Area Senior Center (PASC) closed its doors on March 13, 2020. But unlike many others, PASC continued to operate its food program without disruption. Preparing and delivering lunch to 15 individuals drive thru style on Monday, March 16, the number of participants grew as the fear of illness spread. Before we knew it, we were feeding over 200 individuals a week. Today, PASC continues to provide frozen meals through Chester County's Department of Aging contract with Linton's Food Service Co., a dozen eggs, milk, and bread and a bag of produce provided by the Chester County Food Bank. We are very proud and grateful for our staff and a few key volunteers who served more than 125,000 meals to over 230 individuals during the pandemic. We are also proud of facilitating vaccinations. In March, the center started hosting a weekly vaccination clinic in conjunction with Chester County Health Department. The Senior Center staff and a few volunteers made over 8,000 calls



and scheduled 5,000 vaccines throughout Chester and Montgomery Counties. We are currently a vaccination site with the Chester County Health Department providing Covid vaccines and boosters every Tuesday. Schedule a vaccine yourself at <https://chesco.org/4822/COVID19Vaccine> or if you need help, call us at 610.935.1515. Leave a message with your name and number and we will get back to you promptly.

While our doors remained closed to the public, the staff recognized the loneliness that many of our participants were feeling. Knowing that isolation is detrimental to the health and well-being of older adults, we worked hard to adapt the programs we previously offered, just in a

different way. We contracted with our exercise instructor to tape classes which Phoenixville Media Group aired on public access cable channels on Verizon and Xfinity through mid-December. PASC offered other activities on Zoom, including: Armchair Adventure, Book Club, Classic Movies, Coffee Hour, BINGO, flower arranging, art class, crafts, and much more. Birthday parties, Health Fairs, and Veteran's Recognition Ceremony were held tailgate style. We even offered Drive-thru Income Tax preparation. And, of course, we continued to provide information and assistance and PA MEDI (formerly APPRISE) counseling via video conference or teleconference.

To ensure our participants' and staff's safety, we needed to upgrade our facilities. We installed new windows to bring in fresh air, and renovated office spaces. A new HVAC system with filtration will replace old window units in the lower level soon. All of this is done through the generosity of individuals, foundations, and grants. Renovating the kitchen is in progress and a new HVAC throughout the building are 2022 projects awaiting final funding. A Pennsylvania Department of Aging grant funded a new sign, LED outside lighting, a new security system with cameras, and updated façade which are now completed.

This summer we resumed activities in the building. Exercise classes meet Monday, Wednesday, Friday at 8:45. Outdoor walking meets Tuesday and Thursday morning at local parks. Bingo, mahjong, stitching and pinochle groups resumed. Every Third Thursday evening we have a special activity. For example, October was our Oktoberfest, November was Line Dancing, December is Painting with a Peppermint Twist.

Please see our website for more activities at: www.phoenixvilleseniorcenter.org/activities. Our programs, activities, and services are offered to anyone 60 years or better living in Chester or Montgomery Counties in the Phoenixville area. We are located at 153 Church Street in Phoenixville. Our doors are now OPEN for BUSINESS!

Walking meets



Food bank drive thru



Vaccination clinic



Exercise classes





PHOTO BY STYLISH IMAGES

Cover Story: *The Victory Bank, headquartered in Limerick, PA, demonstrates an unwavering commitment to its customers and the community and leads the way in helping customers adapt to these uncertain times. Customers, consumers and small- to medium-sized businesses alike, can expect a "can-do" attitude and emphasis on values from The Victory Bank.*



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THE VICTORY BANK

Changing with the Times to Maintain the Highest Level of Customer Service

By Kathy Hunt

It's been said countless times that 'the only constant in life is change.' During the past two years, this sentiment has seemed especially fitting — we have experienced global disease, fluctuating financial markets, supply chain shortages, civil unrest, and other shifts in the *status quo*. The Victory Bank, headquartered at 548 North Lewis Road in Limerick, started in 2008 as a "business niche" bank. Since its humble beginnings in the depths of the "Great Recession," The Victory Bank has always been visionary, responsive to the evolving needs of our clients, making each client stronger in an ever-changing world. Today, they are leading the way in terms of helping customers navigate and adapt to these uncertain times.



JOSEPH MAJOR



PHOTO BY STYLISH IMAGES



Unwavering commitment to its customers and the community

If searching for proof of The Victory Bank's commitment to its customers, one needs to look no further than the bank's involvement with the CARES (Coronavirus Aid, Relief, and Economic Security) Act and its Paycheck Protection Program (PPP). The \$2 trillion CARES economic stimulus bill featured \$669 billion in Small Business Administration (SBA) loans. Known as Paycheck Protection Program (PPP) loans, they initially provided small businesses with the funds for eight weeks of payroll costs, including benefits, and/or eight weeks of interest payments on mortgages, rent, and utilities. Rolled out in phases, PPP loans would ultimately cover 24 weeks of payroll costs and/or interest payments on mortgages, rent, and utilities. One of the rules from the early stages of the program stipulated if 75 percent of the money went to pay a small business's employees, the no-fee, PPP loan would be forgiven. By June 2021, this requirement for loan forgiveness had dropped to 60 percent.



Instituted on April 3, 2020, PPP loans would propel everyone at The Victory Bank into high gear. While working from their homes, Victory Bank's employees would make 850 loans worth \$100 million.

"For us, on a percentage basis, that is a staggeringly large number," said Joseph Major, CEO and Chairman of the board for The Victory Bank. "In the first round of PPP, we processed almost 600 loans in four weeks. Normally, we only do about 400 loans in one year. Plus, with PPP, we had to make arrangements for most of

those 600 loans to be forgiven. Then we had to do round two of loans at the beginning of 2021 and then follow up with more loan forgiveness. And we had to do all of that with most of our people working remotely," he said.

The bank concentrated on its existing customers first, with the majority of its initial loans going to local businesses in Berks, Chester, and Montgomery counties. The bank's customer base embraces the Route 422 corridor, from Reading to King of Prussia, and the Route

100 corridor north of Boyertown and south to the Exton Region. The bank aimed to keep the loan money in the community and, as a result, keep local people employed. Simply put, it did not want local businesses to fail because of the pandemic. Approximately 90 percent of the bank's loans are classified as commercial or business loans.

Recalling the early days of the pandemic and PPP, Major said, "Initially, we had to close our retail branch. Yet, we had IT people, retail bankers, lenders, portfolio managers, and credit people coming in to work when no one else even wanted to risk going to the grocery store. You hear this cliché all the time, but it truly was a team effort."

The value of a "can-do" attitude and strong leadership

In part, Major attributed the bank's success with PPP loans to the staff's sense of purpose.

"It's not like we learned a new master skill," he said. "We had the skills and really smart people here with a can-do attitude who said, 'We can do this. We can figure this out.'"

Employees were willing to jump into this uncharted territory, learn how to work productively from home, and figure out how to deliver a new and evolving type of loan. They were determined to meet their customers' needs in this confusing time.

Continued on page 8)



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(Continued from page 7)

"The biggest lessons that we have learned are not to assume that anything is going to stay the same and that we have to adapt to change," Major said. "In other words, at the start of the pandemic, our people had to come into work and say, 'Whoa! We need to change everything. We will have to work remotely. We must get on board with the new SBA PPP loans. We have to be prepared for this and other events, and we have to be able to adjust as we go.'"

The ability to pivot remains essential, Major explained. "There's a Dwight Eisenhower quote that I use in the leadership classes that I teach in-house and for the PA Bankers Association's Advanced School of Banking," he said. "Eisenhower had said that plans are meaningless, but planning is everything. We need to accept the fact that we're going to be replanning and modifying things as we go. We write a three-year rolling business plan, and we know that at some point we will have to go in, modify, and relearn."

Along with the staff's resilience, Major credits The Victory Bank's late Chief Lending Officer Richard Graver for the bank's robust response to the pandemic. Graver, who passed away in September 2021, had been with The Victory Bank



from its very first days. In fact, he was the bank's first employee. He had worked side-by-side with Major for 14 years.

"Rich was the one person who didn't even hesitate to jump in and do the PPP loans," Major said. "I asked him if we knew how to do this, and he said, 'No, we don't know how to do it, but nobody else does, either.' He led the loan process, and he had the courage and enthusiasm to get our team on board with this process. If it weren't for Rich, we wouldn't have been able to pull it off. We're proud of him and

what he did, and we are more determined than ever to make The Victory Bank great. Rich's passing has been a great loss to all of us, and he will be deeply missed as our friend," he said.

He noted that in October, Graver posthumously received the 2021 *William S. Latoff Advocacy Award*. This award recognizes a member of the banking industry who is an active and successful advocate and policymaker for the Pennsylvania Bankers Association (PA Bankers) and a supporter of the

Pennsylvania Bankers Public Affairs Committee (PaBPAC). As a PA Bankers volunteer, Graver had served as a vice-chair on the association's advocacy committee, was a 2021-2022 board member, and had chaired the 2021-2022 Government Relations Policy Committee.

All the services that a small to medium-sized business needs

Today, The Victory Bank continues to offer commercial mortgages, term loans, equipment loans, equipment revolvers, and general business lines of credit for financing inventory and receivables. Structurally, it is a portfolio lender, meaning that it keeps the loans on its balance sheet and follows up with monthly statements, loan payment collection, collection and payment of taxes, and the like.

In addition to PPP loans, The Victory Bank makes other SBA loans. The most common are category 7(a) and 504, which grant up to \$5 million in financing. Occasionally, the bank will also do swaps. According to Major, the bank's average loan is under \$1 million. Its legal lending limit is roughly \$5.5 million.

Generally, the bank prefers to work with small to medium-sized businesses. "We make a lot of loans in the \$100,000 to \$1 million range," Major said. "We do everything every small borrower would need, but we don't try to finance large, public corporations. If you're a really big borrower, you need a really big bank," he said.

Major said that the bank will end 2021 with \$465 million in total assets. He contrasted this year's figures with those from October 2019. Prior to the pandemic, the total deposits were \$234 million. In October 2021, total deposits amounted to \$415 million. October 2019's net loans numbered \$237 million. Meanwhile, October 2021's were \$304 million. In 2019 bank capital reached \$26 million. In October 2021, it was \$35 million.

Real estate remains a major source of loan requests. The Victory Bank serves both the commercial side of real estate, supplying construction loans for contractors and land developers, and the residential or consumer side, providing mortgages to homeowners. Major anticipates that real estate will continue to be a hot area for lending in Southeastern Pennsylvania. He suspects that, unless interest rates go up, real estate will remain a booming industry for a while.

An emphasis on values and doing the right thing

When contemplating the move to a new bank, prospective clients often consider the quality of customer service. How will staff treat them when they phone, email, or walk into a retail branch? Will they be respected and understood and receive personalized service? Will they be entrusting their business to a reputable bank, one that works for the good of each customer? If they opt for The Victory Bank, the answer to those questions is a resounding "yes."

"Victory Bank was founded as a values-based business," Major explains. "Our statement of purpose hangs on the wall, right above me, in my office. It's in our annual report. It's on our web page. We teach classes internally about it. We remind everyone that we, as a bank, stand for something, and what we stand for is doing good. Our statement of purpose is 'We exist to help our clients fulfill their visions and dreams,'" he said.

The values that the bank extolls include extraordinary personal service; respect for all, teamwork and a great working environment; candor, credibility, and

integrity; delivering what has been promised; accountability and efficiency; and innovation, adaptation, and learning.

"How we treat each other, our clients and communities, those things really matter," Major emphasizes. "We're not big on good intentions around here. We're big on behavioral choices and doing the right thing. We have a deep commitment to serving each other and our communities and being very client-focused."

He pointed out that if the bank is not a good fit for a customer's specific needs, the individual will be informed upfront and guided to a more suitable financial institution. This conscientious and personalized service extends to all aspects of The Victory Bank, including communications. To maintain a close connection, the bank does not use a voicemail system.

"Although we do communicate through email, text messages, and other forms of communication, if you call us during business hours, we answer the telephone. We try to address your inquiry on the spot. We try to get to know you, understand what you need, and what will benefit you the most. We try to do what's right for the customer every single time. If you think about banking with us or

coming to work for us, we're not kidding around here. We're very intent on doing the right thing," he said.

The Victory Bank's efforts have not gone unrecognized. In March 2021, Bauer Financial, the nation's leading independent bank and credit union rating, and research firm, gave the bank a five-star rating. Likewise, this past April, for the fifth consecutive year, it won the title of "Best Bank in Montgomery County" from the people's choice competition "The Happening List."



When it comes to adapting to change, looking out for each customer's needs, and investing in and strengthening the local community, The Victory Bank unquestionably does the right things.



For more information about The Victory Bank, please call 610-948-9000 and visit VictoryBank.com



ROUTE 422 HOLIDAY GIFTS AND SERVICES GUIDE

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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, PDTRE performed virtually and did excerpts from the Holliday 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!

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Maribeth Gardella, Meg's Quilted Memories

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



Meg's Quilted Memories creates beautiful and customized quilts from your or your loved one's clothing. Just about anything can be used on a quilt — t-shirts, jeans, sweatshirts, flannels, button-down shirts, pajamas, robes, etc. Recently, Meg's Quilted Memories has been doing quilts and pillows with men's ties. Maribeth explains, "Covid-19 has really changed the landscape of men's fashion. With more

Zoom meetings and less face-to-face meetings, suits and ties are less important. Many executives have these beautiful ties and they're not being used. But they love their ties and they're not ready to give them up. So, we've been re-thinking the tie and using them on pillows and quilts."

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

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

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



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ROUTE 422 HOLIDAY GIFT GUIDE

Moyer's Catering Inc

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Batteries Plus

By Kathy Young, Batteries Plus
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



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 www.batteriesplus.com.

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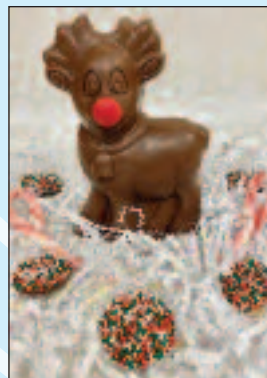
ROUTE 422 HOLIDAY GIFT GUIDE

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 Pottsburg; Professional Pharmacy Pottstown; S.Clyde Weaver; Dutch Valley Food Distributors; and Patsy's Potpourri of Gifts, 30 E. Philadelphia Ave, Boyertown.



Holiday Safety Tips

Provided by
Rothenberger Insurance Services

The holiday season is upon us! While you already may be in full swing with all of the hustle and bustle, we wanted to take a few moments to share some safety tips with you.

Decorating Tips

Before you start decorating your house, you want to remember these tips.

Lights: Before you start hanging the lights, inspect them to make sure they are still in working order. If anything is damaged or loose, do not use! Replace them right away.

- Electrical Outlets: Avoid overloading your outlets. Be aware of how many plugs you need to plug in and what outlets you are using. Limit the amount of plugs you are plugging in to each outlet.
- Tree: Do not let your tree dry out! Water it regularly to ensure it is staying hydrated. Dry trees are a serious fire hazard!
- Cords: If you have to use extension cords, make sure they are protected. Don't place them near heat sources or shove them in small spaces.

Cooking Tips

Everyone has a lot of cooking and baking they need to do throughout this month, before you head into the kitchen to start, remember these tips.

- Oven: Remember to not stay too far away from your oven. Unattended cooking equipment is one of the leading causes of house cooking fires.
- Be Aware of Your Area: If you're cooking on the stove, be aware of what is around your stove. Keep anything that is flammable away!
- Final Check: If you spent your day cooking and baking, do a final check when you are finished. Make sure all of your appliances, such as the stove and oven, are turned off.

We hope you have a safe and happy holiday season! And remember, we are here for all of your insurance needs!

For additional information, please call Rothenberger Insurance Services at 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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RICHARD A. ZUBER REALTY COLLECTS TOYS FOR TOTS

Christmas is right around the corner, and the Toys for Tots program is again asking for help. Boxes are available to collect unused toys until Friday, December 10, 2021, at the Richard A. Zuber Realty corporate office in Boyertown and Zuber Realty's satellite office in Royersford.

Zuber Realty is located at 201 East Philadelphia Avenue, Boyertown, PA 19512; the Royersford office is located at 384 N Lewis Road, Royersford, PA 19468.

For the past 15 years, the Richard A. Zuber Realty organization has joined the U.S. Marine Reserves in their 70+-year Toys for Tots mission to "provide happiness and hope to disadvantaged children who might otherwise be overlooked this holiday season through the gift of a shiny new toy."

The toys collected will be delivered via the Zuber bus to the Boyertown Salvation Army drop-off point. Agent Brian Gilbert is coordinating the project with the help of fellow agents and staff.

"The opportunity to help children, the chance to meet members of their communities, and be surrounded daily with evidence of compassion and caring for others make this annual commitment an "automatic go," said owner, Richard Zuber.

"The mission of the Zuber Realty organization is, 'We Work for You!' and making sure that children have smiles on their faces on Christmas morning is a special way we serve!" he continued.

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

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

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



Happy Holidays!

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Building a Better Boyertown Presents “Chillin’ on Main”

Building a Better Boyertown (BaBB) is thrilled to announce its annual holiday event, Chillin’ on Main, which will take place in downtown Boyertown on Saturday, December 4th, 2021, from 10:00am - 4pm. Visitors of all ages can enjoy an enchanting stroll down Philadelphia Avenue and stop by some of the festively decorated shops to find that perfect gift. For additional shopping opportunities, visit one of the many unique vendors lining the Avenue. In addition to craft and gift vendors, local businesses and non-profits will be offering a variety of games, crafts, and activities for children and their families to enjoy.

Of course, keep your eye out for the big guy in red! Santa and Mrs. Claus will happily pose for photographs with their adoring fans. You might even spot some other special guests at select times throughout the day including Elsa, Olaf, and more. This year’s Chillin’ on Main will also include a live ice sculpture demonstration from Ice Sculpture Philly. In addition, children and their families can enjoy a live petting zoo featuring over 15 animals right along Philadelphia Avenue. Bring a few extra dollars and plan to feed these furry and feathered guests. Don’t miss this magical, fun-filled day – perfect for the whole family!

New this year, BaBB is excited to offer Blitzen’s Holiday Bar to our over 21 guests. Guests can enjoy a variety of hot drinks available for purchase while relaxing in a festive atmosphere. We’d like to thank Mantatawny Still Works and Reading Distilling Guild for their assistance with the Bar. Please keep an eye on our website for more details as they become available.

Chillin’ on Main is free to attend. Several food vendors will be on-site so bring your appetite! For more information, including vendor and sponsorship opportunities, please visit www.boyertownpa.org.

Building a Better Boyertown is a non-profit organization that seeks to preserve Boyertown’s artistic, historical, and agricultural heritage by providing the Boyertown Community with physical improvements, unique opportunities, and social interactions for businesses, residents, and visitors alike. Boyertown is a welcoming, vibrant, and engaging community for people from all walks of life. BaBB cherishes and supports its history, arts, businesses, retail, agriculture and offers an unparalleled tourist experience. If you are interested in donating to BaBB or becoming a member please call 610.369.3054 or visit www.boyertownpa.org.



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TWO CRITICAL STEPS BEFORE SETTING UP PAYROLL FOR YOUR SMALL BUSINESS

When you start off as a team of one, handling every job to keep your business moving on your own is tough. Most owners dream of the day they can afford to bring on another set of arms and legs.

Hiring an employee is also a big step towards scaling your business and planning for growth. But, when you make the shift from a solopreneur to an employer, the game changes. Suddenly, owners find themselves delegating the day-to-day tasks of running their business in exchange for the internal tasks of managing the business. In the case of hiring, one of those tasks is payroll.

Hiring your first employee changes your business' relationship with the IRS.

Setting up payroll can bring about headaches for businesses that fail to take the right steps before they hire.

That's because the IRS is involved in the relationship between you and your worker and has set employer guidelines that businesses must follow. Save yourself time down the road and make sure you take these two critical steps before you bring on your first employee.

Step 1: Register for an Employer Identification Number (EIN)

The IRS requires that every business register for and receive an EIN prior to hiring an employee. It's the first of two critical steps before you bring your first team member on board. You'll use the identification number when you report employee information to state agencies.

(Continued on page 18)

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And for that, we are grateful and want to wish you and your family a happy and healthy holiday season.

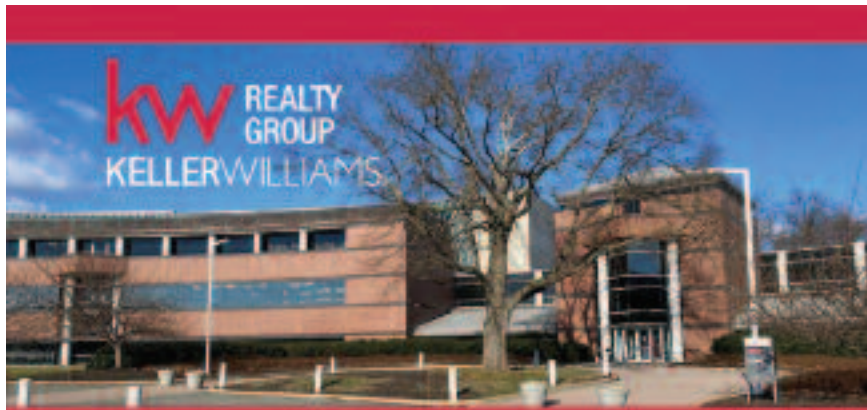
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Ask SCORE

(Continued from page 17)

Even without employees, many businesses have an EIN that they use when reporting taxes and other documents to the IRS. To register, apply for an EIN on IRS.gov.

Step 2: Determine if Your New Hire Will Be an Employee or Independent Contractor

The distinction between an employee and an independent contractor has been a hot topic in the world of HR over the last couple of years. The IRS has tightened the reigns on businesses, narrowing the parameters of what constitutes an independent contractor. The tightened measures are there to protect workers and ensure they're not denied benefits or taxed incorrectly if, in fact, they're performing the work of an employee.

The IRS uses three categories of criteria to determine whether a worker is an employee or an independent contractor. Those categories are broken down as *Behavioral*, *Financial*, and *Type of Relationship*.

Behavioral: If you have what the IRS calls 'behavioral control' over a worker, that worker is considered an employee. Behavioral control refers to control over

how your worker performs their job with parameters that include giving employees instruction, evaluation, and training. Businesses have the right to direct and control an employee, but not an independent contractor.

Financial: Financial control refers to whether or not your business has the right to control the economic aspects of the worker's job. When the IRS looks at financial control, they're specifically looking at whether a business can control a worker's reimbursement expenses, methods of payment, opportunity for profit or loss, and more.

Type of Relationship: The way a business and a worker perceive their relationship to one another is a big factor in whether that worker is designated as an employee or a contractor. The written contract between both parties stipulates how the two will do business with determinations about the behavioral and financial factors mentioned above.

Other factors that determine the type of relationship between a business and a worker are employee benefits, the permanency of the relationship, and services provided as key activities of the business.

(Continued on page 20)



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Embodys Sunoco Service Center, located at 1435 East High Street in Pottstown, has been serving the surrounding area for more than 49 years. The business is a family-owned and operated establishment. Owner Terry R. Embodys oversees the nine employees. All makes and models of vehicles are serviced by expert technicians, under the management of John Ray.

Embodys is the only 100 percent service center in the Pottstown area providing old-fashioned service, which includes washing windshields, checking fluids under the hood, and checking air in tires. Offering road services for flat tires and no starts, the service center also performs a complete safety check at no additional cost with every oil and filter change.

Other services offered by Embodys include: Pick up and delivery of vehicle;

PA State safety and emissions inspection; factory-scheduled maintenance; sales and service of many major brands of tires; computerized wheel balancing; brake service; exhaust repair and replacement; air conditioning and cooling system maintenance and repair; tune-ups and computerized engine diagnostics; fuel injection service; engine repair; transmission service such as fluid flushing and filter changes; steering and suspension repairs; replacement of shocks & struts; and road services.

Hours are Monday through Friday 6 a.m. to 9 p.m., Saturday and Sunday 7 a.m. to 7 p.m. All major credit cards are accepted. Call 610.326.2250 any time you need car repairs. Embodys plans to stay in business as long as possible and has no plans to sell or retire.

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Ask SCORE

(Continued from page 18)

There is a lot that goes into determining whether the worker you hire should be designated as an employee or an independent contractor. Start by reviewing additional details as to how the IRS views these on the IRS' website, <https://www.irs.gov/businesses/small-businesses-self-employed/independent-contractor-self-employed-or-employee>. Talk to your accountant as well. They can help you determine the proper designation and make sure your business is abiding by the IRS' guidelines.

After you've completed these two critical steps and are ready to set up payroll, take a look at the SCORE article, "Essential Steps for Hiring Your First Employee: Paperwork & Payroll", <https://www.score.org/resource/essential-steps-hiring-your-first-employee-paperwork-payroll>, for a thorough resource on what next steps to take.

Seek guidance as you begin hiring and managing payroll.

Managing payroll and the admin tasks that come along with employing a staff aren't necessarily the same skills you've needed and used to run your business up to this point. Seek guidance from others who manage hiring or payroll to learn

how to best run this new facet of your business.

A SCORE mentor experienced in running a business is an excellent source of wisdom as you get started. Your mentor can help you find the best payroll system, connect you with an accountant and be by your side as you take the two critical steps ahead of hiring your first employee. Get started and Contact a SCORE mentor today.

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

Today at SCORE, we are on the frontline fighting to keep Main Street America in business. If you believe that you can help a small business with your experience, advice and mentoring please think about joining us. Email us at tricity@scorevolunteer.org, call us at 610-327-2673, or to learn more. To submit an application to be a SCORE TriCounty volunteer, visit our website at <https://tricity.score.org/become-volunteer-2>.

SCORE is funded in part through a Cooperative Agreement with the U.S. Small Business Administration. All opinions, conclusions, and/or recommendations expressed herein are those of the author and do not necessarily reflect the views of the SBA.



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Pottstown Hospital — Tower Health Recognized for Stroke Care Designation Acknowledges National Status in Superior Outcomes

Pottstown Hospital – Tower Health has earned the 2022 Healthgrades Stroke Care Excellence Award™ for superior patient outcomes in the care and treatment of stroke. The award acknowledges Pottstown Hospital as a national leader in stroke care.

"We are proud to earn this recognition of our staff's dedication to providing the highest quality care and ensuring a safe environment," says Rich Newell, MPT, DPT, President and CEO, Pottstown Hospital.

Stroke is the No. 5 cause of death and a leading cause of adult disability in the U.S. On average, someone in the U.S. has a stroke every 40 seconds, and nearly 795,000 people suffer a new or recurrent stroke each year, according to the Centers for Disease Control and Prevention. Early stroke detection and treatment are vital to improving survival, minimizing

disability, and speeding recovery times.

Healthgrades independently analyzed each short-term acute care hospital in the country — about 4,500 hospitals — in order to award the designation. To learn more about how Healthgrades determines award recipients and for more information on Healthgrades Quality Solutions, please visit www.healthgrades.com/quality.

Earlier this year, the American College of

Emergency Physicians (ACEP) recognized Pottstown Hospital in its Emergency Quality Network (E-QUAL) 2020 Honor Roll for leading the way in caring for emergency services patients in acute stroke diagnosis and treatment.

Pottstown Hospital was the only hospital in Pennsylvania to receive the designation. Most recently, Pottstown Hospital was named by the American Heart Association to their 2021 GOLD PLUS Level Get With The Guidelines® - Stroke with Honor Roll Elite and Target: Type 2 Diabetes Honor Roll.

ABOUT POTTSTOWN HOSPITAL: Located in Pottstown, Pa., and a member of Tower Health, Pottstown Hospital is a 219-bed hospital that offers a full range of health services, including inpatient and outpatient, medical and surgical, and diagnostic and emergency care. Accredited by The Joint Commission, Pottstown Hospital has been recognized for its quality outcomes and clinical expertise across many service lines. The hospital is Joint Commission-certified for hip and knee replacement and is also an accredited Chest Pain Center. Recently, Pottstown Hospital was recognized as a recipient of the 2021 GOLD PLUS Level Get With The Guidelines® - Stroke with Honor Roll Elite and Target: Type 2 Diabetes Honor Roll by the American Heart Association/American Stroke Association.




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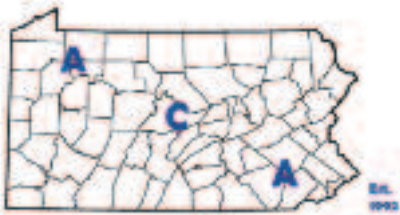
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CLEAN UP YOUR SOCIAL MEDIA ACCOUNTS FOR THE NEW YEAR

SOCIAL MEDIA TIPS

By Theresa Mintzer

Before you put together your strategy for the New Year, here are some quick audit tips. Then, you will have a better understanding of where you need to focus your efforts in 2022.

List your social media platforms:

- Do you check each platform regularly for comments?
- Is your information up to date?
- Are there other places that your ideal client might get information regularly?
- Do you know the admins, editors, etc.? It's time to clean the account up.

Your profile picture:

- Does it look professional?
- Is it the same across all accounts?
- Does it reflect your brand?

Your bio Information:

- Are you using key words that relate to your business?

- Are you listing activities and interests that show you are a thought leader in your field?
- Are you including a link to your website, offer, or email list?

Posting habits:

- Are you posting consistently?
- Do your posts reflect your brand?
- Are your posts engaging, educating, or entertaining your ideal clients?

Response to comments:

- Are you responding in a timely manner?
- Are your responses genuine?
- Are they more than one or two words?

The last thing you want to look at are your most popular posts over the last few months. Think about why those posts resonated with your audience. Was it the topic, tone, or information? Now you will want to create similar content. Lastly, are you posting in a way that will increase your reach? Sharing video content, Reels, and Stories will help with the algorithm on different platforms. If you feel like you need a little help, I do complimentary audits. Feel free to contact me at 484.686.2995 or theresa@mintzersolutions.com.



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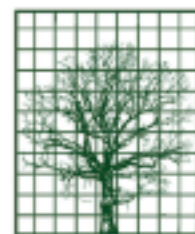
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Ask SCORE

6 SIMPLE STEPS FOR GETTING THINGS DONE AT YOUR SMALL BUSINESS

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

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

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

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

Your 6-Step Guide to Successful Project Management

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

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

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

(Continued on page 24)



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(Continued from page 23)

4. Set a timeline and identify milestones to mark your progress.

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

5. Define the collaborative process.

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

6. Select a tool to help you stay organized and keep all project documentation in a single place accessible to all team members.

A variety of online tools exist that can help you manage projects. Some are more intuitive than others, so assess your team members' comfort level with the technol-

ogy involved before choosing what you will use. A few examples that might be a good fit for your business include Trello, Evernote, Asana, Dropbox and Google Drive.

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

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

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

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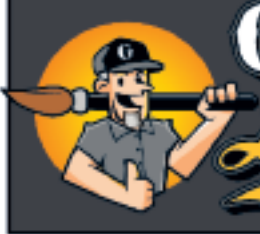
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100 New PA Projects Will Improve Infrastructure, Enhance Community Development, and Protect Environment

Pennsylvania Governor Tom Wolf recently announced 100 new project approvals through the Commonwealth Financing Authority (CFA) for environmental and infrastructure projects in counties across Pennsylvania.

"CFA funding for Act 13 projects provides communities throughout the commonwealth with critical support in improving recreational spaces and addressing necessary environmental and infrastructural upgrades," said Gov. Wolf. "These investments result in safer and transformed neighborhood spaces for Pennsylvanians – keeping the state the best place to live, work, and play."

The 100 Act 13 projects approved are in 38 counties. The total funding amount is more than \$10.4 million.

The projects are designated for specific initiatives as follows:

- Flood Mitigation: 10 projects approved; \$1,379,295 total
- Greenways, Trails and Recreation: 78 projects approved; \$8,010,727 total



Pennsylvania Governor Tom Wolf

- Sewage Facilities: Two projects approved; \$40,976 total

- Watershed Restoration and Protection: 10 projects approved; \$1,035,784 total

More information about the Commonwealth Financing Authority can be found on the Department of Community and Economic Development (DCED) website <http://www.dced.pa.gov/> or follow the agency on Twitter, LinkedIn, Facebook, and YouTube.

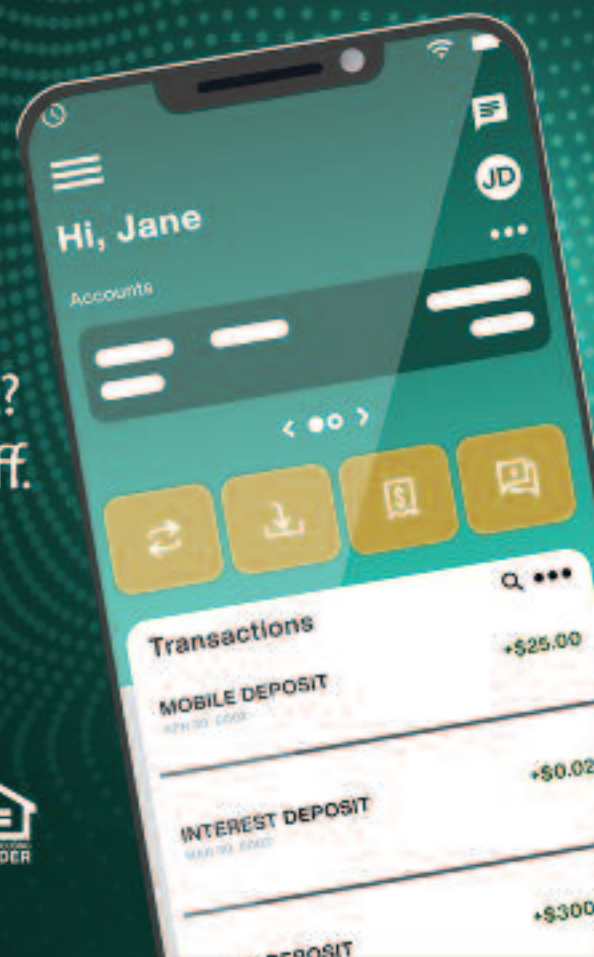
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The Blatt Group's Industrial Services Division provides a wide range of services to support our many industrial customers. Our very experienced team of experts can deliver all types of industrial cleaning and labor services. We are experienced with cleaning sumps, floors and walls, tanks, furnaces, grinders and machines. We provide ongoing general industrial housekeeping services to keep manufacturing facilities clean, organized and safe. We offer air filter installation and management programs to keep motors and HVAC units working properly.



Blatt Welding & Fabrication

Welding and Fabrication Specialists

The Blatt Group's full-service welding and fabrication division provides a wide range of services in support of Blatt Construction and Blatt Industrial Services. Our team of multi-skilled, experienced and AWS-certified technicians offer the full gamut of capabilities—CNC plate cutting; stainless, carbon and aluminum welding (MIG, STICK and TIG); fabrication, especially large components that we also install; design; mobile welding; and metal sales. We know welding because we keep our welders up to date with the latest techniques and equipment. In fact, we own equipment that other contractors do not, which gives us more control of the work we do. We love steel...working with it, fabricating it, welding it, and even creating metal art which we've done!

Our team of multi-skilled, experienced and AWS-certified technicians offer the full gamut of steel welding and fabrication capabilities.

For additional information, please contact Timothy Blatt, President-Construction Services at 610.916.9828 EXT. 114; tblatt@blattgroup.com.

www.Blattgroup.com



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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

Boot Barn Ribbon Cutting/Grand Opening Weekend

Friday Dec 3, 2021

11:00 AM - 8:00 PM EST (cutting at 12)

1101 Woodland Rd, Wyomissing, PA 19610

Contact Information: Melissa Hassler mhassler@greaterreading.org

Wells Fargo Economic Forecast Breakfast – 2021

Tuesday Dec 7, 2021

7:30 AM - 9:30 AM EST

DoubleTree by Hilton Reading

701 Penn Street, Reading, PA 19601

**parking ticket will be validated following event

Fees/Admission: \$30 - Members; \$45 - Not-Yet Chamber Members

Advanced Registration Required - Registration closes December 1, 2021

Cancellation Fees Apply

Berks Alliance Community Forum - Dec. 2021

Thursday Dec 16, 2021

11:30 AM - 1:00 PM EST

Virtual Event

Contact Information: Dave Myers dmyers@greaterreading.org

GRCA
GREATER READING
Chamber Alliance

Berks County Commissioners' UPDATE

Friday, Jan. 7 | 7:30 a.m.
Santander Performing Arts Center
136 N. 6th St., Reading

Join members of the Greater Reading Chamber Alliance and for a networking breakfast with the Berks County Commissioners. Hear an update on their goals for 2022 including economic development, Imagine Berks 2030 planning initiatives, American Rescue Plan funding, handling the 2022 elections, and many other issues in the county.

Learn more and register at GreaterReading.org.



From left to right: GRCA's Audrey Krupiak, Digital Marketing Coordinator, Leah Fassnacht, Director of Communications & Marketing, and Katie Hetherington Cunfer, Director of Government & Community Relations pose with their award.

GREATER READING CHAMBER ALLIANCE WINS 2021 AGRICULTURE COMMUNICATIONS AWARD

The Greater Reading Chamber Alliance (GRCA) recently announced that it has won the 2021 Bountiful Berks Agriculture Communications Award for its Grow Together marketing campaign. The award, given by Berks Agriculture Resource Network's (B.A.R.N.), recognizes exemplary agriculture communications. It was one of four awards handed out Monday night during the Pop-Up Christmas Market at Reinhart's Christmas Tree Farm, Bernville.

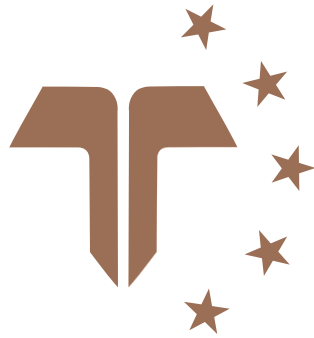
GRCA's Leah Fassnacht, Director of Communications & Marketing, Audrey Krupiak, Digital Marketing Coordinator, and Katie Hetherington Cunfer, Director of Government & Community Relations, managed the campaign with support from Strunk Media Group, Kutztown, and photography from Susan L. Angstadt.

"GRCA understands the importance of agribusiness in Berks County, and we are committed to providing support to the ag community. Our team thoroughly enjoys working on the Grow Together campaign, and we look forward to continuing it," said Fassnacht.

The ongoing Grow Together campaign, a partnership between GRCA and the Berks County Commissioners, focuses on promoting local agribusinesses, connecting those businesses to consumers, and educating consumers on the wide variety of products locally available.

"Agriculture has always been a pillar of Berks County's local economy and remains one of our top industries today," said Berks County Commissioner Michael Rivera, who attended the awards event. "Our Berks County farmers and producers continue to thrive and innovate, providing incredible food, crafts and goods that are created right here in our community. The County is committed to supporting our agriculture partners so that we can all continue to grow together for many years to come."

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.



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 November.

Mack Party Pros
<https://mackpartypros.com/>
484-941-4107

Amusement and Entertainment

MG Wellness
<https://www.saferhousehold.com/?margygillette>
484-644-9705

Health & Wellness

The Medicine Shoppe Pharmacy
<https://www.medicineshoppeboyertown.com/>
610-369-3888

Pharmacies

Workplace Harmony
<https://workplaceharmonyhr.com/>
267-663-2422

Human Resource Consultants

MEMBER ANNIVERSARIES

**Happy Anniversary to the
following Members!**

32 Years

Borough of Boyertown

14 Years

Ambler Savings Bank

8 Years

CEDARVILLE Engineering Group, LLC

6 Years

PECO

PMA Medical Specialists - Limerick

PMA Medical Specialists - Phoenixville

PMA Medical Specialists - Pottstown

**The Swamp Door Antiques &
Curiosities, LLC**

BE THE BRIDGE



**By Eileen Dautrich,
TCACC President**

"Be the Bridge – Problems become opportunities when the right people join together."

November 1 marks eleven years that I have served as the President of the TriCounty Area Chamber of Commerce.

I looked up the traditional gift for an eleventh anniversary. The traditional gift is steel as it represents a symbol of strong bonds you share with your partner.

A strong bond with our Members is something I pride myself on. Our Members should feel that their bond with their Chamber is strong and just as steel is the support system for so many things, that their Chamber is a support for the inner workings of their business. You don't always see the steel in a structure and you won't see the Chamber staff working in our Member businesses but we are working everyday to support them.

"Be the bridge" - problems become opportunities when the right people join together. The "steel" in being a Member of a Chamber is the opportunity for the right people to come together. We bring our Members together with possible future customers and that connection comes in several different forms.

The TriCounty Chamber has unique opportunities for our Members to connect with the community. We have a Chamber Chat show on Facebook Live that provides Members a social media platform to share their story with a larger audience that they might not reach through their own contact list. Members also have access to posting job postings, press releases and community events on the Chamber's website. We use our Members posts to populate our social media as well as share that information in a community email - again, providing our Members with additional exposure and creating opportunities for them to connect with the right people.

Vital to creating opportunities where the right people can join together are opportunities for Members to build relationships. Although we have postponed some of our larger events, we continue to bring together Members in more intimate networking opportunities. Finding success in being a Member of an organization like ours is not pursuing networking as only exchanging business cards but building relationships. Members are much more successful when they try and bring people together and help people make contacts that could benefit their business instead of focusing on the sale.

As we move into 2022, we are focused on reinforcing the steel! The TriCounty Chamber will be offering a new dues structure for Members to align their



membership investment with the benefits they need to grow their business. This Chamber has grown our programs and services as a direct response to suggestions from Members. We will be turning to the Members in the next few weeks to ask what their Chamber should look like. The priorities we pursue in 2022 should be based on the support/steel our Members need from us. 2022 will also give us the opportunity to showcase our largest event of our program year, our Annual Dinner. The original April event of 2020 was of course cancelled and rescheduled for September 23rd of this year but again we made the choice to postpone. On April 27, 2022, we look forward to having a long overdue celebration of the TriCounty Area Chamber of Commerce Annual Dinner – fingers crossed! We look forward to the Annual Dinner, our "be the bridge" event, but also creating and offering opportunities to be the steel reinforcing our 400 plus Members in the tri-county region.

#tcaccbettertogether

REGIONAL CHAMBER ROUNDUP

In the New Year, Chamber Chat Will be Turning a New Corner



At the end of Season 7, both of our volunteers will be stepping away from their volunteer roles with Chamber Chat. We would like to ask for advice from our Membership on how you would suggest we proceed.

PLEASE USE THE QR
CODE TO TAKE A SURVEY
TO MAKE SEASON 8 THE
BEST YET!



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



Grow your business



Match your reason for joining



Opportunities to fit different size budgets

Please contact Eileen at eileen@tricountyareachamber.com or 610-326-2900 to discuss.

REGIONAL CHAMBER ROUNDUP

PERKIOMEN VALLEY CHAMBER OF COMMERCE

521 Main Street, Trappe, PA 19436 • 610.489.6660 • info@PVchamber.net •

www.PVchamber.net



Welcome to the Perkiomen Valley Chamber of Commerce!

For over 60 years the Chamber has been the recognized voice & advocate for the business community. Creating opportunities for members to connect with business professionals, mentors, and potential customers, the Chamber helps members improve business and create a thriving community for themselves and their employees. We can help grow YOUR customer base in Collegeville, Trappe, Schwenksville, Upper Providence, Lower Frederick, Lower Providence, Perkiomen, Skippack, and Oaks. For more information contact Executive Director, Renee Blomstrom, 610-489-6660, renee@PVchamber.net.

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

e-News: We've increased communications, sending time-sensitive announcements/resource links through email and social media. To sign-up for E-news, send request to info@PVchamber.net. Follow the PV Chamber Facebook Page @PerkValleyChamber.

UPCOMING EVENTS

Business Roundtable Luncheon – December 2, 2021

11:45am

Join us for an interactive discussion and sharing of best practices among other business owners and key decision makers at a lunch meeting at Margarita's Restaurant, Collegeville. Networking 11:45am – Noon. Discussion and lunch Noon – 1pm. Member-only event. Pre-registration required.

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

PV Win (Women in Network) Service Project – December 9, 2021

4:30pm

Did you know those plastic grocery bags you have piled up at home can be recycled to make sleeping mats for people experiencing homelessness in our community? Come meet new friends, care for our planet, and make a difference all at the same time! This program is in partnership with Integrate for Good. All welcome to attend. RSVP 610-489-6660.

2021 PV Chamber Business Book Club – December 10, 2021

Noon

Attendees at bi-monthly PVCC Business Book Club participate in book discussions and "all things business" reviews. All are welcome to attend. Join us for a recap of 2021 book list and discussion and planning for 2022 Book Club. Lunch served. RSVP required.

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

WELCOME NEW MEMBERS

Thrivent – Brian Hamm
610-416-3191

connect.thrivent.com/brian-hamm

All State Insurance – Ryan Schauer

(215) 621-8288

agents.allstate.com/ryan-schauer-collegeville-pa.html

Lorac Designs – Carol Heisler-Lawson
(610) 570-2343

www.carolheisler-lawson.com

Oxifresh Carpet Cleaning – Daniel DiGiovanni

(610) 324-0197

www.oxifresh.com

Paul Davis Restoration – Jason Silverman

(484) 241-6673

<https://montgomeryberks.pauldavis.com>

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 offset 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

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."

WELCOME NEW MEMBERS

Belle Haven Home - New Location, 164 Bridge Street

Kim Peltier

Ideal Brew LLC

EVENTS



<https://phoenixvillechamber.org/discover-phoenixville/finditpxv/>

REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE Building a Better Community Through Business

• P.O. Box 127, Royersford PA 19468 • 610.489.7200



The Spring-Ford Chamber of Commerce is a community-focused business advocate. We strive to help our member businesses grow while improving the community in which we all live and work.

The Chamber consists of local businesses whose main objective is to run a successful business. We are a great resource for members, not only because we offer the opportunity to network and brainstorm with fellow members, but also to have exposure to the local community, your customer, through our continued involvement in community events and charitable endeavors. Visit www.springfordchamber.com for Chamber Events, Press Releases, Online Newsletters and more!



Congratulations to TKO Pest

Congratulations to TKO Pest Control on celebrating a milestone celebration of 25 years as a family business in our community. On November 10th, TKO and the Spring-Ford Chamber celebrated their with a ribbon cutting event to commemorate their new signage and location on Lewis Road.



Chamber Member Notes:

- Thank you to all who came to our November Luncheon to hear about the state of education in our community. Thank you to Spring-Ford Area School District, Pope John II High School, Valley Forge Educational Services, Montco Works Now and Huntington Learning Center
- The Spring-Ford Chamber is planning with a purpose for 2022 and now is the time to contact us if you are interested in hosting a workshop, mixer or event in 2022.
- The 2022 Schedule will be released in early December

UPCOMING EVENTS

Back in Person!

Chamber Holiday Happy Hour - Thursday, December 2nd

5:00pm – 7:00pm

Sunnybrook Ballroom

Sponsored by: Flagship Financial, Focal Point Business Coaching, Keller Williams, Citadel Bank, Kelly Insurance, Pottstown Hospital/Tower Health, and Sunnybrook Ballroom
(see Meme)

\$15.00 for Members and \$20.00 for Non-Members

Celebrate the Holidays with the Spring-Ford Chamber including 2 drink tickets, food, raffles prizes and holiday music.

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

(See meme)

Registrations can be found at
www.springfordchamber.com

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at 215.431.2802 to learn more!



www.pottstownrotary.org

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THE SBRA COMMUNITY Are You Investable?



By Gary Seibert, CEO,
Small Business Resource Association

I would venture to say that most of you reading this article have never been asked the question “Are you Investable”. When you hear the word invest, most people would think of investing in real estate, the stock market, antiques, rare coins, old automobiles or possibly a business opportunity. However, have you ever thought that every day people are spending their money on a product or service you offer and in turn, they are expecting something of value in return. I know most of you don’t look at yourself or your business as an investment opportunity but in all reality, you are.

Let me give you several examples of what I am thinking to back up what I am saying. If you sell furniture, your clients are looking for you to help them find something that will not only make their house more beautiful, but possibly more comfortable and usable. A remodeling company may be updating your bathroom or kitchen and by doing so, help you with the resale value of your home. If you are a music teacher, your clients are looking for you to help them be a better musician for personal or possibly a career. Think of all the famous music stars that started with a music lesson.

I do Consulting work, and my clients are banking on my experience and expertise to help them and help grow their businesses. They are investing their hard-earned money and hoping to learn ways to avoid trouble by making costly mistakes. Remember, it’s not what you know that gets you into trouble—it’s what you don’t know.

Almost every business has a “value to client” proposition. In other words, every client either needs or wants something and they believe that you are the best person to provide what they need. They will invest their money into

what you have to offer in order to get some sort of satisfaction in return. Therefore, they must believe that you are *investable*.

So, now that you have learned that people are really investing in you and your business by doing business with you, how might you improve your invest-ability and in so doing increase your business. It’s not rocket science but it will take some effort. Very few things ever became great by just doing the bare minimum. Therefore, let’s look at a few areas in your personal and business life that you might consider investing in so that more people will invest in you.

1. Let’s start with your website. In today’s world, if you do not have a website most people will not consider you even having a business. Don’t cut corners with your website, it is the backbone of your business. Make sure it is easy to navigate, has enough information to excite a viewer to a call to action and it is driven by SEO.

2. Build BRAND recognition. The better your brand, the more likely people will come to you rather than your competition. Brand is KING and worth the investment.

3. Have an easy to remember and powerful Mission Statement. Post it where everyone can see who you are and what you are all about. Stick to and don’t drift away from your Mission.

4. No matter what you are selling, be the best of the best. In other words, be known for honesty, quality, great service, dependability, standing behind whatever you do. Be the business of choice.

5. Be an example to your staff and then train them to be exactly like you. You must provide the same experience for your clients every time they do business with you or your employees. Consistency is a must if you want return business. Be the employer of choice.

6. Always keep a clean, neat and organized facility. First impressions are always lasting and will spread like wild fire—both good and bad. If you look unorganized and unkept, your clients will assume your service will be a reflection of how you appear and turn away.

7. Never stop learning about your products and services. Gain as much knowledge and expertise as you can and never stop reading, going to workshops and seminars, listening to webinars and podcasts. Be a perpetual learner.

8. Be a leader in your community. Do volunteer work. Attend networking events. Host events. Build your reputation as someone that really does care about their community and gives back whenever possible. Members of your community have supported you, so don’t forget them.

An investment is a purchase of something that will provide a potential return. You and your business will be considered **INVESTABLE** if people truly believe that you are the one that will best deliver the product or service they are looking for. Now take a deep look at your business and ask yourself “would I buy from me”, “am I investable”? Invest in your business and expect **GREAT RETURNS**.



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- Tuesday, December 7th – 9:30-10:30 a.m. - SBRA Workshop: Mind Your Mind, virtually on Zoom, presented by Christine Kreisher, Author, Speaker, Motivator and Serial Entrepreneur.

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

- Tuesday, December 21st 9:30-10:30 a.m. - SBRA Workshop

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IS YOUR BUSINESS SAFE FROM CYBER ATTACKS?



**By Andrew Sonon,
Owner of HonIsT
Solutions and
Proud Member of
the Small Business
Resource Association**

Lately, I've been posing an increasingly relevant question to small business owners: is your business safe?

You have likely heard that cybersecurity, measures to protect against unauthorized use of electronic data, is important in the digital age. However, current events and recent attacks point towards an immediate need for action. The Center for Strategic and International Studies keeps a running list of significant cyber incidents affecting government agencies, tech companies, or leading to losses over a million dollars. In 2021, there have been over 100 of these incidents reported thus far. These attacks have a large impact with negative financial and health effects. One such incident related to a compromised password affected the Colonial Pipeline Co. and caused fuel supply shortages across the East Coast. Further, Kaseya—a company who makes software for IT service providers—announced that it had recently been hit with a sophisticated cyberattack. The incident has wreaked havoc on thousands of businesses across the country.

In the aftermath of this devastating breach, not only have hundreds of IT service providers been affected but also thousands of businesses being managed by these specific IT providers. While we weren't affected by this attack, it doesn't mean we can't learn from the mistakes of others. Supply chain attacks are the scariest type of attack we have seen. When the software you trust to help you becomes the virus, we are in terrifying times. It is unfortunate that Kaseya and many other businesses have fallen victim due to this cybersecurity

breach. I have good news for you – we do not need to sit back and “hope it doesn't happen to us”.

This begs the biggest question: have you been affected and are you protected from this type of attack? If you've not had a candid conversation with your IT provider recently, about cybersecurity, you are likely to be vulnerable to the new cyber threats we are seeing in 2021. The tools of the past need to be supplemented to stop these threats in their tracks.

There are various steps that small business owners can take to protect themselves. A great first step is completing cybersecurity training. Such training can help prevent employees from falling victim to common attacks such as phishing, malware, ransomware, and password attacks. If there is any doubt as to whether an email or website is legitimate, be sure to check in with your IT provider to verify the legitimacy.

Additional tools should be implemented to prevent your business from being compromised. Such tools include Multi-Factor Authentication (MFA). MFA combines two or more authentication factors which mitigates common cybersecurity issues associated with weak or reused passwords. A 2019 Google study found that implementing MFA in the form of on-device prompts stopped 100% of automated attacks, 99% of phishing attacks, and 90% of targeted attacks. MFA can and should be used as a preventative measure at small businesses.

Additionally, your business can likely benefit from a Security Operations Center (SOC). A SOC monitors and analyzes a business's security practices. This not only works to prevent cyber-security attacks, but also reports and responds to incidents and threats. This can complement a zero-trust security model approach concisely summed up by the motto “never trust, always verify”.

In today's world, we must be proactive in defending against cyberattacks before they happen. If an attack is to happen, having an IT disaster recovery plan helps to assess damages, determine responsibility, and resume business operations. Further, seeking and obtaining a cyber liability insurance policy from your trusted insurance broker is advised to cover any financial ramifications in the event of a compromise.

HonIsT Solutions is currently deploying these cybersecurity practices and solutions to help businesses like yours. If you would like additional information, please call 484-272-7240, visit www.honistsolutions.com or email info@honistsolutions.com.

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THE B2E (BUSINESS TO EMPLOYEE) FOCUSED COMPANY

Naturally, most small businesses put a lot of time, energy, and resources toward catering to their customers. Whether your business is B2C (business to consumer) or B2B (business to business), there is another audience you need to keep happy: your employees.

In a 2015 report by Glassdoor, <https://b2b-assets.glassdoor.com/50-hr-and-recruiting-stats-for-2016.pdf>, 47 percent of the small businesses surveyed said they had difficulty finding qualified candidates for the positions they were trying to fill. So, to recruit and keep top talent, your small business needs to create a top-notch work environment.

To answer that challenge, a growing number of businesses are integrating a "B2E" (business to employee) approach into their company cultures. The overarching theme of B2E efforts is showing employees they are as valuable as a business's customers. B2E goes beyond the occasional staff appreciation gestures; It envelopes all of the initiatives and programs a business offers to create a working environment that attracts and retains highly competent employees.

Some components of companies' B2E strategies include:

- Creative recruiting tactics
- Flexible working hours
- Bonuses
- Professional development opportunities

(Continued on page 42)

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Meet Patti Seigel

Route 422 Business Advisor Advertising Manager



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

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

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



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"The 422 Business Advisor is a great way to stay connected to the community. When we first started

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

#Patriot Pest Solutions



"Being on the cover of the Route 422 Business Advisor has been a fantastic marketing opportunity for

us! We have made some significant changes to our office, and we wanted fellow business owners and the rest of the community to know about our growing business. We received numerous calls, emails, and texts from friends, family, patients and business acquaintances congratulating us on how much they enjoyed and appreciated the cover story!" – Dr. Rod Gabel, Yucha Medical Pain Management & Chiropractic Rehabilitation



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"It (cover story) was a great experience and we have gotten a lot of phone calls from the exposure. From a marketing perspective the

story was great for two reasons. It got us some terrific exposure which led to phone calls and quote requests. That's the short-term goal you would hope for and expect from this kind of exposure. The second and hopefully longer lasting benefit is the validation it can bring. It's easy for us to tell you we are experts at what we do and that we can help grow your business online, it's an entirely different thing when someone else does the research and writes a story telling the world the same exact thing." – Brian Welch, Partner, Amity Digital

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Ask SCORE

(Continued from page 40)

Another way your business can provide a quality experience to employees is through robust intra-company tools that streamline finding information and performing tasks. For example, implementing a company intranet that makes information, business applications and collaborative capabilities readily available in one central place can boost efficiency and employee satisfaction.

Elements of an Ideal Small Business Intranet

A few examples of the information and capabilities companies offer to employees through their intranets include:

- Company announcements
- Request forms for ordering office supplies
- Special deals on company merchandise
- Online management of insurance policies and 401K plans

And with a B2E portal (an intracompany homepage or desktop screen) that allows employees to customize elements of what they see, some companies also include individual employees' special interests:

- Stock reports
- News clips
- Weather forecasts
- Sports scores
- Games

By having an intranet for your business, you can give employees one centralized location to access what matters to them. Then you can use other traditional means of communication like email to reinforce information.

Benefits of a Small Business Intranet and the B2E Mindset

A B2E focused intranet gives employees a direct route to what is happening within a company and

promotes a sense of community within a business. It can improve employee morale and save time as individuals can easily find and access the tools that they need to do their jobs and review or change their human resources related information. Having forms and documents online can also cut expenses as a business can rely on printers less and will not have to manually handle as much paperwork.

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Where to Begin

If you are interested in implementing a company intranet for your small business, considering asking for a free consultation from one or more companies that specialize in developing intranets for small businesses. That will help you understand the available capabilities, implementation process, training requirements and pricing.

Remember, there are other strategies as well that can help make your company B2E focused. Contact SCORE to talk with a business mentor who can help you brainstorm ideas for practical and effective business-to-employee initiatives. SCORE

mentors have expertise in all aspects of starting and growing a business, and they are available to provide you with the guidance you need to succeed.

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

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FLOOD RELIEF IN DOWNINGTOWN

DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy



Recently I was asked to help with the flood relief effort in Downingtown. As in many cases, I am helping at no cost. Unfortunately, the Borough of Downingtown is up against it with the flooding this year. There have been two floods, and the lower-income areas that have typically been located in flood plains and industrial areas were hit hard.

The Borough Building was flooded and the flood mitigation plan was destroyed. My mission was to expedite the Pennsylvania Emergency Management Agency (PEMA) buyout program.

I guess you could argue displacement, but the people are already displaced. No one lives in these properties because there was seven feet of water, and now the houses are pretty much a gut rehab. But the process takes a while, and soon people will live there again.

I was given the assignment to concentrate on one block. It looks like I will be able to get everyone involved and maybe take out 18 rental units. The program is interesting. It is a voluntary program where people say they have had enough. The buyout process is the thought process with many owners as they had two floods in three months.

The process goes like this.

There are three forms. They are the application, proof of citizenship, and hazardous waste form. They are not overwhelming hard to fill out, but I handed out the forms for the past two Saturdays and got some cooperation. I conducted 8 AM to noon sessions in the firehouse, and they were well attended. My wife helped me, and we talked to everyone.

Once you fill out the form, it goes to Pennsylvania Emergency Management. They assess and weigh the forms for one year and render you eligible or ineligible for the program. An acceptance into the program will trigger an appraisal. The appraisal is a pre-flood value for the structure.

(Continued on page 46)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 44)

The program will then offer the owner the pre-flood value based upon an appraisal, and if you accept, they close on the property in two years. Of course, you can drop out at any time.

At first, you think that the time period associated with the program is long, and the flood area can appreciate. However, there is also the fact that the SEPTA train station is moving right next to the area. It will be within walking distance from the station and have the appreciation outlined in the various reports that SEPTA issues, including *SEPTA, Drives the Economy*. There is also the fact that houses in the Downingtown Borough are fast becoming one of the all-time hot housing markets.

The Downingtown School District is a winner. Many potential renters want to have a chance at the Downingtown STEM Academy, which seems to be a winner. However, the fact remains that all the price increases and all the good educational opportunities are offset by five feet of water in your living room.

A woman was telling me how she helped the people on the 100 block of Jefferson Street clean out their apartments, and all their items like photos, clothes, furniture, and the like were destroyed and

just dumped in a dumpster. She said it was heartbreaking.

Since I was asked to lead the effort, I proposed a funding plan and direction for a scope of work for a potential new mitigation effort. That was rejected, so I thought I would concentrate my efforts on the buyouts and stay with that program for three years until the residents were satisfied with the process. There is no need for someone like me to get in the way of other ways of thinking about the project ... Although it is my profession, I am a volunteer.

The part that distressed me the most while reading the emergency management plan was the statements concerning the dams located north of Downingtown. The dams were subject to some questions. There could be a disaster and real emergency for everyone if one of those dams breaks and sends a wall of water to cover the entire town. People would be throwing away my most valuable player trophy from Ford's Clara Barton Little League, which resides on the bed table next to where I sleep as it is my most valued possession.

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



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3 FINANCIAL REPORTS EVERY SMALL BUSINESS OWNER SHOULD UNDERSTAND

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

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

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

Profit And Loss Statement (P&L)

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

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

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

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

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

(Continued on page 48)

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(Continued from page 47)

Balance Sheet

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

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

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

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

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

Cash Flow Statement

Your Cash Flow Statement sheds light on:

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

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

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

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

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

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

(Continued on page 50)



Going Home for the Holidays??

At Berks Encore Care+, we often hear from family members with concerns about their aging loved ones right after the holiday season. It may have been a while since you saw your loved one and you notice things that aren't quite right. They may become defensive or embarrassed when questioned about their ability to manage. A good approach is to make some observations of your own.

Do you notice their gait when they walk, or how they manage going up and down stairs? How easily do they transition from a seated position to standing? What about the home? Have they been keeping up with laundry? Are there home repairs going unfixed? Unwashed dishes in the sink? Odors in the home?

What about their personal cleanliness and routines? Is their hair greasy or

unwashed? Are their clothes clean or do they wear the same thing over and over? During conversation, do they seem confused? Are there stacks of unopened mail or unpaid bills? If you have access to bank accounts, are there overdraft charges?

If you have any cause for concern, the Berks Encore Care+ team can typically schedule an assessment within a few days of a phone call. Between our expertise and your observations, we can work with all parties involved to put a plan together to assure that your loved ones are taken care of even after you go home.

Aging services can be difficult to navigate. Berks Encore Care+ can provide a roadmap to help you find the resources you need. Contact us today at 484.577.4243 or becareplus@berksencore.org or visit www.berksencore.org for more information.



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(Continued from page 48)

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

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

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French Creek Aesthetics

The rush of the holiday season is knocking on our door. Decorating, gift giving, and social gatherings are just a few of the many "to do's" on our ever-growing check list.

Here at French Creek Aesthetics, we are happy to announce a new therapeutic service we offer targeting the treatment of acne and anti-aging without the use of chemicals, medications and even needles. Hard to believe, right? Well, LED (Light Emitting Diode) technology is a low-level light therapy that has been shown to enhance cellular metabolism as well as accelerate the repair and replenishment of damaged skin cells. This noninvasive procedure can clear that stubborn acne on any part of the body. The Blue LED light therapy emits specific clinically proven wavelengths of light that trigger an all-natural effect in human tissue, killing the acne causing bacteria which decreases inflammation, improves skins tone, texture and clarity from the inside out. LED light therapy is a great option for fast results to clear acne which eliminates your time spent at the drug store buying those expensive creams and prescriptions. Curious about how LED light therapy can help the anti-aging

process? It has been clinically proven that the Red LED light therapy in combination with near-infrared wavelengths of light energy enhance your body's natural ability to generate collagen and elastin by activating fibroblast cells (cells responsible for the producing collagen and elastin). This is a natural way to generate more collagen in your body effectively. This painless procedure is intended to restore the skins natural cellular activity, reduce discoloration as well as the appearance of fine lines and wrinkles. Low level light therapy has been cleared by the FDA is safe, effective and an all-natural smoother for more radiant youthful skin without the use of chemicals or harmful UV rays. No down is required, and no side effects have been reported with LED therapy. Check us out at www.frenchcreekaesthetic.com and see all the services we provide. Gift cards and package pricing are also available. Let FCA take care of self-care on your "to do" check list.



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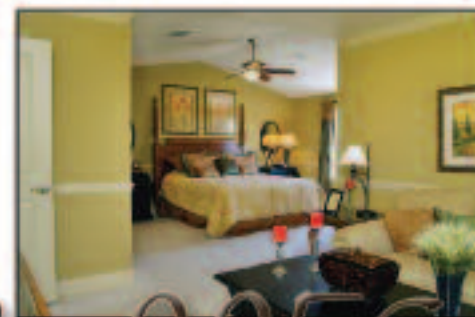


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Save the date! Santa will visit Zuber Realty's Royersford office on Saturday, December 11, 2021, and Richard A. Zuber Insurance office on Sunday, December 12, 2021, from 11:00 a.m.-2:00 p.m.

Santa will be accompanied by the Grinch and a few of his elves. Photographs with Santa will be taken and framed as a free gift to the children and their families. Santa and Zuber Realty will offer refreshments and a goodie bag to the children to take with them.

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Zuber Insurance is located at 215 East Philadelphia Avenue, Boyertown, PA 19512; Zuber Realty's Royersford office is located at 384 N Lewis Road, Royersford, PA 19468.

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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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Zuber Insurance

Zuber Insurance is a full-service insurance agency with the emphasis on service. Certified Insurance Counselor for over 25 years, JoCarol Zuber brings 43 years in the insurance industry: Collette Moyer, Certified Insurance Service Representative, offers 20 years in service to clients. Policies cover personal insurance: homeowners, renters, auto, recreational vehicles and pet insurance. A full line of business insurance is available: property, liability, workers compensation, professional liability, errors and omissions, and employment practices liability. Life, disability, and long-term care insurance is also offered.

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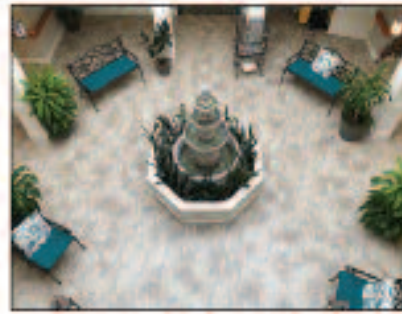
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Advantages of Diversity in Your Business

Diversity means more than and has benefits far beyond being legally compliant with hiring processes that don't discriminate based on age, race, gender, national origin, and disabilities.

(Continued on page 54)



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Ask SCORE

(Continued from page 53)

1. Greater degree of creativity and innovation. When you have a team of individuals who come from different frames of reference, you gain fresh ideas. That can help spark innovation in product development, customer service, marketing, and sales.

2. Enhanced productivity. A diverse team can help improve your business's efficiency. Employees that feel included and happy in their roles will naturally focus better and produce quality work. Also, when staff members embrace each other's individual strengths and collaborate on ways to pool them to improve processes, your company can get more done in less time.

3. Positive public image. While a number of factors will influence how the public at large views your business, positive P.R. from being known as an inclusive organization will further enhance your brand reputation.

4. More attractive to top-notch talent. Attracting high-quality employees is another advantage of being known for a company culture that embraces diversity. And employees who feel welcome and comfortable in their workplace have greater job satisfaction and loyalty.

5. Expanded market. With communities more diverse than ever and because technological advances have made it more

feasible to do business globally, a diverse workforce can open the door to new opportunities. Having people who know different languages and understand different cultures can position your business to serve variable demographic and geographic markets more successfully.

Where Should You Turn For Help?

As you aspire to build a diverse working environment for your small business, contact SCORE to talk with a mentor. SCORE volunteers have experience in and knowledge about all aspects of starting and running a business. Besides offering valuable guidance and feedback, they can connect you with human resources professionals that can help you in your efforts to create an inclusive workplace.

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

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THE 1, 2, 3's OF HIRING IN PENNSYLVANIA

What PA Employers Should Know About the Fair "Credit" Reporting Act



LEGAL PERSPECTIVES

By Alexis I. Lehmann, Wolf, Baldwin & Associates, P.C.

Imagine this scenario: you are the owner of a profitable business, operating out of Philadelphia, selling widgets nationwide for over 20 years. You need to hire a new marketing manager, so you post a job opening and find a great applicant — Jordan. You interview Jordan over the phone; advise her that you require a background check before she can start; and ask if she has any criminal history she wishes to disclose. She responds "no." Then you hire a company to conduct a background check and when it's completed you review it and see multiple felony convictions from 2001! You call Jordan and say you have decided to hire someone else. Whew, you dodged a bullet on that one, right? Think again. A few months later Jordan sues your company. Where did you go wrong?

The *Fair Credit Reporting Act* does not only apply to "credit" issues. It also creates many rights for job applicants and many requirements for employers and the background check ("BGC") companies (defined as consumer reporting agencies ("CRAs") under the FCRA) they hire. Three major parts of the FCRA that apply to employers and BGC companies are §§1681b(b)1, b(b)2, and b(b)3.

Under §1681b(b)1— "A consumer reporting agency may furnish a consumer report for employment purposes only if — (A) the person who obtains such report from the BGC company [The Employer] certifies to the [BGC company] that ... (ii) information from the consumer report will not be used in violation of any applicable Federal or State equal employment opportunity law or regulation; and (B) the consumer reporting agency

provides with the report, or has previously provided, a summary of the consumer's rights under this subchapter..."

This section inherently requires that employers are familiar with federal, state and local employment laws before making a hiring decision. For example, the federal *Civil Rights Act of 1964* states that employers need to show a valid business reason if they want to reject an applicant because of their criminal record. The employer has to consider the nature and severity of the offense, the time that has passed, and the type of job for which the employee is applying. PA State laws go even further. Under 18 Pa. Cons. Stat. Ann. §9125 (Pennsylvania's Criminal History Record Information):

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LEGAL PERSPECTIVES

(Continued from page 55)

• All employers in Pennsylvania must assess whether convictions relate to the applicant's suitability for employment in the position for which the applicant has applied.

• Employers may only consider felony and misdemeanor convictions when using an applicant's criminal history to make an employment decision. Non-convictions and summary offenses should not be used in the hiring process.

Philadelphia has even more protections under the *Fair Criminal Records Screening Standards Ordinance* (also known as a "Ban the Box" law), which says that employers cannot:

- Ask about an applicant's criminal record when applying for a job.
- Do a background check until after making a conditional job offer.
- Consider convictions that are more than seven years old. In our scenario, knowing to assess Jordan's criminal records with her job duties; knowing not to ask about criminal convictions before giving Jordan a conditional offer of employment, and knowing that convictions over seven years old are not to be considered, were key pieces

of information that could have avoided a lawsuit.

Next, under §1681b(b)2 of the FCRA – "(A) In general... a person may not procure a consumer report, or cause a consumer report to be procured, for employment purposes with respect to any consumer, unless — (i) a clear and conspicuous disclosure has been made in writing to the consumer at any time before the report is procured or caused to be procured, in a document that consists solely of the disclosure, that a consumer report may be obtained for employment purposes; and (ii) the consumer has authorized in writing (which authorization may be made on the document referred to in clause (i)) the procurement of the report by that person."

In this day and age, almost all applications are done online, via company websites, job searching sites, or other forms of social media. With the paper application gone by the wayside, employers need to take particular precautions when seeking authorization to conduct a background check. Yes, even on a computer application the authorization must be clear, conspicuous, by itself, in writing, and signed (or electronically-signed) by the applicant.

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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.*

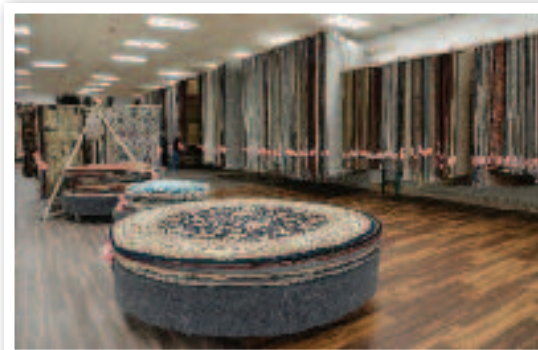
*The Carpet & Tile Mart
Flooring Super Center located
at 351 W. Schuylkill Road
in North Coventry Township.*



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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LEGAL PERSPECTIVES

(Continued from page 56)

Again, looking at our scenario, it would have been a good idea for the employer to hire a specialized attorney to work with its IT professional to create a form which complies with this section.

Lastly, under §1681b(b)3 of the FCRA — “(A) In general, ...in using a consumer report for employment purposes, before taking any adverse action based in whole or in part on the report, the person intending to take such adverse action shall provide to the consumer to whom the report relates— (i) a copy of the report; and (ii) a description in writing of the rights of the consumer under this subchapter, as prescribed by the Bureau under section 1681g(c)(3) of this title.”

The last thing our employer did wrong was that it didn't give the applicant a chance to review or dispute the BGC report. Having litigated FCRA matters for many years, I know that background check reports can very often be inaccurate; the crimes could be misdated, expunged, sealed, or not even belong to that person! Because of these reasons, the safeguard provided under the FCRA under §1681b(b)3 may be the most important. After receipt of the consumer report, the pre-adverse action notice is to be sent within three (3)

business days to the applicant. The applicant will then have the ability to dispute any report findings. The FCRA dictates that the applicant should be given a “reasonable period of time” to raise any disputes. There is no specific amount of time mentioned in the FCRA but, in my experience, the best practice is to allow five-seven business days for the applicant to review and respond.

The takeaway from this article is that both employers and prospective employees should understand their rights and obligations before engaging in the hiring/applying process. As we have seen in the scenario above, knowing a few simple laws could prevent a lawsuit and significant legal exposure for a company. When in doubt, consult with an experienced FCRA attorney to discuss the situation so you can understand the implications of your choices.

Alexis Lehmann, Esquire is an experienced attorney with the law firm of Wolf, Baldwin & Associates, P.C. with offices in Pottstown, Reading, Pennsburg, and West Chester. She concentrates her practice in small business representation, commercial litigation, employment law and FCRA compliance. Ms. Lehmann be reached at 610.323.7436 or by e-mail to alehmann@wolfbaldwin.com.

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