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An industry leader for more than 30 years, Jim King understands the importance of active and meaningful service when managing client investment portfolios.

He founded Lindenwold Advisors in April of 2020 with a simple mission: combine excellent service with the disciplined, long-term investment techniques that he found to be successful for many years. Leading the firm's equity management efforts is Terry Morris whose work has been nationally recognized for achieving successful results with reduced volatility. Lindenwold Advisors' proprietary domestic equity strategies rely on his analysis, stock selection and risk mitigation principals and techniques. Completing senior management is Lee Pace who directs the firm's client service and development efforts.

"Excellent service, strong results and reasonable fees can coexist," said King. "Lindenwold invests client portfolios in individual securities to achieve lower client cost wherever practical, and strives to offer client service well above industry norms."

The 100% employee-owned firm is committed to giving back to the communities where clients and staff live and work. In addition to the firm's financial support of charitable organizations, members of the senior staff sit on non-profit boards and serve as community volunteers.

**To learn more, visit LindenwoldAdvisors.com or call 610-396-2448
to schedule a complimentary portfolio risk evaluation.**



JIM KING



PHOTO BY STYLISH IMAGES

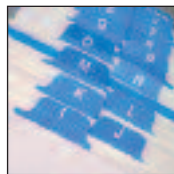
6

Cover Story: *Montgomery County-based beMarketing's team of digital innovators enable their clients' companies to be branded across all platforms...whether you need help constructing tweets to reach the appropriate audiences, increasing your Facebook reach, or creating a user-friendly website, beMarketing can help you do it!*



10

Local tax planning & preparation firm shares their approach to the fast-approaching deadline.



25

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Contents

- 12 | New Year, New You**
Manage And Reinvigorate Your Health And Nutrition
- 16 | Ask SCORE**
Simple Tips To Improve Your Website's Visitor Experience
- 21 | Tech Tips**
NFT 101: Your Guide To Understanding The Wacky World Of Blockchain And Crypto Art
- 28 | Social Media Tips**
Making Instagram Work For Your Business In 2022
- 30 | Advertised Services Directory**
What You Are Looking For — At Your Fingertips
- 31 | Regional Chamber Of Commerce Round-Up**
Greater Reading / Perkiomen Valley / Phoenixville / Spring-Ford / TriCounty Area
- 36 | The SBRA Community**
New Year... New Goals
- 40 | Ask SCORE**
When It Comes To Collections, Never Assume
- 42 | Downtown Marketing & Development**
Preparing For A Disaster
- 53 | Legal Perspectives**
Wage Loss Off, Medical Still On? When Workers' Comp Benefits End

... AND MORE!

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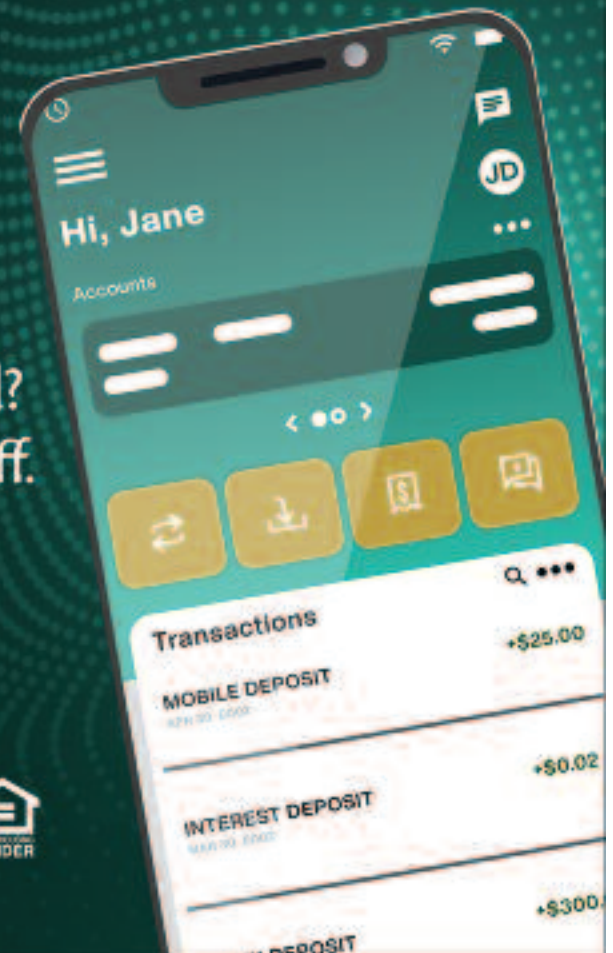
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NEW YEAR, NEW MARKETING PLAN

Start Off the New Year with a Marketing Plan that will Grow Your Business in 2022!

As we start off 2022, now is the time to think about how you are marketing your business in the new year. Have you given thought to the potential sales opportunities that are out there if you dedicate a portion of your budget to marketing? We work with clients to put together an all encompassing marketing plan that can be tailored to budgets of all sizes with the goal of helping businesses grow.

We understand that the businesses we work with may not have time to stay on top of current marketing trends. That's our job! Our team of experienced marketing professionals is focused on those trends so that we can make the right recommendations to drive our clients' businesses forward.

Some of the trends that we are keeping an eye on in the new year include use of video on a variety of platforms to showcase a product or business, the importance of well curated content, the continual growth of social media and the power of influencers.

Founder and CEO of beMarketing Brandon Rost weighed in on how the pandemic has impacted how marketers are approaching the new year.

"As we work through the pandemic, people are focused on getting back to normal. More and more we are seeing trends around personalized marketing. The right message at the right time to the right person is paramount."

BRANDON ROST

PHOTO BY STYLISH IMAGES

Brandon went on to share with us his Top 5 Tips for Marketing Strategies in 2022:

1. Embrace Storytelling: Consumers take in a lot of information in today's digital world. To distinguish yourself amongst the competition, think about a story that showcases how your product or service solved a problem and tell that story!

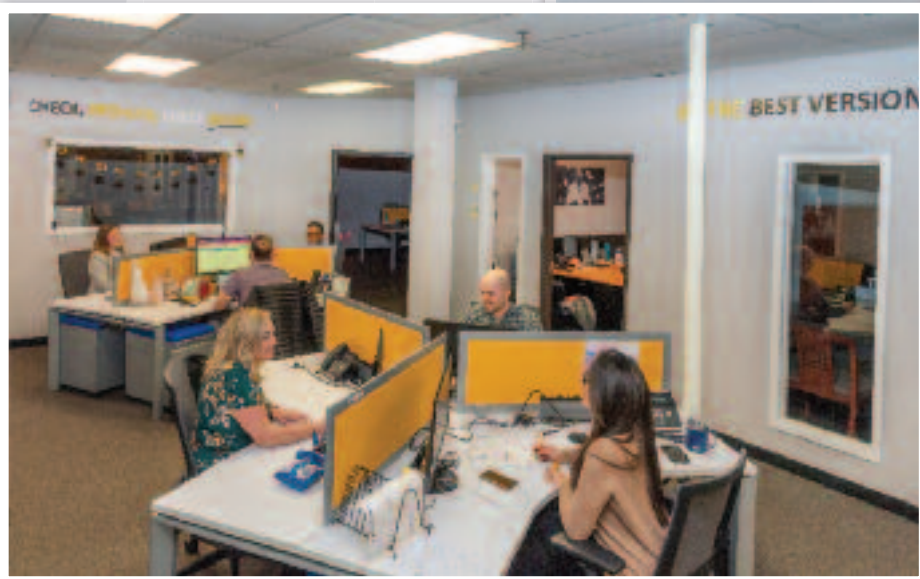
2. Take an Active Approach to Data: With recent updates to iOS and upcoming updates in the use of cookies, marketers have less and less data that has been used to direct campaigns. The landscape is always changing, and that is ok! It just means that we have to adapt by being proactive in our approach to source news opportunities.

3. Stay on Top of Algorithm Changes: Algorithms are growing in their importance for all types of digital marketing and ultimately, they change to improve user experience. We are constantly updating our clients' marketing strategies based on these changes that occur often. It's important to be aware of the changes as they occur so that you can update your strategy accordingly.

4. Explore Opportunities with Online Events: The pandemic has certainly impacted the way we think about eventing and connecting with new people. We've learned how to take part in events online more effectively and are able to acquire data on the audience who attended that can be utilized at a later date.

5. Consider Influencer Marketing: We are seeing more and more influencer marketing strategies being used in B2B. Influencers offer substance and relevance to campaigns that support showcasing how products or services can offer the value your customer is looking for.

Continued on page 8)



Choose A Trusted Partner For Marketing Support

It's important to choose a marketing agency that can support a variety of client needs. beMarketing has become that partner for the hundreds of clients that they serve. An entrepreneur at heart with a passion for marketing, Montgomery County native Brandon Rost founded beMarketing in 2010 and has grown the firm to one of the premier full-service Marketing Agencies in the region. Starting beMarketing back when social media was just beginning to be a new media for advertising, beMarketing has been at the forefront of digital marketing since those early days.

The firm has been built on the power of relationships. beMarketing clients experience consistent communication from the company and find value in the extent to which the firm makes learning each and every business they work with a priority.





“Our commitment to our clients has never changed over the years,” said Brandon. “We deliver a personalized service and live and breathe our core values of quality work, speed of delivery, solid communication, accountability and an enthusiastic approach to every campaign we take on.”

beMarketing is driven by its positioning statement: “Relentlessly Pursuing Limitless Growth for our Clients.” The firm’s proven process establishes key metrics and strategically aligns a company’s marketing goals to those they have set forth for their business.

beMarketing is an industry powerhouse known for innovation, creativity, and extraordinary sustained growth. The company has experienced stellar growth through hard work and dedication. Brandon has assembled a dynamic team of marketers who deliver service and innovation every day. Over the last decade, they have built a team of marketing leaders who, together, have developed a contagious culture to deliver award-winning success for their clients.

Additionally, beMarketing remains at the forefront of their industry. Employees are always learning new methods and innovations, from attending special seminars to beneficial webinars that can be incorporated into the work that they do. They meet regularly to share innovative industry best practices as well as creative new ideas.

Their marketers curate strategies that showcase the core differentiators that make their clients’ businesses unique. They have one of the highest retention rates in their space and attribute that to their results-driven approach to revenue generation for each and every client they represent.



beMarketing Recent Recognitions

- Brandon Rost was recently named to *MONTCO Today's Top 40 under 40 Millennial Superstars*
- Brandon Rost was awarded "Entrepreneur of the Year" by the Greater Montgomery County Chamber of Commerce
- Made the Inc. 5000 list two years in a row (2019, 2020)
- Ranked in Design Rush's 2019 top 3 digital agencies in the United States
- Made the Inc. 5000 list two years in a row (2019, 2020)
- Included in Philadelphia's Top 100 Fastest-Growing Companies for five years running, which has put beMarketing into the Hall of Fame
- Won the *Philadelphia Business Journal's* "Soaring 76" two consecutive years
- Ranked in the 2018 *CEO Report's* "Velocity50"

Interested in Learning More About beMarketing Services?

If you have interest in learning about how the team at beMarketing can help your business grow, give them a call at 484-497-0795 today!

TAX PLANNING & PREPARATION GUIDE

2021 Tax Return Filings: Gather Your Info Now

Provided by Elizabeth F. Hassler, CPA;
Partner-in-Charge, Tax; Herbein + Company, Inc.

The 2021 tax year is over — and you will soon need to prepare your 2021 tax returns. Now is the time to start thinking about what you will need to file those 2021 tax returns. Here are some suggestions, including notice of new IRS Letter 6475 and Letter 6419, that may make the process smoother:

If you received Economic Impact Payments this year — Amounts were up to \$1,400 per qualifying individual, sent out beginning in July 2021 — Look for Letter 6475 from the IRS summarizing amounts received and confirm with your records. If advance payments were not received, you may be able to claim and request a refund on your 2021 tax return.

If you received Advance Child Tax Credit Payments* this year — Amounts varied and could be up to \$300 per qualifying child, sent out beginning in July 2021 — Look for Letter 6419 from IRS summarizing amounts received and confirm with your records. Advanced payments will reduce the credit that can be claimed on your 2021 tax return. * The IRS suggests creating an account to manage records for these payments at www.irs.gov.

If you expect to receive Form W-2 for wages earned or Forms 1099 for non-employee compensation or

investment income — Most of these tax documents will be sent to you or available to download in early February.

If you made charitable contributions this year — Certain cash and non-cash contributions can be deducted if you can claim itemized deductions. Certain cash contributions up to \$300 (or \$600 for married couples filing jointly) can be deducted for non-itemizers. Receipts and records should be maintained to support the deduction. See our prior blog article at <https://www.herbein.com/blog/charitable-contribution-deductions>.

If you made retirement plan contributions this year — You should receive documentation from the retirement plan administrator with the amounts contributed. Depending upon your situation some contributions may be deductible. Certain taxpayers may receive a credit for contributions to retirement plans.

If you made estimated tax payments this year — Summarize amounts and dates paid for all income tax estimated payments: Federal, State and Local.

If you made gifts to during this year — For gifts, including cash, greater than \$15,000 per recipient provide:

Recipient name; Recipient address; Recipient relationship to donor (if any); Description. If publicly traded securities, CUSIP number. If closely held entity stock, EIN.

If you had other potential tax-deductible expenses this tax year — The following expenses may be eligible for tax deductions or tax credits:

- Education expenses — Keep records of amounts paid, dates and the educational organization receiving the payments.
- Medical expenses — Keep records of the amounts paid, dates paid and nature of the expense.
- Home mortgage interest — You should receive Form 1098 in early February.
- State and local taxes — Includes income taxes and property taxes. Income taxes withheld will be reported on Forms W-2; keep records of estimated tax payments (see 6 above) and amounts and dates of property tax payments - NOTE under current tax law the combined deduction for state and local taxes is limited to \$10,000.

Final thoughts

The above suggestions will help you gather the information necessary to prepare your 2021 tax return.

Working with a tax return preparer can definitely make the filing process easier. However, keep in mind that the information you provide is critical to ensuring that your return is done correctly and in a timely manner.

Elizabeth F. Hassler, CPA can be reached at 610.378.1175 x4696; efhassler@herbein.com.



CHANGE IS SCARY.

The 422 Corridor's dynamic business community faces *uncertainty, risk, and change*. Herbein believes **change creates opportunity** for business owners to focus on **doing things better**.

Herbein continues to **adapt to change** - when our clients told us that human resource issues were among their top concerns, we added a full-service HR consulting division.

But some things will never change. Like our award-winning client service that **delivers results** for our clients throughout the 422 Corridor region — and beyond.

With local, regional, and national **experience**, our team provides the advice, guidance, and exceptional client service business leaders need to **build competitive advantages**.

Herbein is here with **engaged leadership**, **evolving solutions**, **commitment to technology**, **focus on the future**, and a **positive team energy**.

Talk to us today about how we are changing to help your company grow.



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BUSINESS SPOTLIGHT



GINA CURRAN



Stewart Abstract of Berks County, Inc

Hundreds of homes are bought and sold in Berks County each month and many of them happen around the tables at Stewart Abstract of Berks County, Inc. This August, another important transaction happened around those tables; Keith Brown sold his business to Sean and Gina Curran. After over 30 years of ownership, Stewart Abstract of Berks County, Inc. is under new ownership!

Sean, a native of Pottsville, and Gina, a native of Pottstown, live in Wyomissing with their four children. They are your neighbors, your friends or maybe your advisors. Before getting into the Title business, Sean and Gina built a successful Estate and Elder Law firm in Reading, aptly named Curran Estate & Elder Law, PLLC. For years, they have been assisting area families with important decisions regarding the protection and transfer of property during and after one's life. A strong family-centric attitude towards their firm and their clients, deep local roots and Gina's enthusiasm and commitment to serve as the new President gave Keith Brown the confidence that he had found the new steward of his beloved company.

Today at Stewart Abstract, you will recognize the same wonderful staff and the same terrific, full-service agency that has served Berks and surrounding counties since 1988. We have thousands of satisfied customers to thank for our success. Of course, systems are getting updated and modernized but our personal touch and thoroughness will remain unchanged.

What is a settlement company? Purchasing a home may be the single greatest investment a person will ever make in their lifetime. We provide a wide array of high-quality title products and services for buyers, sellers, lenders, realtors, builder/developers, and attorneys involved with real estate transactions. We will also handle the settlement, escrow, and disbursement of funds, as well as the recording of all legal documents. In any real estate transaction, there are numerous details to consider, and potential problems can

arise. Our staff will take care to locate the issues before your scheduled settlement and handle them in a way that will, in most cases, allow your settlement to proceed without delay.

What is Title Insurance? Insurance policies, written by title insurance companies, provide protection against challenges to the title of a property. Title Insurance premiums are paid in one lump sum at settlement; the policy is issued, and the policy covers the owner(s) or their heirs on past liens/claims, until the property is sold. *We now go one step further* and offer all of our customers an enhanced policy, this coverage protects future issues that may encumber your property after you

purchase it, or forgeries to your deed or mortgage: all things not covered by standard insurance. It is a one-time fee paid at your settlement.

What else can we do? We can also handle the paperwork for your **mortgage refinance**. Homeowners are still taking advantage of the lower interest rates to decrease their mortgage or consolidate debt. A Loan Coverage Title Policy is a requirement by all non-private lending institutions, which means if you have a mortgage, you'll HAVE to have Title Insurance. It's important to know your rights – and as a Pennsylvania consumer, it's your right to shop for this coverage. The premium rate that you will be charged is Pennsylvania State regulated. No

matter what company you choose for your Refinance, your Policy premium will always be the same rate and will be calculated based on your new loan amount.

We have our own searchers on staff. Some attorneys or investors order a *Present Owner Lien Search*. You'll get copy of the current deed and a Report that includes a search parameter from the present to when the current owner purchased the property. You'll see if there are any open and recorded Mortgages, Liens, or Judgments against the property. People request Present Owner Lien Searches for different reasons. Sometimes neglected properties are sold at Tax or Sheriff sales, and prudent buyers researching a potential purchase request this kind of search. Other times, the owners themselves (or their representative) will request this search as they are preparing to sell their home. This will ensure that there are no unexpected items on the title to surprise them when they do secure a buyer.

Here's why you should choose Stewart Abstract: Our experienced and friendly staff will make your settlement smooth, thorough and fun. They will even take your photo to memorialize the BIG event. We take pride in making sure everything is done right and on time. We are here for you!

There is much more to buying a home than just walls, windows and doors! Stewart Abstract of Berks County, Inc. will help you to make sure that when you invest in a new home, what you see is what you get. Come in and say hi to Gina, she is **Insuring your Investment and Securing your Dream!**

For additional information, please call 610.372.8201 and visit www.stewartabstract.com.

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New Year, New You!



Center for Nutritional Healing

Center for Nutritional Healing, LLC provides services to help people of all ages manage and reinvigorate their health and nutrition. Cindy Harrington, founder and owner of Center for Nutritional Healing, is very passionate about the work she does. Her mission is simple: to help her clients transform their health so they can live full, happy, disease- and pain-free lives. And her clients are serious about making positive change, whether to solve a health issue that doesn't go away no matter what pill they take, or they prefer a natural healing program over prescribed medications, or they are tired of treating only symptoms and not the root cause of their health problems.

Cindy uses precise science to analyze underlying concerns and addresses them with safe, natural, nutritional means that allows the body to repair itself and maintain more optimum health. Her own first-hand experience with pain, illness, and fatigue is what initially led her to learn and become certified as a Nutritional Counselor, Integrative Nutrition Health Coach, and Master Nutrition Response Testing® practitioner. Today she works

closely with clients to find the underlying cause of chronic and/or recurring health problems such as fatigue, allergies, anxiety, chronic pain, depression, digestive issues, headaches, hormonal imbalance, infertility, sinus trouble, skin disorders, sugar cravings, weight gain and many more too numerous to list, and works to heal them through clinical nutrition, dietary supplements, and other relevant therapies — in short, to address each person's individual health care needs.

Center for Nutritional Healing's beautiful, nurturing office is located on Church Street in the borough of Royersford. Cindy offers new clients a 60-minute evaluation. She also gives talks on a variety of topics including her highly effective Signature Weight Loss Program and How to Transform Your Health. For the full schedule, go to www.CenterforNutritionalHealing.com/events. For details on all Center for Nutritional Healing services, visit their website at www.CenterForNutritionalHealing.com. To schedule an appointment, call their office at 484.938.7691 or email them at info@centerfornutritionalhealing.com.

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Microneedling is a mildly invasive procedure that uses small needles that prick the skin. The purpose of this is to generate new collagen and skin tissue for a firmer more toned skin. Microneedling also helps reduce the appearance of large pore, acne scarring along with fine lines and wrinkles. Either one of these procedures will leave your skin looking fresh and bright. If these treatments are not what your looking for, check out all the services FCA has to offer at www.FrenchCreekAesthetics.com or stop in and visit us at 45 S Pines St Elverson, PA. 610.901.3915

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Ask SCORE

PRESS RELEASE BASICS FOR SMALL BUSINESS OWNERS

Press releases remain among the most effective ways to generate awareness of your small business and its products and services. Media outlets may reproduce a press release as is (or with some editing), or follow up about creating a longer story. A press release that gets picked up by reporters, bloggers, and others who share information with potential customers can result in media attention that facilitates interest in your company, builds credibility, and ultimately leads to more revenue.

Keep in mind, however, that the people at media outlets who field press releases are bombarded with them. That means yours needs to have purpose and must stand out from the crowd; otherwise, it may never be read let alone published.

Here are some tips to help ensure your press releases make an impression and make it past media gatekeepers:

Make sure it is sharing something people will care about. While a press release can be about anything relevant to the people you want to reach, make sure you are sharing something that is *interesting*. Never create a press release that does not offer something of value to your readers.

Examples of press release topics that might resonate with people include:

- Launch of a new product that will make customers' lives easier
- Improvement to an existing product that enhances its quality or capabilities
- An open house event

- Introduction of a new staff member who brings additional expertise to your company
- Involvement in an industry association or sponsorship of a well-known program

Keep it to the point. Press releases are typically short, providing just enough information to spark a reporter's interest in learning more. If your press release extends past two pages, it will likely get passed over. Stick to the basic "who, what, when, where, how, and why" information, and include your contact information so reporters can easily reach you if they have questions.

Put it in the right hands. Research what media outlets reach your target audience. Depending on your type of business, that may be local newspapers, local magazines, and local television and radio stations, or you might benefit from a much broader reach. With local media, find out how they prefer to receive press releases. For media reach beyond your local area, you might consider PRlog.com or pay services such as PRweb.com, PRnewswire.com, or Marketwired.com.

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When it comes to business insurance, the man you want to talk to is Ron Rothenberger from Rothenberger Insurance. When you ask Ron, "What do I need to properly insure my business?" he will share the following check list of insurances to protect your business, your employees, your property, your vehicles, and you. They range from:

- ✓ Business Owners Policy Package
- ✓ Property, General, and Professional Liability
- ✓ Products Liability
- ✓ Commercial Auto
- ✓ Directors and Officers
- ✓ Workers Compensation
- ✓ Cyber Insurance

Let's take a quick look at each one of these so when you meet with Ron, you have an idea of what you may need to discuss with him.

What Is a Business Owner Policy Package or better known as BOP?

It is a combination of all major insurances you need to protect your property and liability risks in one neat insurance package. There are some limitations with this policy.

What Is Commercial Property Insurance?

Commercial property insurance is what it sounds like. It is used to cover any commercial property from things like fire, theft, and natural disaster. If your business happens to be in manufacturing, retail, or service, you are going to want commercial property insurance. Even nonprofit organizations will want to consider purchasing property insurance.

Then there are three different liability insurances: general, professional, and products. Each one of these have their own individual coverage:

- General liability insurance helps to protect your business from normal operations type claims. Claims might include: bodily injuries, medical payments, advertising injuries, to name a few.
- Professional liability insurance commonly covers negligence, copyright infringement, personal injury, and much more. This can include issues even caused by things you did and/or things that you should have done.

- Do you have a product that you sell which could cause bodily injury or property damage? Then product liability insurance will help to protect your business from these claims.

Do you have vehicles that are solely used for business purposes? You'll need commercial auto insurance. It will cover you and your vehicles in the case of an accident. It will also cover the costs for injuries and property to someone else as well.

What Is Directors and Officers (D&O) Liability Insurance?

If you are part of any organization where you serve on their board as a director or officer, you will want to make sure they have Directors and Officers Liability Insurance. This insurance is made to protect you if you happen to be sued as a result of serving as a director or an officer of a business or organization.

Do you have employees?

Then you need and should have worker's compensation insurance. This insurance helps cover medical expenses and lost wages for small business owners if an employee is injured or becomes sick. This coverage includes rehabilitation services and death benefits too.

What is Cyber Insurance and do you need it?

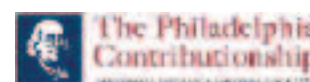
Do you have any of your client's information online? Could there be a data breach at any time? If so, you need cyber insurance. It is a coverage policy for your business' liability in the event of a data breach that involves customer information. Cyber insurance covers you and your business just like car insurance covers you in an accident. This topic could and should be an article itself because there is so much more we could share.

For a free review of your current insurance portfolio to make sure you have all the insurances you should have to protect you, your employees, and your company, give Rothenberger Insurance a call today, and ask for Ron.

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Ask SCORE

TWO SIMPLE TIPS TO IMPROVE YOUR WEBSITE'S VISITOR EXPERIENCE

Creating a new website for your business is a big undertaking. It can take months to design, code, write and launch a professional site. And, that's not to mention the maintenance of your website once it's launched and the ongoing SEO, or search engine optimization, that must be in play to make your website discoverable online.

After working hard to bring your website to life, the last thing your business can afford to do is frustrate your visitors and drive them away due to a poor user experience.

"Good design, usability, and user experience are more important than ever in website development," shares SCORE mentor and technology professional, Matthew Krieger. "It's a constant fight for visitors' attention—any delay, complexity, or friction whatsoever could prompt users to leave your site. I often see companies put too many barriers in front of customers—overly complex signup processes, excessively strict forms, surveys with too many questions, etc. These things hurt the engagement process and can result in a lost sale."

There are two simple steps you can take to provide your website visitors with a positive user experience.

Pay Attention to the Loading Speed of your Pages

Today, consumers expect an instantaneous response when navigating through a website. As a result, Google wants to see fast load times and takes page load speed into account when determining a website's rank in a search result.

As of late 2019, Google considered a page load speed up to two seconds as acceptable, though prefers speeds under

a half-second. You can check the page load speed of your website by using Google's PageSpeed Insights tool at https://pagespeed.web.dev/?utm_source=psi&utm_medium=redirect.

According to a May 2020 article published by Nielsen Norman Group, (<https://www.nngroup.com/articles/the-need-for-speed/>), page load delays of just one second are enough to interrupt a person's consciousness and delays of just a few seconds are enough to seriously hurt the user experience of a website.

By working with a web developer to improve your website's page load speed, you'll create a better user experience and, over time, increase your site's ranking in organic search results.

Create Quality Content That's Clear and Direct

Once you get your visitors to your website and, thanks to a fast page load speed, they don't bounce right off of your site, a new challenge emerges – keeping the visitor on your website.

The average time spent on a website by a visitor typically ranges from a few seconds to a couple of minutes. That means you have a very limited window of time to capture a visitor's attention and provide them with information about your company, product and services.

(Continued on page 18)

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Ask SCORE

(Continued from page 16)

Create content that gets right to the point of what you do and why you do it. Visitors won't spend time sifting through lots of content to find what they need. Make it easy for people to find your site, get the information they need and get in touch with you to learn more.

Learn more about how to create clear, direct and effective web content by reading this SCORE article, "How to Create Great Web Content" at <https://www.score.org/resource/how-create-great-web-content>.

"A website's information architecture—the art and science of structuring and presenting digital information to achieve good usability—is important to consider when developing your content. Furthermore, the need for a clear and focused message is greater than ever," explains Krieger. "Given the overwhelming amount of digital content competing for people's time, delivering value quickly should be a focus."

A positive user experience is critical to the performance of your website. Employ an experienced web designer and developer with a strong grasp on the latest best practices for web design, page load speed and optimized content.

Finding the right digital marketing partner is easier when you have an experienced professional mentor, like a SCORE mentor, by your side. A SCORE mentor will help you select the best digital marketing firm or consultant out there to support your business. With your mentor's help, you'll put your website in a position to be successful as you compete for the attention of online customers. Contact a SCORE mentor today.

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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.

Do You Have Life Insurance?

SOME FIRST TIME BUYER QUESTIONS/TIPS

Provided by Rothenberger Insurance Services

Can you believe it is 2022 already? Unfortunately for some, 2021 may not have been such a great year. But hopefully 2022 will be better! I am an optimist. But being optimistic still doesn't mean you shouldn't plan for future unfortunate events and know that you should consider buying life insurance. Here are just a few things you will need to think about when buying life insurance, especially for the first time.

What type of life insurance is right for you? Term or whole (also known as permanent) life insurance is the question.

Term coverage is for a specific number of years, usually with five, ten, 15, 20, and 30-year options of the "term" of the policy. It is usually more affordable than whole life, but it only pays if you pass during the policy period. Some term policies have an option to be converted to whole life.

Whole life provides coverage for your "whole" life. It also accumulates cash value. There are many different reasons to choose term or whole life insurance, or a blend of both. This is something to discuss with your insurance agent.

How much life insurance do you need?

Major events like marriage, buying a home, or starting a family are some of the reasons people think about buying life insurance. So, these are just some of the things used to calculate how much life insurance you may need. It is also very important to know how much life insurance you can afford to buy. Life insurance is probably more affordable than you think.

Who should your beneficiary(s) be?

Choosing your beneficiary(s) is a very important decision. The beneficiary is the person or entity you name on your policy to receive the death benefit funds in the event of your passing away. They can be a person, business, or charity. You can name more than one beneficiary. And if any minors are named, the funds should be held in a trust.

Is the group life insurance through your workplace enough?

It is a nice workplace benefit, but it should not be depended on as your only source of life insurance. If you should decide to change employers, it will most likely end as soon as you move on to another company. It is a policy that you are not in control of the term, and your employer could choose to end the coverage at any time.

If you are interested in learning more about life insurance, please contact us at Rothenberger Insurance. See our ad in this month's issue. Wishing EVERYONE a safe and HAPPY NEW YEAR from ALL of us at ROTHENBERGER'S INSURANCE AGENCIES!!!

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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NFT 101: YOUR GUIDE TO UNDERSTANDING THE WACKY WORLD OF BLOCKCHAIN AND CRYPTO ART

NFT's, The Blockchain, and Smart Contracts



TECH TIPS

By Joe Awe, President, TechBldrs, Inc.

NFT's, or non-fungible tokens, are digital objects that are unique. This is a confusing idea. How can something digital be unique? If it's an image, can't I copy-and-paste it or share it with my friends in an email?

The difference with NFT's is that using smart contracts and blockchain, a digital object can be authenticated. The authentication is made possible by smart contracts and the blockchain. The smart contract executes the terms of a transaction and records them in a digital ledger known as the blockchain. The entries in this ledger are irreversible and highly secure.

So, you can still copy and paste and share an image, but the blockchain preserves the information on who has the one and only original and authenticated digital image.

What's Crypto Art?

Crypto Art looks like any other digital art. The big difference is digital art is now using blockchain technology and being presented as an NFT. This is Crypto Art. The reason we call it Crypto Art is because to make NFT art, an artist must mine crypto currency. That is, each time a piece of art is made, it requires computational power. Often this Crypto Art is traded, bought, and sold on marketplaces specifically using a certain form of cryptocurrencies.

It's helpful to think of a traditional oil painting — collectors pay millions of

dollars for an original Van Gogh. Yet, there are thousands of perfect reproductions of that original Van Gogh painting. These productions look exactly the same, and they cost a miniscule fraction of the original, so what accounts for this price difference? The original Van Gogh can be authenticated as being an original painted by Van Gogh. This authentication makes it more valuable than a reproduction.

Crypto Art — NFT's based on blockchain technology — can now for the first time, function like our example of Van Gogh's painting. An artist can make a digital art piece, and this piece can be authenticated using Blockchain technology. An authenticated digital art piece, or NFT, then has increased value as an original, just as our authenticated Van Gogh painting.

Sure, you might copy and paste or reproduce this digital art piece, just as someone might reproduce a Van Gogh painting. But the difference is in the authentication of which art piece is original. That's why now you see NFT's being sold for massive sums of money. They now are a unique collectible.

(Continued on page 22)

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TECH TIPS

(Continued from page 21)

Why would artists make crypto art instead of tangible art?

One big reason is because of the smart contracts within blockchain. A smart contract is, like any other contract, a set of if/then conditionals between two parties. If X satisfies these conditions, then this transaction from Y is triggered. Smart contracts are preferable to standard contracts because they trigger immediately without any middlemen or mediation. The outcome of the contract is then recorded securely and irreversibly in the blockchain ledger.

The reason this is better for artists is that when one mines a new NFT — uses crypto currency to create a digital object — they are able to set a royalty. This usually ranged from 10-20 percent. When the piece is originally sold, the smart contract is immediately executed, and without any delay or negotiation, an artist has cryptocurrency in their wallet. This is much easier logistically for the artist.

The second big advantage is how the smart contracts execute in the secondary market. Based on whatever the artist set as their royalty percentage, each time their

work is resold, they take that percentage as commission. This means if their art appreciates, they proportionally enjoy that appreciation. Not only that, but the royalties, triggered by the smart contract, immediately appear in their crypto wallet. This means artists are instantly receiving passive income with no effort or arbitration needed. This is a major advantage and draw for artists to operate within the crypto market.

(Continued on page 24)



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I am a holistic financial advisor who assists my clients to achieve financial balance through a process of education and implementation.

I am deeply committed to guiding my clients through the confusing thicket of information and misinformation that populates the financial landscape. In a world of advisors who want to push a product first, I start with understanding where they are today and where they want to go in their life. I help them design strategies that will take them to their life's goals. Then, and only then, do I research, advise, and recommend

products that will most efficiently help support those strategies and will work to maintain financial balance with full protection, robust savings, and no debt.

Through this process, I help my clients achieve complete, stress-free confidence in their strategies by providing real-world financial choices that will benefit them, their family, and their future.

As you know, January is Financial Awareness Month, a time to remind people to review their financial strategies. For me, it's time to connect with new clients and discuss their financial situation and aspira-

tions for their future. It's also time for me to reconnect with established clients and check to see if their financial strategies need any adjustments or mid-course corrections.

Having your financial strategy in place can not only be instrumental to you in the long term, but it may provide you some comfort in the short-term, giving you comfort that your finances are in balance with your life. Let's schedule a time to discuss your financial life today.

Jeffrey Bingham is affiliated with First Financial Group, 1290 Broadcasting Road, Suite 122, Wyomissing, PA 19610.

***For additional information, please call 610-655-5140;
email jeffrey.bingham@ffgadvisors.com; and visit www.jeffreybinghamcfp.com.***

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TECH TIPS

(Continued from page 22)

Why would art collectors buy Crypto Art?

It seems to go against common sense to pay big bucks for a digital image that is available to anyone with a quick google search. But if we refer back to our analogy with the Van Gogh paintings, we see the underlying motivations are the same. That is, collectors want authenticable, original art. And sure, some collectors might buy the work just because they love to look at it. But the majority buy high end art as a status purchase, an indicator of their wealth and taste, and with the desire to show it off.

But what's easier, showing off your big money art purchase on a wall in your private home, or putting it on the internet or social media? Nowadays, if you want the most visibility for your art collection, it's easier to display it digitally. This is what may attract big money collectors to Crypto art over traditional art.

On a smaller scale, many crypto artists and buyers participate in the crypto market for the same reason some people collect baseball cards — because it's fun! It also gives them a chance to support the Crypto community by buying and selling using cryptocurrencies.

How does this all affect you if you're not an artist or an art collector?

As far as Crypto Art, it might not affect your life, besides the headlines you'll surely encounter.

However, the underlying technology of Crypto Art, NFT's on the blockchain and executed by smart contracts, will be a major part of every future field. Smart contracts, with their secure and rapid execution, will certainly become a mainstay of digital transactions. And NFT's are not purely a form of art. Non-Fungible Tokens, or digital objects that are secure, unique and authenticated, will populate everyday life sooner rather than later.

Imagine this scenario: you go to the car dealer to purchase a new car. Along with the car, you receive an NFT of that exact car. The transaction is executed with a smart contract and recorded on the blockchain. This is how ownership may look in the future! You'll have one car in your driveway and an identical digital version of your car in your NFT collection.

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

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MAKING INSTAGRAM WORK FOR YOUR BUSINESS IN 2022



SOCIAL MEDIA TIPS

By Theresa Mintzer

It is important that your Instagram account is set up as a business profile. With that, you will have access to Insights, a tool to help you understand your audience and the effectiveness of your posts, Stories, and Reels. That information will help you grow.

Check out your Insights to see how your account is performing. Here are some things you can see there:

For the account:

- Accounts Reached
- Accounts Engaged
- Total Followers

If you are a local business, the demographic details will help you determine if your efforts to reach local customers are successful.

Reels are the best way to achieve growth right now. The Instagram algorithm favors them. You don't have to lip

sync or do any crazy stunts. Try demoing a product or talking about your services. For 2022, video is still important so make that a part of your plan.

You can also view Insights on individual posts. These will let you see if someone has clicked on your profile and how the hashtags from that post are performing. For local businesses, remember to use some local hashtags, like local towns or local sights. Another thing to note about hashtags is that you don't want to use a hashtag like #inspirationalquotes, there are 37.1M posts associated with that hashtag. Try #inspirationalthoughts (535K posts) or #inspirationalposts (133K posts). You have a better chance of being seen from the hashtags if they are popular but not too popular.

All of this information will help you develop an Instagram strategy to help grow your business. Instagram is less formal, so have fun. Post amazing pictures of your business and behind the scenes Stories.

For more information contact Theresa Mintzer at Theresa@MintzerSolutions.com or call 484-686-2995



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ADVERTISING / MARKETING / GRAPHIC DESIGN REED MARKETING COMMUNICATIONS DESIGN 42	INDUSTRIAL / MANUFACTURING BIRDSBORO KOSHER FARMS CORP. 24
ATTORNEYS THE FLEISCHMANN LAW FIRM, P.C. 45 WOLF BALDWIN & ASSOC. PC 49	INDUSTRIAL SUPPLY CLARK INDUSTRIAL SUPPLY, INC. 39
AUCTIONEERS GEYER AUCTION COMPANIES 30	INSURANCE SERVICES ROTHENBERGER INSURANCE 19 THE CONESTOGA GROUP 41 THE LOOMIS COMPANY 52
AUTOMOTIVE / AUTO BODY SERVICE MERCER'S TRUCRAFT COLLISION 43	JUNK REMOVAL / HAULING THE JUNKLUGGERS OF BERKS, CHESTER & LANCASTER COUNTIES 22
AUTOMOTIVE / SERVICE AAMCO TRANSMISSION 43 EMBODY'S SUNOCO 16 RED KIEFFER'S AUTO REPAIR 43 WES JACKSON AUTOMOTIVE 48	LANDSCAPE / HARDSCAPE DESIGN DAVIES HARDSCAPING, LLC 40
AUTOMOTIVE / TIRE SALES & SERVICE CJ'S TIRE & AUTOMOTIVE SERVICE 43 H & F TIRE SERVICE 43	LANDSCAPE DESIGN & INSTALLATION WOLFRUN LANDSCAPES 53
AUTOMOTIVE FINANCING HIGH STREET AUTO CONNECTION 42	LANDSCAPING / PROPERTY MAINTENANCE SOTTOSANTI LAWN CARE 26 & 44 TONY & JOE'S LANDSCAPE DESIGN 13
BANKING / FINANCES MEMBERS 1ST FEDERAL CREDIT UNION 38 RIVERFRONT FEDERAL CREDIT UNION 41 THE VICTORY BANK 18 TOMPKINS VIST BANK 5 VISIONS FEDERAL CREDIT UNION 17	LODGING / BED & BREAKFAST TWIN TURRETS INN 26
BUILDING CONTRACTOR / RESTORATIONS 18TH CENTURY RESTORATIONS, INC. 28	LODGING / HOTEL FAIRFIELD INN & SUITES BY MARRIOTT POTTSTOWN-LIMERICK 16
BUSINESS COACHING JOHN WHITEHALL / SANDLER TRAINING 19	MACHINE SHOP / WELDING & FABRICATION LEVAN MACHINE & TRUCK EQUIPMENT 5
BUSINESS EQUIPMENT / COPIERS XPO BUSINESS EQUIPMENT 16	MAINTENANCE/JANITORIAL SERVICES CLEAN FLOORS & MORE, LLC 45 DEMEDIO'S BUILDING MAINTENANCE 21 KKBS FACILITY SERVICES 22
CANDIES RETAIL / WHOLESALE REPPERT'S CANDY 21	MARKETING & SOCIAL MEDIA SERVICES INTERLACE COMMUNICATIONS 27
CATERING SERVICES MOYER'S CATERING 55	MEDICAL SPA FRENCH CREEK AESTHETICS 12 YOUNG MEDICAL SPA 12
CIGAR LOUNGE & CAFÉ GOOSE'S MONTECRISTO CIGAR LOUNGE & CAFÉ 47	MERCHANT SERVICES NET COST PROCESSING 26
CONSTRUCTION SERVICES BLATT GROUP 18 ONDRA-HUYETT ASSOCIATES, INC. 24	ORGANIZATION POTTSTOWN ROTARY CLUB 35 SMALL BUSINESS RESOURCE ASSOCIATION 35
COURIER SERVICE BUSINESS EXPRESS COURIERS 55	ORGANIZATION / CHAMBER OF COMMERCE GREATER READING CHAMBER ALLIANCE 31 TRICOUNTY AREA CHAMBER OF COMMERCE 14
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EDUCATION / TECHNICAL SCHOOL NORTH MONTCO TECHNICAL CAREER CENTER 46	PHOTOGRAPHY PROFESSIONAL STUDIO 413 PHOTO & DESIGN 44 STYLISH IMAGES PHOTOGRAPHY 49
ELECTRICAL CONTRACTORS HARD HAT SERVICES 28	PRINTING SERVICES EVERYTHING PRINTING 26 & 46
ENERGY PROJECT FINANCING SUSTAINABLE ENERGY FUND 52	REAL ESTATE / COMMERCIAL & INDUSTRIAL ZUBER COMMERCIAL REALTORS 54
ENGINEERING SERVICES ALL COUNTY & ASSOCIATES 44 EARTH ENGINEERING 42 LUDGATE ENGINEERING 48 SYNERGY ENVIRONMENTAL, INC. 14	REAL ESTATE / RESIDENTIAL & COMMERCIAL KELLER WILLIAMS REALTY GROUP COLLEGEVILLE 21
FINANCIAL SERVICES FIRST FINANCIAL GROUP JEFFREY BINGHAM 23 LINDENWOLD ADVISORS 3 PAUL FAIR ASSOCIATES, LLC 29	REAL ESTATE TITLE INSURANCE STEWART ABSTRACT OF BERKS COUNTY 11
FLOORING CARPET & TILE MART FLOORING SUPERCENTERS 51 CHESMONT CARPET ONE 40 FRANKLIN FLOORING 53	RECREATION / BILLIARDS HIGH STREET BILLIARDS 24
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UPCOMING EVENTS

01/07 Berks County Commissioners Update 2022

Date and Time: Friday Jan 7, 2022 from 7:30 AM - 9:30 AM EST
Location: Santander Performing Arts Center, 136 N 6th Street, Reading, PA 19602
***parking available in Abraham Lincoln parking garage or on street*

Fees/Admission: \$25 GRCA Member/Investors; \$45 Not-Yet Member/Investors
Cancellation Deadline: 5 Business Days Prior

Contact Information: Katie Hetherington Cunfer KCunfer@GreaterReading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11002>

01/10 Lead Worker Certificate Program AM - Winter 2022

Date and Time: Monday Jan 10, 2022
9:30 AM - 11:30 AM EST

12 weeks on Mondays: Jan. 10, 17, 24, 31 Feb. 7, 14, 28 Mar. 7, 14, 21, 28 April 4

Location: Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610 or virtually on Zoom

Fees/Admission: \$660/ person - Chamber Members; \$760/ person - Not-Yet Chamber Members

Contact Information: Mark Dolinski, Vice President Training & Professional Development
610-898-8386; mdolinski@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/10979>

01/11 Supervisor Training Module 1: Principles Of Supervision - Winter 2022

Date and Time: Tuesday Jan 11, 2022
8:30 AM - 11:30 AM EST

6 weeks on Tuesdays: Jan. 11, 18, 25 Feb. 1, 8, 15
Location: Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610 or virtually using Zoom

Fees/Admission: \$595/person for Chamber Members; \$745/person for Not-Yet Chamber Members

Contact Information: Mark Dolinski, Vice President Training & Professional Development
610-898-8386 mdolinski@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/10981>

01/12 Supervisor Training Module 3: Leveraging Workplace Relationships For Organizational Success - Winter 2022

Date and Time: Wednesday Jan 12, 2022
8:30 AM - 11:30 AM EST

6 weeks on Wednesdays: Jan. 12, 19, 26 Feb. 2, 9, 16
Location: Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610 or virtually on Zoom

Fees/Admission: \$595/person for Chamber Members; \$745/person for Not-Yet Chamber Members

Contact Information: Mark Dolinski
mdolinski@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/10982>

01/13 Outdo The Competition In 2022!

Date and Time: Thursday Jan 13, 2022
10:00 AM - 11:30 AM EST

3 weeks on Thursdays: Jan. 13, 27 and Feb. 10
Location: Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610

Fees/Admission: \$695 for members
\$895 for not-yet members

Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/10998>

01/14 Intro To Excel

Date and Time: Friday Jan 14, 2022
8:00 AM - 10:30 AM EST

Four weeks on Fridays: Jan. 14, 21, 28 and Feb. 4
Location: Shearer Technical , 727 Penn Avenue, West Reading, PA 19611

Fees/Admission: \$240/person - Chamber Members; \$340/person - Non-Chamber Members
Website: <http://www.greaterreading.org>

Contact Information: Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11008>

01/17 Intermediate Microsoft Excel

Date and Time: Monday Jan 17, 2022
8:00 AM - 10:30 AM EST

Four weeks on Mondays: Jan. 17, 24, 31 and Feb. 7
Location: Shearer Technical Computer Consultants
727 Penn Avenue, West Reading, PA 19611

Fees/Admission: \$240/person - Chamber Members; \$340/person - Not-Yet Chamber Members
Website <http://GreaterReading.org>

Contact Information: Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11007>

01/18 Essentials Of Effective Leadership - Winter 2022

Date and Time: Tuesday Jan 18, 2022
8:30 AM - 11:30 AM EST

Five weeks on Tuesdays, Jan. 18, 25, Feb. 1, 8, 15
Location: Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610
Fees/Admission: \$695/person for Chamber Members; \$895/person for Not-Yet Chamber Members

Contact Information: Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/10985>

01/20 Human Resources & Benefits Roundtable 2022

Date and Time: Thursday Jan 20, 2022
Thursdays Jan. 20, April 7 from 12 to 1:30 p.m.
Thursdays June 16, Sept. 29 from 7:30 to 9 a.m.

Location: Center for Business Excellence
49 Commerce Drive, Wyomissing, PA 19610 or virtually using Zoom

Fees/Admission: \$215/person for Chamber Members for ALL 4 sessions; \$275/person for Not-Yet Chamber Members for ALL 4 sessions.

Lunch and/or breakfast included.
Contact Information: Mark Dolinski, 610-898-8386 mdolinski@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/10991>



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11 Years

Citadel Federal Credit Union

5 Years

eb Logix, Inc.

Haron & Sons Auto Center LLC

Thank you MVPs!



**By Eileen Dautrich,
TCACC President**

A mission is a “strongly felt aim, ambition, or calling.”

A vision is an “inspirational statement of an idealistic emotional future of a company or group.”

The mission of the TriCounty Area Chamber of Commerce is “leveraging the power of membership to provide valued membership services and proactive leadership for the tri-county region.”

The vision of the TriCounty Area Chamber of Commerce is “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.”

For a non-profit organization, your mission and vision drive the focus and the purpose of the work that you do. As a chamber our Member benefits should align with our mission and vision as well as the purpose of holding an event and the topics that speakers would present on at those events should also align with the mission and vision that has been agreed upon for guiding the organization.

In 2021 we, as well as all our Member businesses, were trying to figure out how to recuperate from 2020 and succeed

in 2021. A major revenue stream for our organization is from events that we hold and we did not hold events for ¾ of 2020 and we were uncertain what the event calendar would look like for 2021. However, we continued to offer other opportunities, some virtual, but also maintained member benefits and exposure opportunities for our Members.

With our ongoing programming, we wanted to stay true to our mission and vision but needed the appropriate resources to do so. To assist our organization in providing support to all our Members, starting with January of 2021, we decided to offer an opportunity for Members names to be associated with almost everything we were doing, offering, event we were having, etc. We developed our Mission and Vision Partner program, our “MVPs” as we liked to call them. These companies would be MVPs to our organization, providing us with financial support when we needed it.

Our first MVP opportunity took our MVP support from January through June; we had 16 very generous Members participate in the MVP program. Our 2nd round of MVPs provided support starting in July and their support is continuing till the end of this calendar year 2021; our second round featured 13 of the original 16 from the first round.



Each of these companies made a financial contribution to our organization in exchange for sponsorship of our REACH program, our educational seminars, our Chamber Chat show on Facebook Live, and they benefitted from marketing on our website, our event registration pages, in our ongoing email communication with our Members, and had exposure on our social media pages. They were the steel keeping our organization strong through tough times!

It is important for me to recognize these incredible businesses that went above and beyond and supported our organization being an MVP!

Thank you to the 13 companies that participated in the 1st and 2nd Round of MVP! They can be found on the next page. The 1st Round also included support from Boyertown Oil & Propane-Cool Crew, Keller Williams Realty Group, and SimplyPEO. A huge thank you to these 16 TriCounty Area Chamber of Commerce Members for their support!

#tcaccbettertogether

REGIONAL CHAMBER ROUNDUP

NEW BUSINESSES NEW INVESTORS NEW ENERGY

POTTSTOWN PROGRESS

LUNCHEON

February 16, 2022

11:30am - 1:30pm at SunnyBrook Ballroom
50 Sunnybrook Road, Pottstown, PA 19464

Member \$45 | Non-Member \$90

More information and sponsorship opportunities
610.326.2900 | alice@tricityareachamber.com



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



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or 610-326-2900 to discuss.

The REACH- Accepting and Giving



LUNCHEON

Feat. Therol Dix, J.D.

VP for Pottstown Campus and
Educational Partnerships at
Montgomery County Community College



Thursday | 27 January 2022 | 11:30AM-1:00PM

at Montgomery County Community College

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

January 13, 2022 @ 4:00pm – PV Win (Women in Network) Service Project

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.

January 19, 2022 @ 4:30pm -6:30pm – Mixer at Phoenixville Country Club

We are excited to announce that Phoenixville Country Club is the host of the first PVCC mixer of 2022! Enjoy food and refreshments at PCC and experience first-hand why PCC is the perfect venue for your next corporate or social event! All welcome to attend. RSVP 610-489-6660.

January 27, 2022 @ 11:45am – Business Roundtable Luncheon

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.

February 11, 2022 @ Noon – 2022 PV Chamber Business Book Club

Attendees at bi-monthly PVCC Business Book Club participate in book discussions and "all things business" reviews. All are welcome to attend. Book discussion: 7 Habits of Highly Effective People. RSVP required.

Save the date... March 31, 2022 @ 11:30am – PVCC Annual Meeting at RiverCrest Golf Club & Preserve

POST-EVENT HIGHLIGHTS

150 members and honored guests networked at the PV Chamber's Annual Holiday Mixer on December 7th at Copperfield Inn. The PV Chamber extends its sincere appreciation to all businesses that donated items for the silent auction, raffles, and wine pull, as well as our generous sponsors:

Platinum Sponsor: TR Insurance

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Music Sponsor Ursinus College



Interested in Hosting a Chamber Mixer?

Mixers are an ideal opportunity to gain exposure and publicity for your business. We now offer morning and afternoon time slots. Post-event recognition in PVCC newsletter, including a full page feature article! The 2022 calendar is filling up fast. Contact Renee Blomstrom at 610-489-6660.

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."

Keep an eye out for our events returning in 2022 including our Annual Awards Dinner in Spring

Check out websites- phoenixvillechamber.org and phoenixvillefirst.org



Taste of Phoenixville – January 20, 2022

At Franklin Commons, 6:00 PM
sponsored by Good Samaritan Services
tickets must be purchased before the event

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REGIONAL CHAMBER ROUNDUP

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

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



Congratulations to BodyMetrix

Congratulations to BodyMetrix for opening their second location at 433 S. Lewis Rd. Their second location will host the same amazing services such as weight management, nutrition counseling for families, sports, children and more, fitness training and massage.



Thank You!

A special photo thank you to everyone who came out to support and be apart of our 2021 events. We look forward to some amazing, fun and NEW events and networking opportunities for 2022.

Thank you to our 2021 Annual Sponsors

Platinum: Dunn Insurance Group, TomkinsVist Bank

Gold: Keller Williams, Kelly Insurance Group and Victory Bank



Chamber Member Notes:

• Thank you to all who came out to celebrate the Spring-Ford Chamber's Holiday Happy Hour and our Holiday High Tea. They were both well attended and it was great to see everyone in person.

• 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.

UPCOMING EVENTS

Back in Person!

Registrations can be found at www.springfordchamber.com

Shark Think Tank

Business Owners Only Roundtable

Thursday, January, 20th 11:30am – 1:00pm

Copperfield Inn at Creekside

Business owners members only

February Luncheon – Meet our Township Officials

Thursday, February 10th 11:30am – 1:00pm

Location TBD

Shark Think Tank

Business Owners Only Roundtable

Thursday, February, 17th 11:30am – 1:00pm

Copperfield Inn at Creekside

Business owners members only

Save the Dates for 2022

• Spring-Ford Chamber Fashion Show – Thursday, April 7th

• Limerick Community Day – Saturday, August 13th

• Upper Providence Community Day – Saturday, October 15th

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THE SBRA COMMUNITY NEW YEAR... NEW GOALS

Setting Priorities for Work/Life Balance in 2022



By Gary Seibert, CEO,
Small Business Resource Association

This will not be an article about New Years Resolutions, as we all know, most new years resolutions are over and done by February 15th. This article is about how you might change your life by setting goals and making a few simple changes in your life.

Let's start with setting the goal and what a goal really is. A goal is "the object of a person's ambition or effort; an aim or desired result". Therefore, by definition, a goal is not just a random thought or something you might consider if the timing is right. A goal is something that you are going to make a conscious effort to achieve, that you really believe is attainable and that you can accomplish in a given period of time. Most New Years Resolutions are not well thought out or realistic. In fact, most people give up because either they were way too difficult, like losing 50 pounds by swim suit season, or the effort to achieving the goal was way too difficult to maintain. The plan had a flaw. The person and their willpower to stay on task long enough to achieve the goal was not factored into making the goal in the first place. Therefore, it was really not a goal but rather a wish or a dream. We all know what happens to most wishes and dreams—NOTHING.

So, as we look into 2022, why not start looking at areas of your personal life that if there were a change, it would have a major, long-lasting impact with a desired result that would definitely end in a positive change in your personal or business life. In other words, this goal is really important and you are willing to put in more than just an effort, you are

going to make a commitment from start to finish that you will accomplish the goal. In fact, to insure that you don't give up, you could even select someone that you trust and respect to be your accountability partner. When you are just about to throw in the towel, they are there to encourage you and keep you focused on the goal and the end result.

Now, let's take a look at 6 areas that I have found to be critical in helping me achieve a stable life balance. The 6 F's - Faith, Family, Friends, Finance, Fitness and Fun.

FAITH—For many people, faith plays a very important role in their lives. Faith by definition is "a strong belief in God or in the doctrines of a religion, based on spiritual apprehensions rather than proof". "Faith is being sure of what we hope for and certain of what we do not see". Without faith, many cannot work well because doubt will enter their minds and start to dissipate their energy and cloud the truth. Doubt will wear them down and eventually will start to enter almost all decision-making opportunities. Doubt results in a confused mind and the confused mind usually says "NO". It took me 50 years before I started my search for what Faith looked like in my life. By my wife and I visiting numerous churches with other couples, we eventually landed in a church that we have attended for the past 21 years. It was a conscious effort with an end goal that has changed our lives.

FAMILY—There are several times in the year that encourage families to get together. Unfortunately, the space and time between those encounters is lost time that we will never get back. I have family all over the country and making physical contact with them throughout the year would be very costly and difficult. However, with technology today, you can spend two minutes or two hours with loved ones and never leave your living room. Before my parents passed away 9 years ago, we made it a point to have a phone conversation every Sunday evening at 6pm their time. That was 9pm our time but it was a very special time and a highlight of the week. Make time for your family, it is important.

FRIENDS—Like our families, we all have friends. Some are just friends and some are "FRIENDS". What would your life look like if every week you made a conscious effort to connect with at least one of your friends. By Nature, we are created to connect with others. Keep your friendship alive by staying in touch.

FINANCE—When was the last time you sat down and reviewed your budget, balanced your check book, made a deposit in your savings account, talked with your financial advisor about your retirement plans, or gave money to a needy family or charitable organization? How much time do you spend worrying about money? With proper planning, you can take your money worries and turn them positive thoughts. There are two programs I would suggest. Dave Ramsey's Financial University and, I was broke and now I am not.com.

FITNESS—Your fitness/health plays a significant role in your overall life. It is however, YOUR FITNESS and you have to make the conscious effort to WANT to be FIT. It is so simple, how you look and feel are pretty much dependent on what and how much you eat and drink and how much you exercise. There is no shortage of information, classes, gyms, instructors that can help you feel and look better. It's up to you.

FUN—Here's a thought, are you having any FUN in your life? Better yet, are you sharing that fun with your loved ones? I get it, work is important and it's what is paying the bills BUT, you truly do need to carve out some time with your family and friends and just have some fun. Find a hobby or sport that you can do with your spouse or a friend. Take up gardening, hiking, biking. Do something besides working and sitting in front of the TV.

These are my 6 F's and I look at them every month to see how balanced my life is. I challenge you to do the same but don't just look at them, make some changes by setting some achievable goals. 2022 is a new year and what would your life be like if you set and achieved some new goals?



SBRA Business Spotlight



(Jonestown Bank & Trust Co.)

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When it comes to banking, JBT's goal is simple – to help individuals, families and businesses improve their financial lives through services, technology, and products that meet their clients' day-to-day and long-term financial needs. And when it comes to small businesses in particular, JBT's outstanding combination of service, expertise, and Business Solutions are helping Berks, Lebanon, and Lancaster County businesses Bank on a Smile!

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Members Helping Each Other Grow



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Free to the public. Get more details and register at <https://www.sbrassociation.com/#EVENTS>

- Tuesday, January 4th – 9:30-10:30 a.m. – SBRA Workshop
"Unique Financial Solutions", virtually on Zoom, presented by Kritina McCoy, Riverfront Federal Credit Union
- Tuesday, January 18th – 9:30-10:30 a.m. – SBRA Workshop
"The Big Bad Cyber Wolf is Here, Is Your Business Made of Straw, Sticks or Bricks?", virtually on Zoom, presented by Andrew Sonon of HonIsT Solutions, LLC

120 MINGLE NETWORKING

For up-to-date information and location, check: <https://www.sbrassociation.com/#EVENTS>

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

January 26th, 9:00-9:30 a.m. via Zoom

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

TIPS FOR FINDING A BENEFITS ADVISOR

By Michael Cleary, TAC Benefits Group, Proud SBRA Member

Despite the many challenges, owners and operators who are adaptable and creative found 2021 a year of opportunity. For 2022, the winners in agriculture will be those who are laser focused on their goals, who are committed to efficiency, and who prioritize a culture where every employee matters.

The emphasis on employee well-being can't be overstated. With labor shortages plaguing farms large and small, no one can afford an unhealthy workforce. Nor can we afford having skilled and unskilled workers stolen away by competitors. Employee health benefits are an important part of the solution.

In fact, when it comes to retention, employer-sponsored health benefits are often the tipping point. Fifty-six percent of U.S. adults said their health coverage is a key factor in deciding whether or not to stay at their current job (source: American Health Insurance Plans survey).

As you review your operational goals for 2022, is employee retention on the list? Is cost reduction? How about reducing administrative burdens? If you answered yes to any of these questions, then it's time to consider who is advising you on health benefits.

Finding the right broker or advisor might seem like a daunting task. Here are five criteria to help you find a skilled counselor who understand your needs and those of your employees:

☐ **Industry-specific knowledge** – You wouldn't hire a divorce attorney to deal with an employment law issue. Brokers tend to specialize in different industries and their depth of knowledge can be invaluable from both a product and a process standpoint. If you work with a broker who has no experience in farming, expect to spend time educating them. On the flip side, a broker who has industry experience will quickly understand where you are coming from and the challenges you face. They'll bring you best practices and ideas that have worked for other farmers.

☐ **A creative and proactive approach** – When designing a plan for your business, an excellent advisor will take all available products into consideration and focus on creative ways to solve your benefits problems. Cost, complexity, compliance, and employee satisfaction must all be considered. Once your plan is in place, a good broker will meet with you at least once a quarter, assess what is working best and proactively identify and address plan deficiencies. They will also keep you apprised of any new programs available for your industry.

☐ **Finger on the pulse of health benefits** – Does the broker belong to industry associations so they can advise you of government regulations and industry trends? Are they well connected with carriers and other vendors so they are exposed to new ideas and new opportunities? If an advisor has a limited viewpoint, they will be restricted in what they can offer.

☐ **Transparency, accountability and responsibility** – Look for someone who is 100% transparent on their services and the fees or commissions they earn annually. Also determine what happens when a broker makes an error or their service is not up to standard. How do they hold themselves accountable?

☐ **A true partner with outstanding staff and a great culture** – Any advisor you choose becomes a valuable part of your team. Remember that they will be interfacing with your employees, helping them resolve claims and guiding them on benefits. It's vital work impacting your team members and their families' health and finances. Do these individuals have empathy and emotional intelligence? Do they work together well and collaborate to bring clients optimal solutions?

Dig deep. Ask the broker to describe their company culture. Find out if the people who will be assigned to your account are seasoned or not. Question their experience with claims adjudication, contract reviews, plan document reviews and compliance.

Inquire about response time. Your broker should strive to resolve your questions on the first call. At worst, you should receive an answer in 24-hours. For issues that require a bit longer to resolve, expect to hear back in 24 hours with a game plan.

Finally, ask how your broker supports the local community with service on boards, coaching, mentoring and supporting local charities. This may not be a critical criterion, but it does speak to the character of the agency and their willingness to give back.

If your broker/advisor meets many of these criteria, you should ask for at least two references from current clients and one reference from a terminated client.



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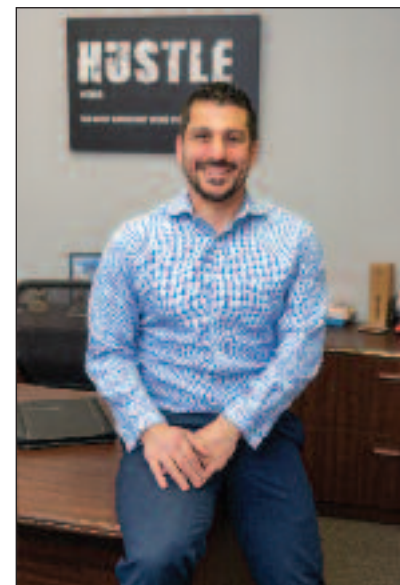
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CHAMBER OF COMMERCE FOR GREATER MONTGOMERY COUNTY NAMES BRANDON ROST THE 2021 YOUNG ENTREPRENEUR OF THE YEAR

*Brandon is the Founder and
 CEO of beMarketing, One of
 Montgomery County's Fastest
 Growing Marketing Firms*

Montgomery County native, Brandon Rost, has been chosen by the Board of Directors of the Chamber of Commerce for Greater Montgomery County to be named the 2021 Young Entrepreneur of the Year, awarded annually to entrepreneurs who have made a significant contribution to the Montgomery County business community.

He was recognized along with fellow winners, Normandy Farm Hotel & Conference Center (Business of the Year), Rick Lutz of SERVPRO (Business Person of the Year), and Bob Gallagher of North Penn YMCA (Raymond H. Miley, Jr. Distinguished Service Award) at the 61st Annual Awards Celebration on Wednesday, December 8, 2021, at the Elmwood Park Zoo.



Rost was chosen based on the establishment, leadership, and demonstrated success of his companies that include full-service marketing agency beMarketing, bePromoting, which is the region's go-to for promotional products and branded

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apparel items, as well as 9-ONE-1 Marketing, which focuses on providing marketing solutions to emergency service providers.

"I am humbled and honored by this recognition," said Rost. "I started my first company just over a decade ago when social media was beginning to create growth opportunities for businesses and have never looked back. We've grown alongside technology to provide next-level solutions for our clients, and I'm proud of the contribution we've been able to have on the success of our clients' businesses."

"It is a challenge today to start and operate a business, especially as a young entrepreneur, and as such, I am thrilled to have the opportunity to publicly acknowledge Brandon's accomplishments," said the President and CEO of the Chamber of Commerce for Greater Montgomery County, Pamela Kelly.

An entrepreneur at heart with a passion for marketing, Brandon founded beMarketing in 2010 and has grown the firm to one of the premier full-service Marketing agencies in Montgomery County. Brandon's extensive background in marketing dates back to his earlier years when he

worked for the NBA's Philadelphia 76ers, managing their seasonal promotions and marketing efforts.

Brandon has built his business on relationships and shares his "get it done" mentality with everyone who knows him. Since beMarketing's inception, he has grown the firm's advertising offerings to include social media, web development, search engine optimization, as well as media buying and public relations. Brandon has led beMarketing to become one of Montgomery County's fastest-growing Marketing agencies.

A proud graduate of West Chester University, Brandon earned his degree in Business Administration and Marketing.

About beMarketing: Since 2010, beMarketing has been building brands and helping businesses succeed through integrated marketing communications, advertising, and a complete array of other marketing services. The beMarketing team provides a unique blend of cutting-edge tactics and personal service to a broad range of industrial and consumer clients. beMarketing currently works with many local and regional brands on managing their advertising efforts and building their presence through their integrated marketing solutions. For more information, visit <https://bemarketing.com/>.

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

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

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

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

Design it like a real invoice, not just a piece of paper with "amount due" typed in, and be sure it is clear how the check should be made out and where it should be sent. Including a return envelope can help. Also

include a phone number and contact name for questions. Small business accounting programs such as QuickBooks can easily create your invoices. Or, consider a dedicated low-cost software package such as MyInvoices & Estimates for \$39.95 from Avanquest (www.avanquestusa.com).

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

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

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

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Start Your 401k Plan Off Right in 2022

By Brad Palmer, President,
The Conestoga Group, Inc.

The first quarter is an excellent time to review your 401k plan. Government guidelines suggest your plan be reviewed every three years to reduce potential fiduciary liability. This is usually especially helpful after a year of extreme investment results like in 2021. A few of the things you might want to consider include:

1. Do you offer all of the kinds of investments you should? Which asset classes do you offer; do you offer actively managed funds, passively managed funds, or both; which type of target date funds (if any) do you offer; how about Socially Responsible/ESG funds?

2. What criteria do you use to select and monitor each kind of investment you decide to offer and is this documented in an Investment Policy Statement?

3. Do you have quarterly documentation that the criteria used to pick your investments is still being met?

4. Can you show a benchmarking report of your fund performances and plan costs that prove it is competitive with similar size plans and investments?

5. Do you have documentation in place that will limit the fiduciary liability of the owners and officers of your company?



The Conestoga Group offers a complimentary Fiduciary Audit that answers these questions and more. We show you up front the criteria we use, so if your plan is set up according to those standards, we will let you know. If not, we will show you how to make the necessary changes, still at no charge. In many cases, we can make the upgrades without changing any service providers other than your investment advisor. We are Registered Investment Advisors and by SEC law are also fiduciaries to your plan, whereas many salespeople operate under the protection of disclosures, where under the Financial Industry Regulatory Authority (FINRA), they may only need to provide you multi-page disclosures that, in reality, place most of the fiduciary burden on your shoulders.

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



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PREPARING FOR A DISASTER



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

As I muddle through the plethora of options on flood recovery and mitigation in Downingtown, I have been struck by the FEMA and PEMA staff's professionalism.

We have been able to make inroads in flood recovery due to their involvement and participation.

It appears that I will be able to effectuate a buyout of a couple of blocks of homes, and we are looking to create a way for people to alleviate the repeated damages. There is a metric for discussing damages, and it involves addressing each property and determining the level of damage as a subset of the impact on the community.

I have been able to access an Excel spreadsheet of properties in the flood plain and now have a pretty good idea of the size of the problem. As I looked at the flood maps and the designations of flood-prone areas, it followed the Brandywine and all of the tributaries. If there is not something done soon to mitigate the flooding, there will be issues in the future that will lessen the value of the properties.

I thought about it for a while and pondered what would be a good strategy. I believe that the best-case scenario for the borough would be to train some people to interpret the aid packages for future flooding. There will need to be about ten people schooled in the programs available to meet the demand when there is an emergency.

When you look at the possibility of having quick response, having the procedures institutionalized locally will be of great benefit to the people who are affected by the disaster. The common thread during the last recovery was lack of information and putting people in a

position where they need to fix after a disaster.

There are a lot of plans and publications out there that I never would read. For example, as I look through the planning documents that Chester County has for Downingtown emergency response, I read the following:

Within Chester County there are 36 dams that meet the state's definition of a high hazard dam. Of those, there are thirteen that meet the category 1 criteria meaning there is a substantial population at risk (numerous homes or small businesses or a large business or school) in the inundation zone.

I had to read through the County Plan during the buyout program because the flood destroyed the Downingtown Flood Mitigation Plan. If the plan had remained intact, I never would have learned that. However, I felt a little uneasy once I learned it. It is a paragraph in the Downingtown section of the plan. If a dam breaks above me, I could die if I do not get the word. I could be sitting in my living room, sipping the beverage of my choice, watching CNN, and the next thing you know, my house would be destroyed in a water surge.

Downingtown had a 1000-year flood. A 1,000-year flood has a 0.1 percent chance of happening in any given year.

(Continued on page 44)

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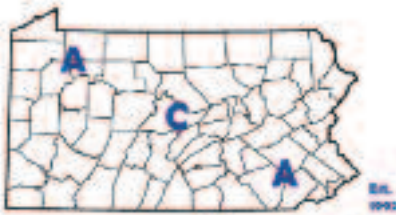
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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 42)

But Records only date back about 150 years depending on location, as we don't have records that date back to 1021. 1000-year floods have been proven to occur multiple times in a given location. For example, New York City had "Ida" classified as a 500-year flood. "Superstorm Sandy" was also a 500-year flood, and there were only nine years between Ida and Sandy. Southeast Texas had 500-year floods for five straight years, starting in 2015.

If you look out west recently, Seattle, Bellingham, and Quillayute set records for 90-day rainfalls. Blizzard warnings on Hawaii's Big Island's summits with 12 inches of snow and 100 mile an hour winds. Meanwhile, Denver has had the third-longest stretch in history with no snowfall.

The borough is starting a technical committee to assess the flood and make recommendations for flood control, but this seems like it has to be a separate committee. Therefore, I will seek to form a third committee, the Dam Committee.

The Dam Committee will be a complicated committee both in makeup and task. There need to be oligarchical members of the community, there need to be people who speak Dam Speak, and

there will probably need to be people with a sense of purpose. Having people with a sense of purpose is a key in any effort.

The Dam Committee will seek to work with Probable Maximum Precipitation (PMP) to derive the greatest depth of precipitation for a given duration meteorologically possible for a given size storm area at a particular location at a particular time of year.

Once the Dam Committee is comfortable with the PMP. They will have to look into the Probable Maximum Flood (PMF), which is the largest flood that could conceivably occur at a particular location, resulting from the probable maximum precipitation (PMP) and, where applicable, snowmelt, coupled with the worst flood-producing catchment conditions that can be realistically expected in the prevailing meteorological conditions.

It seems complicated, but I think ... once all the information is available, all the analysis is complete ... Dam Committee will end up looking at creating a Dam. But, I also feel that there will be opposition to any conclusion that the Dam Committee wishes to enact.

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

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Highlighting Tompkins VIST Bank's \$27,500 Pennsylvania Educational Improvement Tax Credit donation to the Foundation for the Reading Public Museum are, center, John Graydon Smith, executive director of the Reading Public Museum; and from left, the following bank executives: Gary Moyer, EVP and chief lending officer; Scott Gruber, president and CEO; Ginger Kunkel, EVP and chief operating officer; and Paula Barron, SVP, Retail Banking.

TOMPKINS VIST BANK DONATES \$303,750 TO YOUTH EDUCATIONAL ORGANIZATIONS IN 2021-2022

Tompkins VIST Bank recently announced that it has committed \$303,750 in 2021-2022 to nearly 50 youth education organizations across southeastern Pennsylvania that qualify under the Pennsylvania Educational Improvement Tax Credit (EITC) program. Including this amount, bank has donated a total of \$3,388,400 to EITC since 2001, when it began participating program.

Schools and non-profits use EITC funds for scholarships and to support innovative programs for public school students. "Supporting youth education is one of the best ways we can give back to our communities," said Scott Gruber, president and CEO of Tompkins VIST Bank, adding that EITC is especially valuable in the current educational environment, which remains fluid because of the pandemic.

One example of Tompkins VIST Bank's EITC program is \$27,500 it has donated to the Foundation for the Reading Public Museum. The funds will be used for The Museum's Summer Camp, Scout and other youth programs. "In addition to doing so much to educate young people, the Reading Public Museum is a beloved local institution that

serves the entire community," Gruber said.

John Graydon Smith, The Museum's executive director, commended the bank's generosity. "By supporting The Museum's educational efforts for Berks County students, Tompkins VIST has once again demonstrated how important community banks are across many facets of our lives. This contribution will enrich the lives of the thousands of students served through our programs, and will hopefully inspire other businesses in our area to make similar commitments."

About Tompkins VIST Bank: Tompkins VIST Bank, a subsidiary of Tompkins Financial Corporation, is a locally headquartered community bank with 19 branches serving southeastern Pennsylvania. The bank offers personalized service, local decision-making and a broad range of services for consumers and businesses. These include cash management, commercial loans, and an online business loan application process. Insurance and wealth management services are provided through the Pennsylvania offices of Tompkins Insurance and Tompkins Financial Advisors. Whether you prefer branch or remote mobile banking, we provide the breadth of services and local decision-making to make what's possible a reality. Locally Focused. A World of Possibilities. More information available at www.vistbank.com, www.facebook.com/TompkinsVISTBank, <https://www.linkedin.com/company/vist-financial-corp>.

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North Montco Alumnus Kellie Ridgway

A Story of Hard Work, Success, and Mentorship

Kellie Ridgway, Owner of LaMirage Hair Salon, completed North Montco Technical Career Center Cosmetology program in 1981, the same year she graduated from Souderton High School. The decision to attend and do well in the program has helped her pave a vibrant career and financially secure future. In the interview below, Kellie shares her remarkable story and how she continues to mentor recent graduates (many from North Montco) whom she employs to work at her salon.

The cosmetology sector is booming. According to the Pennsylvania Center for Workforce Information & Analysis (CWIA), the expected growth is about ten percent for hairdressers and 15 percent for operators specializing in nails (manicures and pedicures) through 2028. This trend is good news for creative young men and women willing to work hard to make a name for themselves in this industry.

Cosmetology repeatedly is the most requested program at North Montco. Currently, 140 students attend North Montco's program, saving students and their parents upwards of \$13,000 for similar programs offered through private cosmetology schools. North Montco's Cosmetology teachers are dual certified by the PA Department of Education and the State Board of Cosmetologists to instruct students in this comprehensive program. As an added advantage, the state board has approved North Montco to offer the licensing exam to students.

What made you want to attend North Montco? Were your parents supportive of technical education?

I came from a divorced family with no resources to further my education. However, I always had an interest in fashion, hair, and make-up, so I thought



North Montco's cosmetology program would be a good fit for me. During those years, they offered an afternoon program which started at 2:45 p.m. Consequently, with this schedule, I didn't get home until after 6:00 p.m.

Even though my parents didn't have resources for extra schooling, my mother did not like the idea of me attending tech school. She was of the mindset that I should graduate, get married, and have children. She was so upset when I registered that she didn't talk to me for a week (*laughs*). Soon after I enrolled and had my first chance to indulge in the world of beauty, I decided to henna my hair a shade of burgundy. The new hair color only added insult to injury with my mom, and she went another week without talking to me (*more laughs*).

Kellie loved what she was learning and earned straight A's for the first time while attending North Montco. I was a good student and did well in the program. As a



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result of my efforts, I quickly secured employment (Great Expectations at Montgomery Mall) and was able to take my exam for my license in September after graduation from high school.

Were you contemplating any other careers or training while in high school?

I wasn't a great student in my other classes during high school. I didn't enjoy school, and because of this, I didn't focus on attending college. I truly enjoyed what I was learning in cosmetology. This career has enabled me to support myself very, very well. I could be an independent young woman. I have owned my business for 30 years now, and through the course of time, was able to purchase other properties as well. (To our benefit, Kellie has hired many North Montco graduates!) I advocate strongly for further education. There is always a lot to learn as the business is constantly changing.

What was your favorite coursework in Cosmetology? (ex. Mixing color, cutting, nail, all of it)

Back in the 1980s, we were giving customers perms all day. And years ago, there was also a trend where a client would see different operators for different services. So, for example, you would go to the colorist for your color and a stylist for your cut. Personally, I like the

whole process. I have a vision of the result and want to do the entire process from start to finish. Before owning my shop, I would ask the owner if I could do the color and style.

What was your first job in a salon?

I was a shampoo girl. (Kellie still believes strongly in starting with basics.) There is so much to learn in this industry; entry-level training is a critical step. A cosmetology program doesn't teach you the "how's" of working in a salon. How you interact with others, make customers comfortable, how to make money, it's the littlest of things.

Does it take a long time to build confidence in this field? Do you have a favorite service cut vs. color?

Your first haircuts are nerve-racking. My first cut was my stepfather. Once I stepped back from cutting and took a good look, I thought it was the worst haircut ever (*laughs*). I thought, "oh no, it's awful!" You have to keep trying to improve. Practice, practice, and more practice make you an expert. So many young people suffer from anxiety. As an employer and mentor, I try to be supportive. I strongly encourage new stylists to continue work through their anxiety.

(Continued on page 48)

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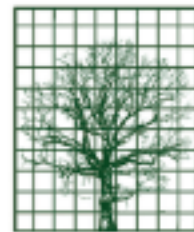


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NORTH MONTCO ALUMNUS KELLIE RIDGWAY

(Continued from page 47)

Once these stylists learn the craft well, their anxiety lessens, they become more artistic, and eventually can fix almost any hair dilemma!

Often, a young student's biggest challenge is attitude. I encourage them to smile more, as it can make a big difference. The other issue is with calling out sick. Sometimes they have their parents call for them. As young workers, they need to take responsibility for their jobs more seriously.

When did you decide to run your shop? How did you know you were ready for this venture?

Ownership was an unexpected opportunity, as this was not a part of my initial plan. A good client of mine who was a realtor came in with the newspaper listing of the shop I'm in now. I did have to borrow \$20,000 to open the business, but within six weeks, I was in business! What did I have to lose? It's good to take risks when you're young. I didn't know that I couldn't do it which was probably a good thing.

My mother, the person who was least happy about me attending technical

training to become a hairdresser, ironically came up with my salon name, "La Mirage." My mom eventually found her place in this business too. She took classes from Patti Sarro (Patti's Nail Salon in Ambler), to become a nail technician and then quickly became a valued member of my team. Sadly, my mother passed away at 56 from breast cancer, but I know she never had to worry about me; she knew I was doing well.

What do you like most about this career and your clients?

There are many things: I love that it's not repetitive; I like the changes and the flexibility in this industry; I like that I can change my hours; I like that the industry is constantly evolving. I do like change!

What are your goals? Any advice for those starting in this field?

I never want to get out of this business! However, my goal may be to have someone younger manage the business someday to bring their flair to it. I have had a great career and life these past 30 years thanks to the decisions I made when I was young and a lot of hard work.

SCHOOL BUS DRIVERS WANTED!

Many Montgomery County School Districts are facing a critical shortage of trained school bus drivers. To help address recruitment and training efforts, North Montco Technical Career Center has partnered with the Montgomery County Intermediate Unit. North Montco will direct interested drivers through the hiring process and provide the necessary CDL training and testing to candidates.

Driving a school bus is the perfect part-time position for individuals who

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You're very meticulous when it comes to providing quality service or products to your customers. So why treat your routine administrative expenses the same way? Every extra dime or dollar you spend on supplies, photocopies, postage, etc. adds up. Taken together, those "little things" can take a huge chunk out of your profits.

Stiff competition and thin profit margins have made running lean a necessity for most small businesses, so it's important to establish smart *buying* habits from the outset. The steps are not complicated, nor do they require fancy financial formulas. Cutting costs is all about common sense. You just have to know where to look.

Here are five ways to save your small business money on the simple things:

1. Avoid buying only name-brand items in small quantities. Shop for bargains online. Superstores like Office Depot, Staples and Office Max offer "store brands" at reduced prices. And when you establish an online account, they'll often send coupons worth \$10 or \$20 off orders of \$100 or more.

2. Don't photocopy high-volume items that you can print for less. Copies typically cost five to 15 cents each, even if you do them yourself, including paper, toner, labor and maintenance. Printing can lower costs to three cents or less. The biggest cost items are forms, flyers and form letters that you *think* you use

in small quantities. But if you photocopy a few dozen per week, that can be thousands per year and you could save by having it printed.

3. Think of your inventory as company cash sitting on a shelf or in a warehouse doing nothing. Costs include storage, insurance and taxes, among others. Keep good records and regularly root out dead items.

4. Express shipments for next morning delivery are costly. Consider next afternoon or maybe two- or three-day service.

5. Review vendor relationships at least annually for Internet services, phone, wireless, DSL, shipping, legal, printing and other day to day expenses. Prices and package deals change and you may be overpaying.

Spending wisely on your routine expenses also helps you be more alert for ideas that will make other aspects of your operations more cost-effective. It all adds up to better value for your customers, and a healthier bottom line for your business.

For more money saving ideas for your small business, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 13,000 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE chapter, or find a counselor online at www.pottstownscore.org.

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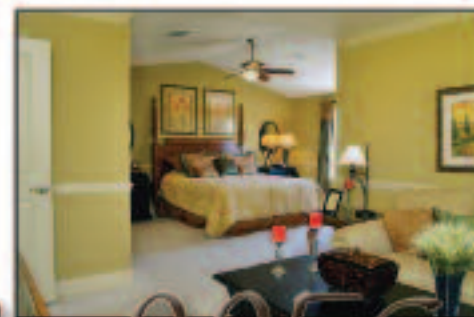


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Crow Holdings Industrial, the industrial development company of Crow Holdings, today announced its plans to develop a new 652,080-square-foot, state-of-the-art logistics property in Ontelaunee, Pennsylvania. Construction on the project began in December. Leasing for the property is being handled by a JLL team led by Jeff Lockard.

Crow Holdings purchased the 59.6-acre property in November 2021 from the

Greater Berks Development Fund (GBDF), the economic development arm of the Greater Reading Chamber Alliance (GRCA). After acquiring the property as part of a larger parcel in 2019, GBDF worked with local authorities to rezone the site for industrial use, and subsequently sold it to Crow Holdings to facilitate the creation of this logistics facility.

"Tenant demand continues to surge, but what truly set this property apart is its incredible access to labor," said Johanna Chervak, vice president of Crow Holdings.

(Continued on page 52)



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*Company President Michael Longwill,
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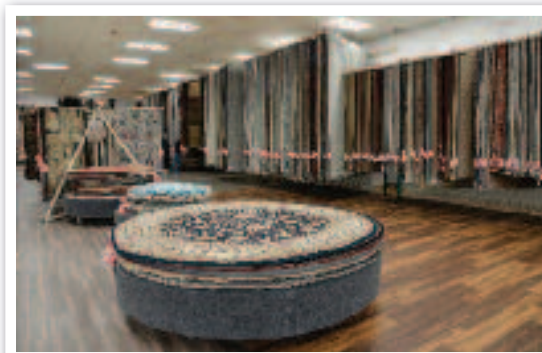
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ROUTE 61 LOGISTICS CENTER

(Continued from page 50)

"We looked at several different properties in the market, and there was nothing that even approached this site's access to the Reading labor pool via Routes 61 and 222 and I-78. Coupled with its location in Ontelaunee — a municipality that recognizes the economic value of logistics development — this deal checks all the boxes for a successful industrial project."

The property is strategically located within the Reading market, one of the most sought-after locations for industrial development in southern Pennsylvania. Situated less than a quarter of a mile from Route 61, it offers convenient access to every major roadway, including I-78 and Route 222.

"Greater Berks Development Fund continues to play a role in identifying opportunities for growth of the Berks County economy and we are appreciative of the investment to be made by Crow Holdings," said Dan Langdon, GBDF Chairman.

The Class-A logistics facility will feature a 40' clear height, 182 dedicated trailer parking stalls, 124 loading docks and 4 drive-in doors. It will also feature 484 spaces for car parking.

For Crow Holdings, this project — its first in the Lehigh Valley — is the most recent example of the company's national

expansion. Three years after launching its Northeast operations in 2018, the Crow Holdings team has built a development pipeline of more than 11 million square feet of industrial space in New Jersey and Pennsylvania, including Millstone 8 Logistics Center, a two-building, 1.2-million-square-foot property in Millstone, New Jersey; and Crow Holdings at Carteret, a three-building, 1.2-million-square-foot property in Carteret, New Jersey.

Since 1948, Crow Holdings has been investing in the industrial sector, and has grown to become a market leader across both its institutional real estate asset management business and its development business. Over the past 22 years, Crow Holdings operating companies have developed or acquired more than 170 industrial properties with an additional 54 currently in development, representing over 115 million square feet of industrial space across the U.S.

About Crow Holdings Industrial: Crow Holdings Industrial (CHI) is a leading U.S. industrial developer, having built more than 30 million square feet of distribution, fulfillment and last mile properties in key logistics markets since 2013. CHI is part of the development platform of Crow Holdings, a privately-owned real estate investment and development firm with a 70-year history and a strong track record of performance, partnership and innovation. For more information, please visit www.crowholdings.com/chi.

WAGE LOSS OFF, MEDICAL STILL ON? WHEN WORKERS' COMP BENEFITS END.



LEGAL PERSPECTIVES

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

As a workers' compensation attorney, I frequently consult with injured workers who, understandably, do not understand the system. In fairness, it can be confusing and illogical, and may not conform to common sense. One issue about which my clients are often confused is whether their medical benefits continue when their wage loss checks stop.

There are two main aspects to workers' compensation benefits in Pennsylvania: wage loss (also known as "indemnity") benefits, and medical benefits. It is very common for people to be hurt at work and require medical treatment but not to need work restrictions or to be accommodated with light duty restrictions by their employer. These are known as "medical only" claims, in which wage loss benefits are not paid because the injured worker is able to earn at above her preinjury wages. It is not unusual to have an open workers' compensation claim where only medical benefits are being paid. In these situations, the workers' compensation carrier is responsible to pay for treatment which is reasonable, necessary, and related to the accepted work injury.

In cases where injured workers are not able to earn at or above their preinjury wages, wage loss benefits, either total or partial disability, should be paid. If wage loss is being paid, by definition the workers' compensation carrier will have accepted some kind of injury, and medical benefits will be open as well. What many people do not realize, however, is that wage loss benefits can then stop and the medical benefits can nevertheless remain open.

Wage loss benefits can stop in a number of ways. In the first 90 days after an injury, if the workers' compensation carrier has only accepted the claim temporarily, the carrier can turn around and deny the claim, stopping both wage loss and medical benefits and forcing the injured worker to file a claim petition to prove his or her case to a judge. But once the claim is accepted, especially if wage loss benefits are being paid, it is not so easy for the insurance company to simply stop paying. One option is that the carrier can seek to prove that the claimant is fully recovered, which, if successful, would stop both wage loss and medical benefits.

Sometimes it is difficult for a workers' compensation carrier to prove that a claimant is fully recovered. In those situations, they may try limit their liability by at least trying to reduce or cut off the wage loss benefits. They can do that by asking the employer to offer the claimant work within his or her restrictions or they can try to prove that there are other jobs that exist in the labor market which would pay at least as much as the time of injury job.

(Continued on page 55)

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LEGAL PERSPECTIVES

(Continued from page 53)

If the insurance company can prove that the claimant can return to work and earn more than her preinjury earnings, or if the claimant actually returns to work on her own (at the time of injury job or elsewhere) and earns more than his or her own preinjury wages, wage loss benefits would stop. This is known as a suspension of benefits.

A suspension of benefits only deals with wage loss checks. This is where

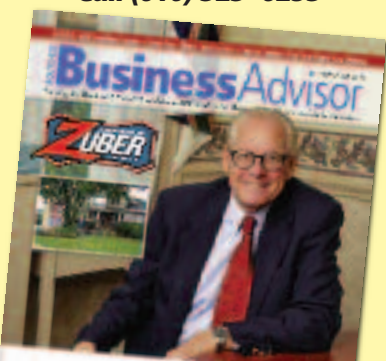
people get confused. They think that because their wage laws checks stopped, their medical benefits stopped as well. However, the only way that the insurance company can stop paying for medical treatment on an accepted claim is if it can prove that the injured worker has fully recovered. Very often, people do not realize that they can continue to seek treatment for their injuries in these circumstances.

This is just one example of how confusing the workers' compensation system can be. Injured workers need an experienced workers' compensation attorney on their side, to help them navigate the twists and turns of their cases. Injured employees should always consult with their own counsel to help them understand their rights and options as their cases progress.

Levi S. Wolf, Esquire is a shareholder in the law firm of Wolf, Baldwin & Associates, P.C. with offices in Pottstown, Reading, Pennsburg, and West Chester. He is certified as a specialist in the practice of workers' compensation law by the Pennsylvania Bar Association's Section on Workers' Compensation Law as authorized by the Pennsylvania Supreme Court. Mr. Wolf can be reached at 610-323-7436 or by e-mail to Lwolf@wolfbaldwin.com.

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