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Relationship Manager
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Members 1st opened its 56th branch location in Sinking Spring in November 2021 complementing its Exeter and Shillington branch locations, which opened to members in March 2021 and November 2020 respectively.

WHO WE ARE

Members 1st is more than just a name—it's a mindset. Since 1950, we've been in the business of helping our members plan for the future, cultivate smarter habits and afford more of the things they love. We provide a full suite of financial tools and services to help our members do more with their money.

WE'RE IN THIS TOGETHER

When you open an account with Members 1st, you become more than just a member—you become an owner. Everything we do is an opportunity to help our members thrive and better the communities we serve. From buying your first home to starting a business, we help with all of life's moments and milestones by offering personal and business services, tools and advice with low rates and great rewards.



MEMBERS 1st
FEDERAL CREDIT UNION

SERVING YOU IS WHAT WE DO

At a time when just about everything seems to be going virtual, we expanded our footprint with new branch locations in Exeter, Shillington and Sinking Spring. But we aren't bound by bricks and mortar. Our digital experience, made up of online banking and the mobile app, perfectly complements our in-person service—making membership more convenient for you.

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*Must meet current eligibility requirements. Ask for details.
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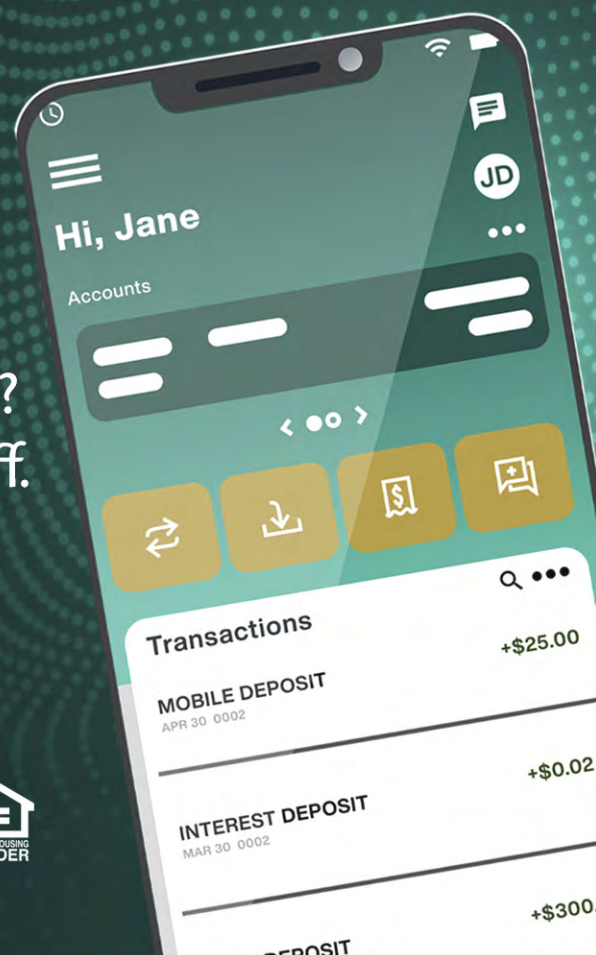
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CJ's Tire AND AUTOMOTIVE SERVICE

OVER A HALF CENTURY OF KEEPING DRIVERS AND THEIR VEHICLES SAFE

By Kathy Hunt

Vehicle safety should be at the forefront of every driver's mind. In inclement weather do you find your tires skating across, instead of gripping, the road? Do your wipers clean your windshield or leave streaks of water, sleet or snow behind? When you step on the brake pedal, does your automobile respond immediately or shudder slowly to a stop? At CJ's Tire and Automotive, keeping cars and trucks road-worthy while making automotive maintenance "better, faster, more affordable" is the top priority. Winner of Berks County's "People's Choice Award" for the past eight years, the family-owned and operated business has a proven track record of providing reliable, consistent and reasonably priced service in Southeastern Pennsylvania.

Over 50 years of automotive care and customer service

Many businesses profess to have a lengthy list of satisfied customers, but very few can back up that claim with a half-century of happy consumers. In 2021 CJ's Tire and Automotive celebrated 50 years as an independently owned and operated business. A former employee of the Firestone Tire and Rubber Company in Pottstown, Paul "Skip" Levensgood Sr. opened CJ's Tire in Birdsboro, Berks County in the spring of 1971. He was motivated by the belief that people should receive better customer service than what he had experienced himself.

"We recognize that what we sell, tires and automotive service and repairs, are commodity products," explains said Bill Bainbridge, vice president of marketing and business development at CJ's. "There are a lot of people right down the street, so to speak, who sell the same thing. The difference between our competitors and CJ's comes down to our people and the experience customers have when they visit our website, call us on the phone, or come into our stores and work with our staff. We emphasize exceptional customer service. At the end of the day, that's what makes us different," he said. CJ's 4.5 star Google ratings seems to back that up.



Seated: Paul "Skip" Levensgood, Sr.
Standing: Paul Levensgood, Jr. and Haley Levensgood (Paul's son).



PHOTOS BY STYLISH IMAGES



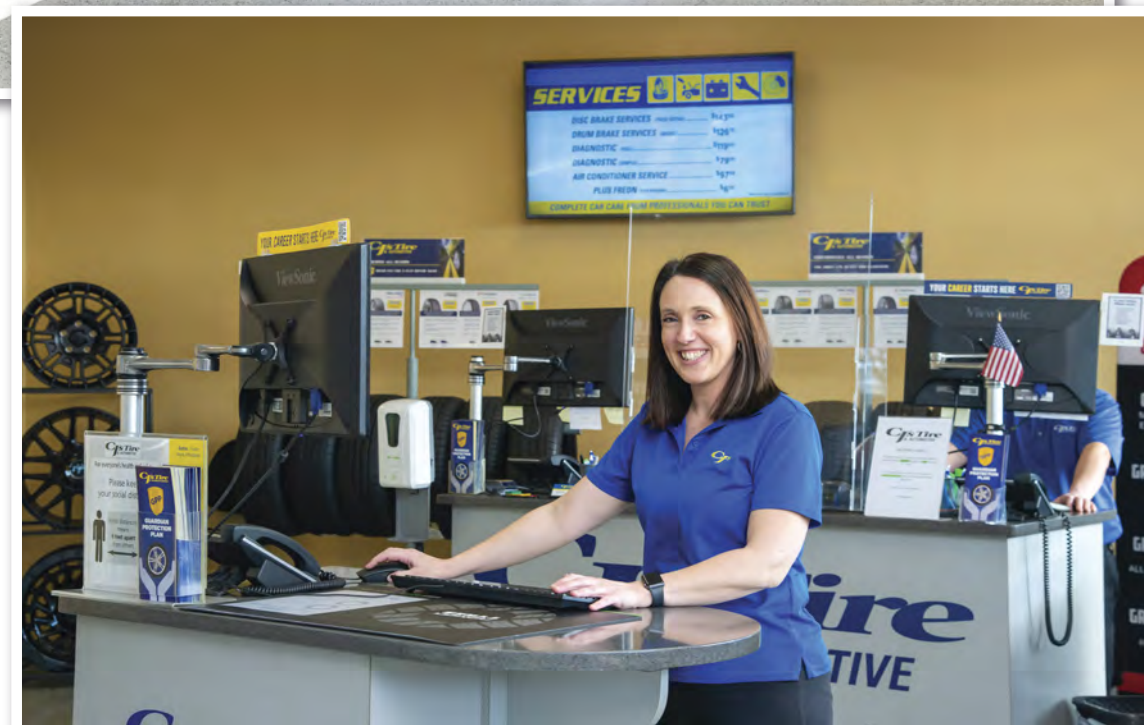
This dedication to a positive customer experience has paid off. Although it began as just a tire shop, CJ's has evolved into a much larger enterprise. Over the years it has added automotive services, repairs, and aftermarket custom wheels to its offerings and developed a strong business-to-business (B2B) as well as retail consumer client base. Today, small to mid-sized businesses take their fleets to CJ's not only for tires but also scheduled maintenance.

Over the past 50 years, CJ's has increased the number of its retail locations from one to 17 and operates six distribution centers (with more than 90,000 tires in stock!) and servicing their own stores and wholesale customers in 21 Pennsylvania counties. If the area's population is growing, and the right real estate is available, CJ's will consider opening additional locations.

Although Skip Levensgood has stepped back from day-to-day operations, his son Paul serves as CJ's president and oversees the business. All three of Paul's children are involved in the family business.

Serving customers and the community

To better serve its customers, CJ's has created two rewards programs. In its *Loyalty Rewards* program, consumers earn points valued at between two and five percent of every dollar that they spend. Accrued points can be applied to anything sold at CJ's, including tires and service. The *Loyalty Rewards* program includes monthly promotional deals, such as \$10 off a car inspection or special tire financing, and free enrollment bonuses. "It really does reward customer loyalty," Bainbridge said.



"Routine maintenance and other automotive expenses add up so getting a little cash back does help."

Customers should remember that Loyalty Rewards points must be used on future purchases and are not redeemable for cash. Also, commercial, fleet and government vehicles are excluded from the loyalty program.

Where commercial vehicles are included is in the *Commercial Advantage Program*. Aimed at helping fleet owners know and control their costs, this rewards program includes discount pricing on tires and installation and on parts and labor for vehicle repairs. These discounts apply not only to a company's commercial

vehicles but also to its employees' personal automobiles. Both the business and its employees save money with *Commercial Advantage*. Additionally, the program provides customized pricing on automotive maintenance and keeps maintenance records so that service reminders can be emailed at the appropriate times.

"Whether it's a fleet of one or 100 commercial vehicles, our retail stores can keep those vehicles operating and take care of all scheduled maintenance, tires and unexpected events," Bainbridge said. "Doing that for a business ultimately saves time and money."

Continued on page 8)



COVER STORY

(Continued from page 7)

Another avenue for saving is CJ's price match promise. If a customer finds the same tire advertised for a lower price or has a verifiable price quote from a tire retailer within a 25-mile radius of a CJ's location, CJ's will match that price and then take an additional five dollars off each tire. The only restrictions are that the tires must be in stock at both CJ's and the competitor's store and the price must include the tires and complete installation. Special orders, special buys and discontinued tires are not eligible for price matches.

Along with ensuring that customers receive top-notch service and financial incentives, CJ's believes in giving back to the communities in which it works. It's a principle to which everyone at the business adheres, and a key element of the company's mission statement.

"Over the past year we raised over \$30,000 that went back into the communities, supporting everything from the Pennsylvania Breast Cancer Coalition to the Animal Rescue League of Berks County," Bainbridge said. "We're really proud of the fact that we were able to bring so much back to our own communities."

In addition to the regional organizations mentioned above, CJ's employees participate in food drives for local food banks and in fundraisers for such national charities as the Muscular Dystrophy Association and Ronald McDonald House Charities.



Caring for your vehicle with two "car care" months

Every April and October, CJ's Tire and Automotive celebrates "car care month." These are the months when people typically begin to prepare their cars for changes in the weather and in their driving habits.

"Spring is a time of people getting out and putting more miles on their vehicles," Bainbridge said. "It's also a time when people start thinking about vacations and about how often their cars' air conditioners will need to run in the coming months. In the fall, people start thinking about being prepared for cold weather. They want to make sure that their tires are in good condition and provide the traction to get them where they want to go, when they need to go there. They also want to

know that their wipers are working, they have enough antifreeze in the cars, and their batteries aren't affected by the cold temperatures," he said.

One of the newer technology products that CJ's carries and about which drivers should be aware is the all-weather tire. Comprised of different rubber compounds than all-season tires, an all-weather tire provides close to the same grip of a traditional winter tire in cold weather and on snow and ice-covered roads. However, if driven year-round, winter tires simply can't last as long as an all-season tire.

"A nice thing about the new technology in all-weather tires is that, even when it's cold and winds are blowing, the tread remains flexible and grips a slushy, snowy road as if it's dry, but the tires will last for up to 70,000 miles. And the great news for consumers is that all-weather tires really don't cost any more than premium all-season tires," Bainbridge said.

Global manufacturers including Bridgestone, Goodyear, Continental, Hankook, and Nokian are all now producing all-weather tires.

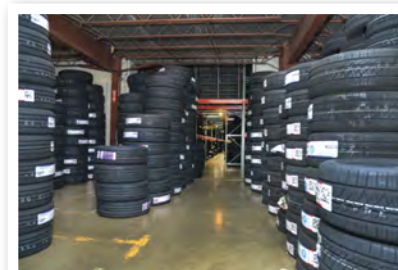
In April and October, CJ's offers several preventative maintenance packages to prepare drivers and their vehicles for the upcoming season. Information on these special offers can be found on CJ's website and in print.

A way to guarantee that your vehicle performs optimally, not only in the summer and winter, but also year-round

is to have it checked by one of CJ's licensed technicians. Their tire technicians are trained and recertified each year through the Tire Industry Association. CJ's Automotive Service Excellence (ASE) certified technicians must stay up-to-date on the latest technology and retake their ASE certification test every five years.

CJ's technicians work on such issues as brake repairs, cooling system repairs, air conditioning, steering and suspension, battery health, wheel alignment, scheduled maintenance, tune-ups, oil changes, and PA state inspections and emissions. They do tire installation, tire balancing and rotation, and flat tire repair. They perform Valvoline™ Professional Series (VPS) brake fluid exchange, VPS coolant exchange, VPS power steering flush, and VPS transmission service.

Because they are trained in current automotive technology, CJ's staff can perform some diagnostic evaluations and also maintain the brakes, tires, lights and wipers on gas-electric hybrids and fully electric vehicles (EV).





Failsafe methods for determining when to replace your tires

Have a penny or a quarter tucked under your seat or rolling around on the floor of your car? Then you have an easy and accurate tool for determining when your tires should be replaced.

If you have a penny, slide it into the lowest, most worn tread on your tire so that Abraham Lincoln's head is upside down and facing you. If you can still see the top of Lincoln's head, your tire has less than 2/32 of an inch of tread remaining. This is much too low. You need to replace the tire now.

If you have a quarter, slip that into the lowest tread so that George Washington's head is upside down and facing you. If you can see the top of Washington's head, the tread depth is 4/32 of an inch. You have roughly 90 to 120 days left before you must replace the tire.

So, if you're wondering what to do with that stray penny and quarter, use the coins to follow CJ's simple test for determining tire safety. It's a quick way of protecting yourself and others on the highway.

Being a consistent presence in uncertain times

Since early 2020 businesses small and large, near and far have felt the impact of the Covid-19 pandemic. Its rapid spread forced global industry shutdowns and prompted the shortage of raw materials, products, and labor. Supply chain issues grew, and with them so did production costs and consumer prices.

"Over the last 20 to 24 months, we have faced some challenges, especially in finding and securing economy and value tires as well as replacement auto parts," Bainbridge said. "A lot of our key products are manufactured outside of the United States. At our business, it's about a 50-50 mix. Many factories around the world have been affected even more dramatically by Covid than we have been in the United States. And Covid has not only affected manufacturing, but also supply and distribution."

"Container ships are docked off shore for months and when they finally reach ports, Labor shortages in the trucking industry has created even more delays in distribution. All of that has driven up costs. For consumers who haven't purchased tires in several years, they may be surprised that costs have gone up so much. These increases haven't come from the local dealer-distributor side. It comes from the manufacturers and their raw materials, labor, production, and distribution costs being higher," Bainbridge said.

He added that, although tire prices have gone up during this time, CJ's has

tried to hold the line as much as possible on its service prices. He also noted that, in spite of the ongoing Covid pandemic, supply chain issues, labor shortages, and the rising costs of energy, all of CJ's stores remain open. They continue to operate safely and at normal business hours.

CJ's retail locations are open Monday through Friday from 8 AM to 6 PM and

on Saturday. As Saturday hours vary, it's best to contact the specific store or consult CJ's Facebook page for details.

For consistent exemplary customer service and fair prices during an uncertain time, CJ's Tire and Automotive is there for its customers and communities. For more information about locations and service, please visit <https://cjtire.com>.



McCarthy Engineering Associates Inc.

McCarthy Engineering Associates, Inc., with offices in Wyomissing and Pottstown, is a multidisciplinary engineering, consulting, planning, and environmental services firm. We provide services to industrial, commercial, health care, educational, governmental, and residential clients throughout the Northeast United States. Our capabilities range from civil engineering, land development, structural design, water resource management, surveying and mapping to mechanical engineering, plumbing design, electrical engineering, and fire protection design. Jim McCarthy, owner, incorporated the business in June 2000 with a vision to create a different kind of engineering firm. Twenty-two years later, McCarthy combines the latest technologies, the most knowledgeable associates and out-of-the-box problem solving to complete client projects.

McCarthy offers its clients a professional team that includes engineers, surveyors and designers, many of whom have more than 30 years of individual experience in their areas of expertise.



This knowledge has directly resulted in highly satisfied clients and hundreds of successful projects. Our strength is found in our team members' knowledge and desire to provide timely and high-quality service. This is the strong foundation upon which the company is built. The high ratio of repeat business can be attributed to our philosophy of doing things right the first time on time! McCarthy Engineering is your design partner. We Engineer Your Success!

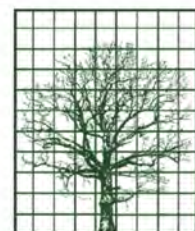
For additional information, please contact: McCarthy Engineering Associates, 2500 E. High Street, Suite #630, Pottstown, PA 19464; Phone: 610.369.3190; Web: www.mccarthy-engineering.com.



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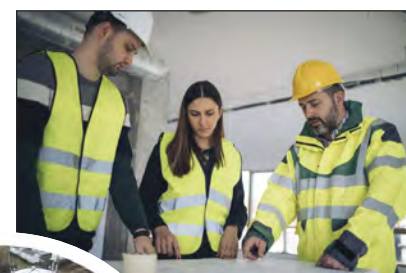
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Carroll Engineering Corporation

Carroll Engineering Corporation (CEC) continues to provide quality engineering and surveying services to clients throughout Pennsylvania, New Jersey, and parts of Delaware, since first opening its doors in 1973. We are known to a wide range of authority, municipal, public, and private clients in the region for our highly recognized professional services. CEC currently has a

staff of approximately 90 employees divided into nine interrelated departments, five of which represent specific engineering functions being Municipal, Water / Wastewater, Planning & Site Design, Structural, and Traffic & Transportation Services. The remaining four departments include Surveying, Construction Administration & Observation, Geographic Information System (GIS) / Computer Aided Drafting & Design (CADD), and Administrative, all of which are support departments to our engineering services. Our services have expanded to include the usage of high-tech capabilities, Drone / UAV and 3-D Laser Scanning Services, to ensure data precision and accuracy for our clients' projects. All our departments serve as valuable resources to each other. Our dedicated staff is a testament to our firm's growth, with the experience provided to each of our clients resulting in a large number of sustainable long-term relationships.

CEC has a staff of professionals with state or national registrations and certifications in engineering, planning, surveying, and geology. In addition to professional registrations, many of our staff have supplemental certificates including LEED AP. We are focused on identifying and eliminating potential problems and



always take an innovative design approach.

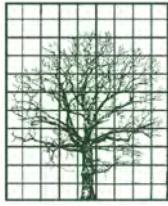
Our corporate office is in Warrington, Bucks County. We also have offices in Malvern, Chester County, King of Prussia, Montgomery County and Hillsborough, Somerset County, New Jersey. As of October 2021, our Malvern, PA office has relocated to a new, larger building to support our growth in Chester County. The new office is located at 433 Lancaster Avenue, Suite 200, Malvern, PA 19355. The building itself, Linden Hall, is a beautifully restored 3-story farmhouse that was constructed in the 1800s. Linden Hall is situated in historic Chester County with origins dating back to The Revolutionary War and General Washington's Troops. We look forward to providing the same high-quality engineering services from this historic location!

To learn more information about our firm and our high-quality services, be sure to check us out at www.carroll-engineering.com, or follow us on LinkedIn and Facebook. If you need any engineering or surveying support on your next project or have any questions about CEC, please contact Joel Ardman, Vice President, directly by email at jardman@carroll-engineering.com or phone at 215.343.5700 ext. 243.



Ludgate Engineering — Engineering for Land Development

Ludgate Engineering has provided civil engineering for land development since the company was founded by Bob Ludgate Sr. in 1976. Although rules and regulations have changed, the planning process still deals with the several impacts imposed by almost all development plans. While the site civil engineer provides plans to identify and offset or mitigate impacts, the Engineer must do so in a way that does not impede the essential functions the site shall provide,



nor shall the plan compromise the Architect's vision of the development. Each site plan deals with the impacts of traffic management and parking layout. Managing stormwater for drainage and flood prevention often governs the design.

Bringing sewer, water, and other utilities to the site can present difficult problems for the Engineer to solve.

Ludgate Engineering Corporation is headquartered at 10 Vanguard Drive, Suite 90, Reading, PA 19606; 610.404.7330.

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Earth Engineering, Inc. is headquartered at 115 W. Germantown Pike, Suite 200, East Norriton, PA 19401. For additional information, please call 610.277.0880 and visit www.earthengineering.com.



CELEBRATING NATIONAL ENGINEERS WEEK FEBRUARY 21-25

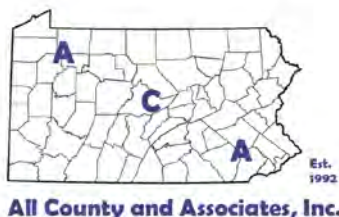


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Since 1992, All County and Associates, Inc. (ACA) has grown from a three-person firm, formed by All County Investments, Inc. (ACI). Located in Chester County, the firm offers a full range of civil engineering services, throughout eastern Pennsylvania. These services include

Construction Management; Civil Engineering; Environmental Permitting; Septic System Testing and Design; Land Surveying; Wetland Delineations and Mitigation.

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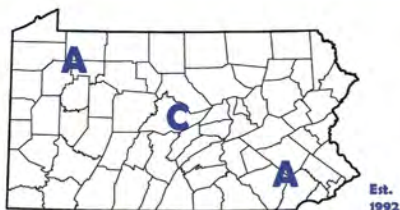
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For more information, visit berks.psu.edu/engineers-week

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As the adage goes, “It takes a Village.” Whether you own a home needing an update or expansion, a new business location needing renovation, a school or church needing facility upgrades, or a new property for building your dream home, **Village Architecture & Preservation** provides exceptional, personalized design and documentation services to achieve your goals. Founded and led by Jessica Zeigler-Cihlar (AIA, LEED AP BD+C), VA&P prioritizes client relationships and creative solutions for long-term building use, efficiency, and maintenance concerns. Through collaborative relationships with talented builders and specialized design consultants, VA&P can assemble a personalized, experienced team to meet your project’s needs.

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Liberty Salon and Spa, *Lansdale Freight House* condition assessment, *PermaBond Engineering Adhesives* expansion, 207 East High Street retail fit-out, *First Presbyterian Church* building improvements, and numerous residential projects throughout Montgomery, Berks, and Chester Counties.



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Contact VA&P Owner and Principal Architect, **Jessica Zeigler-Cihlar** for your next home or business project. You’ll receive a complimentary consultation to discuss your project objectives, customized design services tailored to your personal needs and property conditions, and detail-oriented documentation to achieve quality end results. When you work with **Village Architecture & Preservation**, you are part of our team, collectively dedicated to your project’s success — every step of the way.

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MEDICARE BASICS



Provided by David Morrison,
Medicare Education Services

Medicare is health insurance through the federal government. You become eligible for Medicare when you turn 65, or in some other specific criteria (Collecting Social Security Disability is one criteria). If you are turning 65 soon, you might be wondering, "how, where and when do I enroll?"

How and where do I enroll?

You enroll through Social Security. The easiest way to enroll is online at SSA.gov. There will be an online application that is fairly simple to complete. The second way to enroll is in person at a local Social Security office. Due to covid, they are not accepting walk-in visitors. Because of this, you would need to call and schedule an appointment. The third way to enroll is over the phone. Again, you would call Social Security to schedule a phone appointment.

When do I enroll?

You enroll during a seven-month period that surrounds your birth month. That time period is your birth month and the three months before and after it. If you miss this window, and don't have other creditable coverage, you will only be able to enroll annually during the open enrollment window, and you may be assessed a late enrollment penalty.

Medicare Part D: Prescription Coverage

2022

Who Pays What?

Stage 1: Annual Deductible	Stage 2: Initial Coverage	Stage 3: Coverage Gap	Stage 4: Catastrophic Coverage
Up to \$480 - Member pays ALL* - Plan pays NOTHING Member Pays: Total Cost of Drugs* *Deductible only applies to Tier 3-5 on most plans	<\$4,430 *Based on retail costs - Member pays PART - Plan pays PART Member Pays: Copays or Coinsurance based on each plan	<\$7,050 *Based on Tru-oP - Member pays 25% - Plan pays 5% - Pharma Discounts 70% Member Pays: 25% of the drug cost	>\$7,050 *Based on Tru-oP - Member pays a LITTLE - Plan pays MOST Member Pays: The greater of 5% or \$9.85 (Brand-Name) \$3.95 (Generic)

Medicare is very consistent. It basically says the same year to year. The variable is each individual enrollee and their circumstances. Those variables include, but are not limited to, whether you or a spouse work past 65, your income, your health and your location.

If you need help understanding how Medicare directly relates to you, your best bet is to find a local, independent, reputable Medicare broker that specializes exclusively in Medicare planning. A Medicare broker can advise you on all of your options and ensure you understand how Medicare applies to your

unique situation. You should be confident with your health care choices.

To contact David Morrison, please call 484.424.5222 and visit www.MedicareEducationServices.com.

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- ✓ When people become eligible for Medicare, they are often confused about what coverages they are eligible for, and what their options are.
- ✓ Our mission is to educate you on how Medicare works for you and identify plans that work with Medicare to ensure you have a robust retirement benefit plan that you can rely on.
- ✓ Whether it is a Medicare Advantage Plan, a Medicare Supplement Plan and/or a Prescription Drug Plan, at Medicare Education Services, we want you to Know Your Choices.



MEDICARE ENROLLMENT

If you're turning 65 soon, it's time to think about what Medicare plan is right for you.

If you are already enrolled but would like to review your options, we can help with that too!

MEDICARE ADVANTAGE

When you want a little extra coverage - like dental, vision, and hearing care - a Medicare Advantage plan might be right for you.

Contact Us to find out if it would be to your advantage to have a Medicare Advantage plan!

MEDICARE SUPPLIMENTS

Original Medicare pays for many healthcare services, but they do not cover everything.

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MEDICARE PART D

Even if you don't currently take prescription drugs, it is our recommendation that everyone enroll in a plan.

Like Part B, a PDP comes with a late enrollment penalty, which you would be required to pay for the rest of your life.

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BUSINESS SPOTLIGHT



DISCOVERY FEDERAL CREDIT UNION

Unwavering commitment to our member-owners and the community we serve.

At Discovery Federal Credit Union, we pride ourselves on the personal attention and dedication we give to our member-owners each and every day. As a not-for-profit financial cooperative, we put people before profits. We continuously seek solutions and opportunities to enhance and better the financial lives of the members we serve. Our member-owners are at the forefront of everything we do.

This level of commitment and dedication also carries through to our steadfast devotion to give back to the community we serve. This past year our employees joined together to raise funds to give \$1,000 to 11 of their favorite local charities. Staff members donated \$5.00 each week to wear jeans on Fridays and Saturdays, and Discovery FCU matched their donations dollar for dollar to raise a total of \$12,000. Our employees selected and voted for 11 local charities to give a \$1,000 check donation to as part of our Employee Community Giving Campaign, and they contributed \$1,000 of toys to Toys for Tots of Berks County, PA.

The 11 local charities selected by the employees of Discovery FCU to receive a \$1,000 donation were the following: Animal Rescue League of Berks County, Berks Schuylkill Helping Harvest Fresh Food Bank, Big Brothers Big Sisters of Berks County, PA, Blankets of Hope, Friend, Inc., Mary's Shelter, Real Men Wear Pink of Greater Berks-Lehigh

Valley, Safe Berks, The Rudden Foundation, Vision Resource Center of Berks County and Zoe's House Rescue, Inc. We encourage you to learn more about these charities and consider making donations to local organizations to support our community.

Discovery FCU has an exciting year planned for 2022. We are undergoing major branch renovations that are slated to be completed this Spring. We're enhancing our

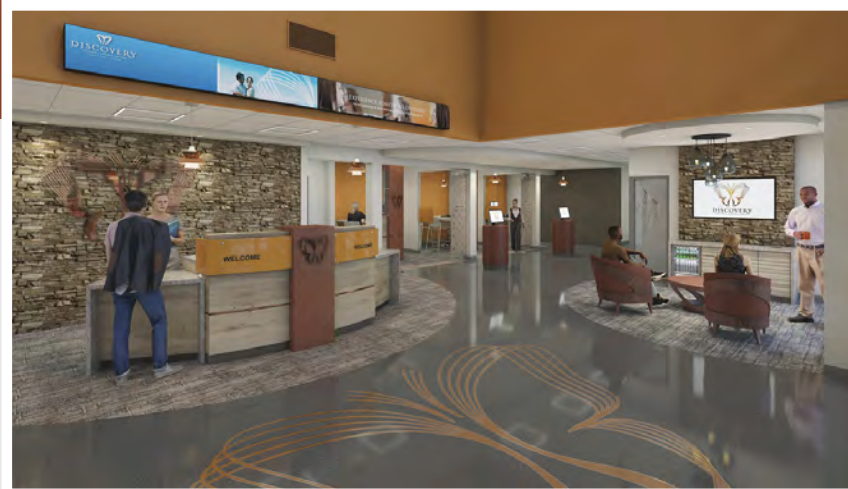
infamous personalized service by expanding our service options for our member-owners. When a member visits Discovery FCU, they can choose the way they want to be served. You'll instantly be greeted by a highly trained and knowledgeable Discovery FCU representative. If you want a traditional over-the-counter transaction, you can conduct business at our welcome center, if you desire a one-on-one conversation or consultation, we have

member service spots for sit down service, and if you're in a hurry and you want a quick in-and-out interaction, you can use our self-service kiosk. Plus, we have a full-service lending department to fulfill your lending needs from start to finish. We're also developing technology to serve our members with touch screen ELOs and iPads.

As a not-for-profit, member-owned, financial cooperative, the credit union has a governance system that includes a volunteer, non-paid Board of Directors, Associate Directors and members of a Supervisory Committee. We're currently seeking a Board Director and Associate Directors to join our Board. If you are interested in volunteering to be on the Discovery FCU Board of Directors, please e-mail volunteers@discoveryfcu.org.

Discovery FCU has been dedicated to serving all of Berks County since 1959. We pride ourselves on personalized service where you always come first, and our people helping people philosophy is stronger now more than ever. If you live, work, worship or attend school in Berks County, PA, you're eligible to join. We invite you to discover the Discovery FCU difference, join today!

For additional information, please call 610.372.8010 and visit www.discoveryfcu.org.



Discovery FCU and Employees donate \$1,000 to Helping Harvest.



Discovery FCU and Employees donate \$1,000 to Real Men Wear Pink.



Discovery FCU and Employees donate \$1,000 to Zoe's House Rescue, Inc.

SPOTLIGHT ON TRICOUNTY AREA CHAMBER MEMBERS

O'Donnell, Weiss & Mattei, P.C. Introduces New Attorney

The law firm of O'Donnell, Weiss & Mattei, P.C. (OWM), 41 E. High Street, Pottstown, PA, recently announced that Misty A. Toothman, Esquire has joined the firm as an Associate Attorney effective January 3, 2022.

Ms. Toothman received her Bachelor of Science in Communications from Liberty University in 2003, her Master of Arts in American History from the American Military University in 2012 and her Juris Doctor from Villanova School of Law in 2021.

Ms. Toothman is a Chester County native, currently residing in Birdsboro with her husband and 3 children. She has spent the last seven years working in various business positions and the last three years as a licensed insurance agent.

In addition, as her husband is a retired Marine, Misty has been involved in a number of non-profit organizations that support and advocate for wounded veterans and their families, including the Elizabeth Dole Foundation in Washington D.C.

At OWM, Ms. Toothman will focus her practice on estate planning, estate administration, title insurance and real estate. Ms. Toothman is a member of the Pennsylvania Bar Association. She is also a member of the Montgomery County Bar Association, the Chester County Estate Planning Council, and the Military Spouse J.D. Network.

O'Donnell, Weiss & Mattei, P.C. is a full-service law firm that has been serving the Montgomery, Chester, and Berks County areas for over 65 years. In addition to the Pottstown office, the firm has a Phoenixville office, located at 347 Bridge Street, Phoenixville.

Ms. Toothman will be based out of the 41 E. High Street office in Pottstown, however, as with all OWM attorneys, she will be available to assist clients in both our Pottstown and Phoenixville offices. For more information, please contact Misty at 610.323.2800.





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Whose Turn to Take Out the Trash?

Civic-Minded Businesses Needed to Make "Crucial Impact"

Hobart's Run is seeking additional sponsors for its popular – and impactful – Adopt-a-Trashcan program.

A 501(c)(3) since 2017, the Hobart's Run initiative was established to create a clean and safe neighborhood; foster inclusivity; provide incentives for home ownership and property pride; and generate quality, sustainable commercial and retail development. While specifically addressing an area in Pottstown between North Washington Street on the west and Keim on the east, Hobart's Run also supports Borough-wide revitalization efforts.

To date, 66 "branded" bins have been delivered free of charge throughout the Borough to residents, nonprofit sites, and businesses, directing litter to the cans and away from sidewalks and gutters. Can adopters promise to add the trash to their weekly collection and replace the bags.

The sturdy, attractive receptacles and lids are not inexpensive. Each bin, with its decal and a roll of starter garbage bags, costs about \$200. Fortunately, eight local organizations have stepped up to sponsor one or more cans, receiving recognition through logo-bearing decals Hobart's Run adheres to the funded bins.

Jennifer Davidheiser, of The Real Estate Professionals, sponsored three bins "because it benefits all of us to do our part and keep Pottstown moving in a positive direction," she says, adding, "a clean town is a happy town!"

Thanks to notable community buzz about the effectiveness of this program, Hobart's Run continues to receive pleas for more can placements – which is why it's **actively seeking more sponsorships by local businesses, nonprofits, civic organizations, and individuals.**





Hobart's Run is Open for Your Business

Hobart's Run, a neighborhood improvement initiative and 501(c)3 created with support of The Hill School, now offers a Business Incentive Grant!

Qualified new businesses must open in the 500 to 900 blocks of East High Street. Our BIG of up to \$1,500 will help entrepreneurs with their first month's mortgage payment or rent. More information can be found at: hobartsrunpottstown.org/business.

To learn more about Hobart's Run and how we welcome local business development, please email **Twila Fisher**, Executive Director, at twila@hobartsrunpottstown.org, or call

610-780-6324

hobartsrunpottstown.com

[Facebook.com/HobartsRun](https://www.facebook.com/HobartsRun)

[Instagram.com/HobartsRun](https://www.instagram.com/HobartsRun)

Sponsorships ensure the nonprofit can fulfill all bin adoption requests and direct funds toward other Hobart's Run neighborhood improvement initiatives such as façade improvements and safety initiatives, among others.

"It seems like such a small thing, but the collaborative effort of the Adopt-a-Trashcan sponsors helps make Pottstown a more beautiful place to live," says sponsor Meredith Styer Jacks of Styer Real Estate.

Chris Lerch of the 422 SportsPlex is a sponsor "because we understand the appearance of our streets plays an integral role in hometown pride," he states. "Something as simple as a well-positioned trash receptacle can make a crucial impact on maintaining neighborhood cleanliness and changing mindsets."

Dena Reeves of sponsor Deliah & Dean Market, 219 E. High St., has observed that the can they sponsored is constantly full – a good thing overall when one considers the alternative effects of litter on the streets.

"We enjoy finding new ways to give back to the community that has helped us flourish, and through this sponsorship we show we care about keeping Pottstown clean," Reeves says.



"Many Pottstown residents visit our farm each season," notes sponsor Ruth Sitko of Sitko Tree Farms, "so we are happy to support our local community."

Other sponsors to date include Matt Green of Glocker Realty (a super sponsor, with eight bins); Montgomery County Community College (six bins); and the Pottstown Police Officers Association.

Sponsorships are available for single bins for \$200; three for \$500; or six for \$1,000. All information is posted at www.hobartsrunpottstown.org/clean-safe, or email stephanie@hobartsrunpottstown.org.

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TOP FIVE MARKETING TRENDS TO WATCH FOR

MARKETING TIPS

Provided by beMarketing

Happy 2022 and cheers to a new year filled with tons of new and exciting marketing trends. Here at beMarketing, our team of marketing experts has spent time reviewing and examining the latest happenings within our industry.

Check out the **Top Five Marketing Trends** to watch for in the month ahead:

1. Influencer Marketing - 2022 will certainly be the year of the creator! What does that mean for you? Look for creators that are right for your niche. Influencers are masters of the platforms they use and already have an audience engaged and influenced by the information they provide.

2. Short-Form Video Content - Short-form video content continues to rise in popularity, thanks to platforms like TikTok, Youtube Shorts, and Instagram Reels. While long-form videos can offer more in-depth information, short-form is much more effective. Additionally, these short videos present a more candid, unpolished, behind-the-scenes look into your brand.

3. Experimental Marketing with AR and VR - Augmented reality and virtual reality offer different experiences, but both are equally important in the digital marketing world. VR takes viewers into a 3-

dimensional, lifelike computer-generated world. In AR, viewers connect with the real world augmented with their phone or tablet. While both technologies are fairly new and relatively expensive, incorporating these trends into your strategy will certainly give you a competitive edge.

4. Email Marketing - Did you know that email has become marketers' most important channel? It's the truth! This year, personalization, automation, and privacy are all important when creating your email strategy. Remember, if done correctly, it can be critical to your success.

5. Conversational Marketing - While this idea isn't new, how we go about chatting with our customers is new. Chatbots, voice assistants, and live chats are all helping to improve customer experiences and sales. Customers expect a response within ten minutes, and while that might not be humanly possible, it is for chatbots!

Some trends come and go, but we expect to see these trends remain important for a while. As marketers, it's important to remember to remain flexible so that we can handle the constantly evolving marketing landscape we find ourselves in!

For additional information, please call 484.497.0795 and visit <https://bemarketing.com/>.



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Maribeth Gardella, Meg's Quilted Memories

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



Meg's Quilted Memories creates beautiful and customized quilts from your or your loved one's clothing. Just about anything can be used on a quilt — t-shirts, jeans, sweatshirts, flannels, button-down shirts, pajamas, robes, etc. Recently, Meg's Quilted Memories has been doing quilts and pillows with men's ties. Maribeth explains, "Covid-19 has really changed the landscape of men's fashion. With more Zoom meetings and less face-to-face meetings, suits and ties are less important. Many executives have these beautiful ties and they're not being used. But they love their ties and they're not ready to give them up. So, we've been re-thinking the tie

and using them on pillows and quilts."

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

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

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

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TIPS FOR CREATING A SOCIAL MEDIA POLICY FOR YOUR SMALL BUSINESS

Social media in the workplace is a huge gray area for employers. Putting guardrails around social media use has been a growing challenge as these platforms have become a central part of our lives – and our work.

Social media use in the workplace was once simply a concern over time management. Could you trust your employees to get work done with the distraction of Facebook notifications popping up on their phones throughout the day? Today, there's another layer of complexity as more and more professionals use and rely on social media to do their jobs. Even more, many businesses now rely on their employee's social media content to promote the company and drive customer awareness.

If you haven't already, consider creating a social media policy for your small business. A written policy will help you clarify the gray area into a more black and white set of social media usage expectations that support and protect not only your business, but your employees as well.

Create a social media policy that clearly states the do's and don'ts of social media use related to your business.

There's a lot to consider when deciding what goes into your social media policy and how to find a balance between the legal rights of the employees, your rights as an employer and the general wellbeing of your entire team.

Consider these tips as you set out to create a social media policy for your business.

Tip #1: Recognize that Your Employees Have Rights

Protecting your company from the financial impacts of lost time and reputation damage by restricting social media usage

and certain types of content can begin to infringe on your employee's right to freedom of speech and other rights. Do your homework to understand your employees' rights and your rights as an owner before you draw up your social policy.

The National Labor Relations Board is a great resource for learning the details of the National Labor Relations Act (<https://www.nlr.gov/guidance/key-reference-materials/national-labor-relations-act>) and its protection of an employee's freedom of speech.

Tip #2: Be Clear on Your Expectations About Social Use in the Workplace

You need to be upfront with your team about their use of social media during work hours. And, those stipulations need to be spelled out clearly in your policy. If you feel that it's in the best interest of the company to limit social media use to breaks or the lunch hour, then that goes in the policy as a line item. Be specific so there's no confusion.

Tip #3: Talk to Your Employees Before They Endorse Your Product on Social

There's a fine line between employees rallying behind your brand with positive social posts and coming across as endorsing or promoting a product to an unknowing audience. The Federal Trade Commission's Endorsement Guide (<https://www.ftc.gov/tips-advice/business-center/guidance/ftcs-endorsement-guides-what-people-are-asking>) details specific rules to prevent paid company endorsements as a way to protect consumers. Employees who use their social accounts to promote your product without disclosing that they work for your business put themselves – and your company – at serious risk.

(Continued on page 22)



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Ask SCORE

(Continued from page 20)

Take your lead from the FTC's guidelines and make sure this is clearly spelled out in your social policy.

Tip #4: Create a Policy that Addresses Both General Employees and Social Media Managers

Your policy needs to account for the actions of employees tasked with managing your business' social media accounts. This can include posting and sharing content and commenting on your behalf. Create a separate policy for these members of your team, or create an addendum to your policy that details the guidelines for posting, including a social strategy and plan for the business. Whichever you choose, make sure your expectations are clearly documented and communicated.

Tip #5: Discuss Your Social Media Policy Openly with All of Your Employees

Documentation is important, but openly communicating your expectations is the secret to the success of your social media policy. Discuss the policy with your employees and welcome their feedback.

Before you add your social media policy to your employee handbook, run it by a group of advisors.

Your social media policy, like any other business policy, has a legal impact on your business and should be run past your attorney before being implemented. It's also a good idea to consult a Human Resources professional to make sure you've thought through every aspect of how social media could impact your business.

Another smart source of guidance is your SCORE mentor. A SCORE mentor can support you as you draft your policy and connect you with a small business attorney and HR consultant who can help you put the best policy in place for your small business.

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>.

For more information about starting or operating a small business, contact SCORE TriCounty, <https://tricity.score.org/content/find-mentor-183>.

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Ask SCORE

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

Google Analytics is one of the most important tools for measuring the effectiveness of your marketing. Even non-tech savvy business owners should be using Google Analytics to make better marketing decisions. Understanding the effectiveness of your marketing efforts without access to measurable results means your business is flying blind. Like with any other part of your small business, marketing data gives you the insight you need to make well-informed decisions about future marketing efforts and know how to employ the right marketing efforts to drive the biggest return.

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

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

Because of its ability to dig into the weeds of your web traffic, Google Analytics is one of the best tools for determining the effectiveness of your marketing and learning how to improve it. Luckily, you do not need to be a

technology expert or SEO pro to use the platform. By familiarizing yourself with how to pull some basic information, you can gain an understanding of how well your website is performing for your business. Even at its most basic level, Google Analytics is a tool that the non-tech savvy business owner can operate and benefit from exploring.

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

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

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

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

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

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

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

(Continued on page 24)



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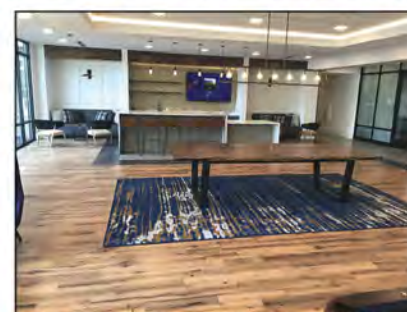
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Ask SCORE

(Continued from page 23)

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

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

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

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

is your SCORE mentor. A SCORE mentor can connect you with an analytics or digital marketing specialist who will guide you through your analytics set-up. Then, your mentor will help you make sense of the data and work with you to develop a marketing strategy that drives sales for your business.

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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: tricity@scorevolunteer.org or call 610.327.2673

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SOCIAL MEDIA TIPS

By Theresa Mintzer

Video content is still an important tool for social media. The algorithms

favor it and people will stop scrolling to watch them. Right now, make a plan to incorporate video into your social media strategy as often as possible. If you only have a smart phone, you have everything you need to get started. Now, how can you incorporate video into your social media?

Make videos introducing customers to your business or services. Upload it on Facebook as a post, and then pin it to the top of your feed so that it is the first thing someone sees when he or she land on your page. When you upload it have Facebook create captions, but always edit them to make sure they are correct. Many people scroll through without listening.



Many apps will allow you to edit, change the size, and add titles to your videos. One example is InShot for adding stickers, music, text, and other editing tricks. Other apps can create videos from your pictures. There's so much you can do. Have fun and play around.

You can also go live on your Facebook, Instagram, and YouTube. Choose a day every week and people will know to look for it. Transcribe these videos to make into newsletters or blog posts. If you are on Instagram, start making Reels. They will increase your reach.

The more that you use video as part of your content plan, the more visible you will become. Plus, it's a better way for customers to learn about you and your business so they will know, like, and trust you.

Theresa Mintzer can be reached at 484.686.2995 or theresa@mintzersolutions.com.



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Herbein + Company, Inc. (Herbein) Announces Two Acquisitions: Cappelletti, Pinter & Company, P.C., and The LaMastra Group, P.C.

Firm expands presence in Greater Montgomery County / Route 422 Corridor

Herbein + Company, Inc. (Herbein), a leading Mid Atlantic regional certified public accounting firm, announced the acquisitions, effective January 1, of CPA advisory firms **Cappelletti, Pinter & Company, P.C.**, and **The LaMastra Group, P.C.**

Based in Pottstown, Cappelletti, Pinter & Company, P.C., is led by **Matthew Cappelletti, Jr., CPA**, who will join Herbein as a senior consultant, as part of the merger. The firm, consisting of Cappelletti and 4 additional team members, provides a range of professional services to organizations in Pottstown and Greater Montgomery County.

Based in Royersford, The LaMastra Group is led by **Carl A. LaMastra, CPA**, who will join Herbein as a partner, as part of the merger. The firm, consisting of

LaMastra and two additional team members, provides a full range of professional services to organizations throughout Greater Montgomery County.

Herbein re-established its presence in Greater Montgomery County in 2016, with the acquisition of Pottstown-based **Michael L. Cross & Company**. Herbein Managing Partner **David W. Stonesifer, CPA**, said that the combinations reflect the firm's commitment to continuing to invest in the region.

"Greater Montgomery County is a dynamic, prosperous area with numerous vibrant communities," said Stonesifer. "Since our combination with Michael L. Cross & Company, we have consistently looked for opportunities to further our commitment to the area. Now, we are delighted to welcome Cappelletti, Pinter & Company and The LaMastra Group – firms that share our values and client-centric approach – into the fast-growing Herbein family. Like Herbein, Cappelletti, Pinter & Company and The LaMastra Group help a wide-ranging client base achieve their goals. We're excited to be

joining forces to help businesses across the region succeed with confidence in these uncertain times."

"We were looking for an opportunity to add more resources to our team, as well as more ways to help our clients face both the challenges and opportunities created by this historically unusual environment," said Matthew Cappelletti. "Herbein has terrific experience in all of the areas we work in, and their team's expertise will complement and enhance our current service offerings, while bringing greater bench strength to serve our clients."

Both Pottstown teams will remain at their current locations. The LaMastra Group will remain at its present location in Royersford.

For additional information, please visit www.herbein.com or email Jennifer Goldsmith Cerra (jgcerra@herbein.com), Director of Communications.



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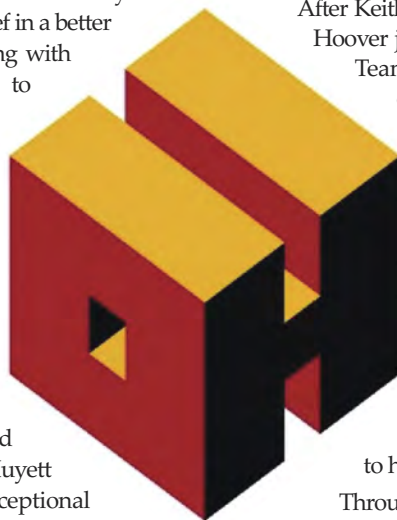
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OHA knows that communication, cooperation and collaboration between the owner, designers and constructors enhances the likelihood of project success. We persistently look for better ways to deliver buildings and to do so at a higher level of integrity and professionalism.

Our approach has worked well beyond our expectations. 2022 represents Ondra-Huyett Associates' 27th year of delivering exceptional construction and award-winning projects on that founding principle. We earn business with it, we attract experienced talent because of it, and we depend on it every day to assure construction quality and value.



OHA is recognized as major provider of construction services in the Eastern part of Pennsylvania serving top tier corporate clients by working with local and national A&E firms and countless trade contractors to deliver over \$600 million in award winning construction projects.

After Keith's retirement in 2005, Terry Hodge and Robin Hoover joined Mike as part of the OHA Management Team. With the transition of leadership and ownership shifting to Terry and Robin, Mike was able to step away from the company and enjoy retirement.

Diverse client base

Ondra-Huyett serves clients from commercial, industrial, higher education, institutional and health care industries, building everything from Class-A office space to hotels, resorts, and mission critical data centers.

Through its collaborative approach the company has built many long-term relationships with regional clients, including C.F. Martin & Co., Victaulic, PPL Corp., Lehigh Valley Sporting Clays, Bear Creek Mountain Resort in Macungie, Hawk Pointe, and TierPoint Data Centers.

TIERPOINT DATA CENTERS

TierPoint, a nationwide data center provider, has been a client since 1999 with five facilities in eastern PA. Between each of these facilities, OHA has constructed several hundred thousand square feet of raised floor data center space with supporting redundant infrastructure.

Systems include raised access floor systems ranging from 20 inches to 3 feet tall, 650-ton chillers, DX RTUs, CRAC units, hot isle containment, A/B power sources, uninterrupted power supplies, and two megawatt generators for back-up power all constructed in an N+1 configuration.

Due to the capital investment required to construct these facilities, the builds are often sales driven requiring extremely aggressive construction schedules to meet the client's needs. OHA has also been successful in delivering data centers at per square foot costs lower than the national average.

BEAR CREEK

Bear Creek Mountain Resort is one of the firm's most notable projects.

Ondra-Huyett has done more than \$57 million worth of construction for the resort since 2003. Phase 1 included a base lodge, 53-room hotel, banquet facility, ski school, day care, restaurant, family dining area and a rental building.

With plans for a sizable addition, the owners of Bear Creek quickly recognized the need for maintenance facility to support their plans for such a resort. Ondra-Huyett constructed a 40,000 square-foot maintenance building that also housed corporate offices, ski patrol and an infirmary.

Phase 2 of the resort consisted of a 95,000 square-foot hotel addition as well as a banquet facility that can be divisible into three areas, two board rooms, the Trail's End Café, fitness room, spa, outdoor year-round pool, and corporate office space.

The Phase 1 project had to be completed between ski seasons in just nine months, and the second phase in 12 months.

ROBIN HOOVER

& TERRY HODGE





PPL

For the first phase, the company had 250 workers per day on site working 6 days a week, while maintaining safety and quality.

Each project was delivered on time, within budget with a level of quality that is second to none.

PPL CONNECTION

Ondra-Huyett also has completed about \$23 million worth of construction projects for PPL in Allentown since 2001.

Included are PPL corporate headquarters' lobby and renovations of the tower and north building at Linden and Ninth Streets as well as several service centers and training facilities.

C. F. MARTIN & COMPANY

From the company's inception, Ondra-Huyett embarked on a long-lasting relationship with arguably the nation's leading guitar manufacturer. Ondra-Huyett has been a trusted construction partner for many notable projects at Martin's headquarters in Nazareth, PA. Projects have included a major plant and sawmill expansion, the C.F. Martin Visitors Center, an exterior wall replacement project as well as many smaller projects within the plant. Ondra-Huyett is humbled to be a small part of such an iconic American treasure.



C. F. MARTIN & COMPANY

Integrity leads to longevity

For Ondra-Huyett, one of the best measures of success is repeat business. If you treat people fairly, are transparent with costs, approach challenges in a collaborative manner, deliver a quality product, add value, and honor your commitments, clients and contractors will respond favorably. It provides the basis for sustaining relationships of trust, respect, fairness, and integrity and is the backbone of our Mission Statement.

Ondra-Huyett's Mission Statement was created shortly after the company was founded, and though it has been 27 years since then it remains unchanged today. Even though the company faces may have changed over the years, the mission remains constant. It served Ondra-Huyett well then and it continues to guide us today.

Full-service contractor

As Ondra-Huyett's "Managers & Builders" tag line references, Ondra-Huyett can manage projects from conception through turnover. With their staff of experienced and qualified, Estimators, Project Managers and Superintendents they can assist with preconstruction budgeting, drawing constructability reviews, scheduling, and move into construction with an expeditious turnover for any size project. In addition, OHA can also provide general labor, carpentry, and concrete services with an in-house workforce of skilled craftsmen. When clients see the OHA logo on a white hardhat, they know they can count on the consistent service and reliability they require.

Gratification

Construction is not an easy business, even though the simplest of projects may have been built before, each new project has variables unlike any other, ranging from the time of year to different trade contractors to weather to designers to owners. Regardless of the circumstances, Ondra-Huyett approaches each project with the tools and a track record for success.

The opportunity to share experience and knowledge in the construction field, taking pride in the final product, as well as the process through which it was accomplished are the driving forces of Ondra-Huyett Associates, Inc.

Ondra-Huyett Associates, Inc. is headquartered at 7584 Morris Court, Suite 210, Allentown, PA 18106.

For additional information, please call 610.366.1709 and visit www.ohainc.com.



TIERPOINT DATA CENTERS



BEAR CREEK

ADVERTISED SERVICES DIRECTORY

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GREATER READING CHAMBER ALLIANCE



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

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

UPCOMING EVENTS

ECONOMIC DEVELOPMENT MEETING - QUARTERLY 2022 – Friday Feb 4, 2022

7:30 AM - 9:00 AM EST
3rd Friday of month - Quarterly (Feb, May, Aug, Nov)
Location: In person or virtual
Fees/Admission: Free to attend - Registration required
Contact Aaron Gantz, Senior Director - Economic Development at agantz@greaterreading.org

DE MUJER A MUJER - NETWORKING 101 & RECONNECTING – Thursday Feb 10, 2022

5:30 PM - 7:00 PM EST
Location: Radisson Hotel, 1741 Papermill Road Reading, PA 19610
Fees/Admission: \$5/person
Advanced Registration Required
Contact Rachael Romig 610-898-7775
rromig@greaterreading.org
Registration:
<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11018>

BREAKFAST4SUCCESS/ WOMEN2WOMEN WORKSHOP - SUSTAINABLE LEADERSHIP: THE PROCESS OF INFLUENCE & INSPIRATION – Tuesday Feb 15, 2022

7:30 AM - 9:30 AM EST
Location
WCR Center for the Arts
140 N 5th St.
Reading, PA 19601
**parking available at Abraham Lincoln
Fees/Admission
\$25 / Member
Member Exclusive
Contact Information
Rachael Romig
rromig@greaterreading.org
Registration:
<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11020>

Greater Reading Chamber Alliance to Open Nomination Period for Business Awards

The Greater Reading Chamber Alliance (GRCA) recently announced that the nomination period for its annual business awards opened on Tuesday, Jan. 18. The new year brings a few, significant changes to the awards process. The awards will now be known as the Business Excellence Awards with two categories separating businesses by annual revenue. Category 1 will represent businesses with \$1M in annual revenue for the past three years, and Category 2 will be reserved for businesses with \$250K in annual revenue for the past three years.

Also new this year, businesses which are not headquartered in Berks County, but that can demonstrate that at least 50 percent of its annual revenue is generated from Berks County will be eligible to apply.

The move comes after some members voiced concerns about the awards not being inclusive enough.

"We wanted to open up the competition to a broader number of our GRCA members. Many of our member businesses, which may not be headquartered in Berks County, invest significantly in our local economy and deserve to be recognized for it," said Jim Gerlach, President & CEO, GRCA.

Eligible companies must:

- Be a for-profit, public or privately held.
- Be headquartered in Berks County or demonstrate that 50 percent of company revenue is generated from Berks County.



- Have annual revenues of at least \$1M+ (Category 1) or \$250K+ (Category 2) in each of the three most recent fiscal years.
- Be a Greater Reading Chamber Alliance member.
- Submit supporting documentation for revenues with nomination form.

Once again, nomination forms will only be sent through email and available online and not mailed as in years past. Winners of these awards will be recognized at the Annual Dinner on May 11 at Santander Arena.

All nominations forms are due **Friday, March 4**. Late submissions will not be accepted. For each award, nominated businesses are ranked according to revenue growth. GRCA member KPMG LLC will handle tabulating the rankings. All Business Excellence Award winners will be recognized via a video montage tribute with special recognition to the Top three in each category at the Annual Dinner.

Eligible businesses may apply at greaterreading.org/annualbusinessawards. More information about the Annual Dinner, its keynote speaker and how to purchase tickets will be available soon. Keep checking greaterreading.org for the latest updates.

GRCA
GREATER READING
Chamber Alliance

RATES AS LOW AS 1.5%

BLOOM in 2022

GRCA assists Berks County agribusinesses with **low-interest rate loans** through the Pennsylvania Development Authority.

LOANS CAN BE USED FOR:

- Land & building acquisition
- Construction & renovation costs
- Machinery & equipment purchases

Contact Landon Bernheiser, Director of Real Estate & Special Projects
LBernheiser@GreaterReading.org | 484.336.6299
GREATERREADING.ORG/FINANCING

GRCA | GREATER READING Chamber Alliance

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Visit www.selectgreaterreading.com to learn how GRCA can assist you with all of your needs for expanding your business in the Greater Reading area.

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TRICOUNTY AREA CHAMBER OF COMMERCE

Building Communities, Creating Connections, Supporting Commerce

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

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

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

WELCOME APPROVED NEW MEMBERS!

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

Fromm Electric Supply Corp.
<https://www.frommelectric.com/>
610-374-4441
Electrical Equipment & Supplies

JL Architects
<https://www.jlarchs.com/>
717-575-8572
Architects / Architectural Services

Spring Hollow Golf Club
<http://www.springhollowgolf.com/>
443-956-4247
Golf Courses, Caterers /
Banquet Services, Restaurants,
Wedding Consultants / Planners

Follow us on:



#WhyTCACC

#tcaccbettertogether

MEMBER ANNIVERSARIES

Happy Anniversary to the following Members!

44+ Years

Borough of Pottstown

Boyertown Oil & Propane - Cool Crew

Brookside Country Club

Columbia Boiler Co.

Cappelletti Pinter & Company, P.C.

Exelon Nuclear

Fox Rothschild LLP

The Hill School

Maillie LLP

O'Donnell, Weiss & Mattei, P.C.

Richard P. Frantz, A.I.A., Architect

Pottstown Area Economic Development

Pottstown Hospital Tower Health

Specht Realty, Inc.

Truist

Twin County Construction Co., LLC

Yergey, Daylor, Allebach, Scheffey, Picardi

31 Years

West Pottsgrove Township

21 Years

Clark Industrial Supply

The Lewis Group

D.G. March and Associates/EnviroMat Company, Inc.

Sanatoga Water Conditioning, Inc.

15 Years

Community Health & Dental Care

Synergy Environmental, Inc.

6 Years

Greater Pottstown Tennis & Learning

Santander Arena & Performing Arts Center

A Year in Review and Into 2022



**By Eileen Dautrich,
TCACC President**

When we started 2021 our theme as an organization and for our Members was "Here's to Growing in 2021." Did that happen, for us and for our Members?

I think so. Last month I recognized our MVPs in my article. Those individuals grew in their level of support of the TriCounty Area Chamber of Commerce and we could not be more thankful.

20 companies are helping their employees grow by enrolling them in our 10-month Leadership TriCounty program. Those individuals are getting the opportunity to learn more about themselves, the community, and making new contacts. Their sponsoring companies grow as well with the knowledge our Leadership TriCounty participants gain about their own leadership and the skills they improve on and can take all the benefits of their participation back to their employer to hopefully make an impact on their companies' bottom line.

Businesses also grew in their comfort level with networking. The TriCounty Chamber returned to in-person opportunities for our Members. Maintaining a small cap on the number of registrations, we held events that were strictly focused

on networking. There were no speakers, no agenda, just good food, good contacts, and growing – their networks and for some, their confidence in themselves to committing to this important priority for growth. Members also took advantage of the opportunity to grow their exposure and became guests on Chamber Chat on Facebook Live. Growth is a big component of being on Chamber Chat for some of our guests as well; the format and spending that amount of time focused on their success is difficult for all of us to do

but we need to celebrate our successes and our guests get the opportunity to do that and brag about themselves as well as speak to a live audience. Encouraging our Members to celebrate their growth and even the smallest achievement was a focus at our 1st

Annual REACH, Empowering and Connecting Women, Conference. In our swag bags (which were awesome!) each attendee received a small trophy and on that trophy was a label that named their award "Achieving Their Potential" and we encouraged everyone to take this trophy and put it on their desk as a constant reminder that they should celebrate all their areas of growth.

The Chamber grew with 30 New Members in 2021! Maybe not the same growth that we may have found in

previous years, but we have grown in our outreach as these great companies, we are excited to add to our Membership roster, have found us. They have made the decision, for the growth of their business, to join a business advocacy organization and have their business benefit from the variety of opportunities we offer.

Our team has grown. We have a total of 4 employees and have returned to a dedicated staff person to plan our programming and events, which are a key component of our Chamber, and our Members' receiving value in their investment so this team Member is also charged with focusing on Member engagement. Our team has also grown professionally. The last two years have had us re-evaluating responsibilities to make sure we are maximizing everyone's true talents as well as having to change our way of doing things and the team be willing to do so to benefit our Members' experiences is growing every day.

Our Board has taken a hard look at who we are as an organization and has made strategic and bold moves; they have approved offering our Members a new tiered membership opportunity and have also approved a 2022 Action Plan to guide the organization's and the staff's focus through the next year. I look forward to sharing more details on both in future articles.

#tcaccbettertogether



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CREATING CONNECTIONS



Want to see your name here every month? Contact Eileen at eileen@tricountyareachamber.com to learn more!

Join Us In Celebrating!



Introducing: THE 9 IN 5 SERIES!

- 5 Breakfast Meetings
- 9 Speakers Featured Over the 5 Months
- 95 Minute Events

Featuring:

- Networking
- Introductions from all in attendance
- Keynote Speakers
- Did we mention networking? 😊

Thursday, February 24th Breakfast

Rich Newell, CEO, Pottstown Hospital Tower Health & April Barkasi,
President & CEO, CEDARVILLE Engineering Group, LLC

SPRING HOLLOW GOLF CLUB | 8AM-9:35AM

Member: \$35 | Non-Member: \$70



Women- Power and Influence

LUNCHEON

**TRICOUNTY
REACH**
EMPOWERING AND CONNECTING WOMEN.



Feat. Leslie S. Richards
General Manager/CEO at SEPTA

Wednesday | 11:30AM-1:00PM | 23 March 2022

at The SunnyBrook Ballroom

Member: \$35 Non-Member: \$70



REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

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



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

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

Chamber Member Notes:

- The Chamber is gearing up for an exciting 2022 season including new luncheons, amazing community collaborations and a fall Texas Hold'em Tournament
- Please remember that the Spring-Ford Chamber follows the Spring-Ford Area School District's inclement weather policy. If the School District cancels school the day of an event, the chamber event is also cancelled.
- The Chamber is now accepting dates for networking events and workshops. If you are interested in holding an event in 2022, please contact us at info@springfordchamber.com

UPCOMING EVENTS

Registrations can be found at
www.springfordchamber.com

February Luncheon – Meet our Township Officials

Thursday, February 10th 11:30am – 1:00pm
Spring Hollow Golf Club

Shark Think Tank: Business Owners Only Roundtable – Thursday, February,

17th 11:30am – 1:00pm

Copperfield Inn at Creekside
Business owners members only

March Luncheon: Temple University Small Business Development Center – Thursday, March 10th 11:30am – 1:00pm

The Loft at Landis Creek

Shark Think Tank: Business Owners Only Roundtable – Thursday, March,

17th 11:30am – 1:00pm

Copperfield Inn at Creekside
Business owners members only

10th Annual Fashion Show – Thursday, April 7th 11:15AM – 1:45PM

Sunnybrook Ballroom
Benefitting the YWCA Tri-County Area
Lunch, Basket Raffle, Fashions, Crafters & Entertainment

SAVE THE DATES:

- Dog Days of Summer Community Event – Saturday, May 7th
- Limerick Community Day – Saturday, August 13th
- Upper Providence Community Day – Saturday, October 15th



Spring-Ford Chamber is excited to announce our 10th Annual Fashion Show and Basket Raffle for Charity

The Spring-Ford Chamber of Commerce is excited to announce our 10th Annual Fashion Show will be held on Thursday, April 7th, 2022, at the Sunnybrook Ballroom. After a two-year hiatus this event is back with some new and exciting features to celebrate women in our community. This event includes our annual basket raffle, and we are proud to announce that this year's charity recipient will be the YWCA Tri-County Area.

The YWCA Tri-County Area is dedicated to eliminating racism, empowering women, and promoting peace, justice, freedom, and dignity for all. The fashion show committee could not be more delighted to work with the YWCA and we feel strongly that in today's culture and climate any effort we can make toward supporting such an outstanding organization is an advancement in our community.

Fashions for the 2022 event will feature Nautica as well as other local small fashion boutiques from our community as well as a number of women artisan crafters showcasing fashion accessories such as hand made scarves, jewelry, hats and handbags.

How can you be a part of this amazing event. Registration is now open at www.springfordchamber.com – admission is open to the public for \$35.00 and includes lunch and entertainment. The chamber is presently looking for basket donations to support the YWCA as well as local women artisan fashion crafters to show their crafts and support small business in our community. For additional information please contact the chamber at Info@springfordchamber.com



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**



PHOENIXVILLE
REGIONAL CHAMBER OF COMMERCE

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."

UPCOMING EVENTS

PHOENIXVILLE SOCIAL HOUR

connecting our community
presented by



Young Professionals Networking (YPN), has changed its name to Phoenixville Social Network with the Phoenixville Jaycees on the 1st Tuesday of every month. Visit the Phoenixville Social Hour Facebook Page for details.

Annual Chamber Awards Dinner & Membership Meeting March 30th, 5:30 PM, Rivercrest Golf Club & Preserve

Each year, the Chamber honors its members for their contributions to the Phoenixville Community. Join us for this outstanding night. See Phoenixville Chamber website for more information and to register.

First Fridays, 2022

First Fridays - May 6, June 3, July 1, August 5, September 2, October 7. See phoenixvillefirst.org for updated information in April.

For dates and times of events including Non Profit Roundtable, Chamber Round Up and Chamber 101, visit the Phoenixville Regional Chamber website.

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

February 3, 2022 @ 10AM – PV Chamber Events Committee

The PV Chamber Events Committee is developing new programs for 2022/23 as well as adapting existing programs to meet the needs of our members, increase sponsorship opportunities and keep attendees safe! Last year's event committee developed new programs such as PVCC Business and Community Shredding Event, wine pull at holiday mixer, and PVCC's amazing summer mixer! This is a great opportunity to meet new members, work closely with Chamber staff and board and help shape the future of PVCC events and programs. Members-only. RSVP 610-489-6660.

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.

February 17, 2022 @ 4:30pm – PV Men HH

Gentlemen...join us for PV Men's Happy Hour Networking Event at Troubles End Brewing! All welcome to join in on the fun! Appy's provided. Cash bar. Register no later than 2/16/22. \$20/pp

February 24, 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.

NEW DATE: March 23, 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.

FEATURED EVENT PV Chamber Annual Meeting March 31, 2022

The Annual Meeting is one of the Chamber's largest gatherings of our business and community leaders. Chairman **Bob Clark, Interface Financial Group**, will share what's ahead in the Chairman's Presentation, including appointment of **Joe Bergquist, Harleysville Bank**, as Chairman of Board 2022-2023.

- Participate in the general election of the Board of Directors (3-year terms)
- Recognition of outgoing board directors
- New PVCC Members (2021-2022) recognition
- Keynote Address
- Recognition of 2022 Marvin J Lewis Recipient
- Sponsorship Opportunities

Visit www.PVchamber.net for details.

SAVE THE DATES:

- **Annual Golf Outing – June 13th at Spring Ford Country Club**
- **Annual Night Out at Reading Phils – August 3rd**

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. Pre- and post-event recognition in PVCC newsletter, including photos. The 2022 calendar is filling up fast. Contact Renee Blomstrom at 610.489.6660.

WELCOME NEW MEMBERS

Alex Blom Creates, LLC -
Alex Blomstrom (610) 420-3569
www.alexblomcreates.com

Magnolia Enrichment Center -
Nick Fountain (484) 902-8606
www.magnoliaenrichment.com

CycleBar Collegeville -
Mark Cordivari (484) 750-6100
www.cyclebar.com/location/collegeville

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Small Business Resource Association



THE SBRA COMMUNITY COLLABORATION Out-Trumps COMPETITION



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

Almost everyone has heard the saying “Money is the root of all evil”, however, the real truth behind this saying is “The LOVE of money is the root of all evil”. In other words, money in itself is not evil

but when ones overwhelming desire for it drives them to make decisions that are either illegal, self-centered or just not in the best interest of others, money becomes evil.

I believe the same principal holds true when it comes to competition. We live in a highly competitive world and no matter where you go you are overwhelmed by print, verbal, digital and social media that is designed to get you to believe that the product or service being promoted is by far the best one for you to buy. Again, competition in itself is not bad, in fact, I am a big fan of it. Without competition we would have no desire to change, we would just keep doing the same thing over and over. There would be no motivation to improve or be creative. There would be no reason to set goals or celebrate success. Competition in itself is not a bad thing if you stay within the boundaries of what good competition really looks like.

Years ago, I was a teacher and Gymnastics coach at Hempfield High School. There were 6 other high schools that also had gymnastic teams. When we started the league in 1968, gymnastics was just getting started in public schools as a complete sport. After the first season, the 7 coaches got together to discuss how that first year went and ideas that might create more spectator participation

and overall improvement for the sport, and the athlete’s skill and accomplishments. We started having clinics that would be held at a different school 3 or 4 times a year. We brought in guest coaches from other parts of Pennsylvania to help our students see other perspectives and techniques. We shared all this with one another and helped one another become better coaches.

Now, I know what you are thinking, this doesn’t make sense. Why would the coaches of competitive teams be getting together to help one another become better coaches? Why were you helping the other team’s gymnasts to improve their skills? Simply, it was because our LOVE was in helping the students become better athletes. We were not focusing on winning or loosing but rather teaching good sportsmanship, teamwork, skill development and a COLLABORATION. (The act of working with others to produce or create something better). Collaboration thereby produces some of the best gymnasts in the state of Pennsylvania and the Eastern United States. We were focusing on what was best for all the gymnasts in our county, not just our own school. Collaboration not competition.

How does this relate to business? Same principals and applications. As a business owner, if all your focus is worrying about your competition, cutting expenses and making a profit or winning at any expense, you might find your self and your business fighting a up-hill battle. I found early in my business career that focusing on my employees and our customers’ needs was a major contributor to our success. I spent a lot of time and energy talking to other business owners, going to workshops on employee engage-

ment and retention, and talking to my staff, customers and vendors as to their needs and thoughts regarding how we did business.

As years went on, I felt very comfortable asking several of our competitors to join together for a breakfast or lunch meeting to discuss business in general and how we might work together. Some were skeptical in the beginning but after a few meetings we not only learned from one another but we were making new friendships. We were focusing on how to be better at customer service, employee retention, financial management, marketing and serving our community better. We collaborated, communicated and grew our businesses together. We found certain niches or specialties that each of us had and focused on them. We even referred clients to one another.

At a SBRA Mingle a couple of months ago, there were members present that represented 4 different banks here in Berks County. They were all huddled together talking to one another and swapping business cards. Later I talked to one of them and she told me she had just gotten a great lead from one of the other bankers. She explained that another banker asked if her bank did a certain type of banking transaction. She said yes and the other banker handed her a business card of a client that she had just met that was asking for something that her bank did not offer. This is a perfect example of Collaboration and not the fear of competition.

If we all work together to provide greater service and products to the members of our community, I believe that we will have a much better community. Did you ever consider why people live in certain areas and not others? Collaborate with the other business owners in your area and you might find the answer and make a few new friends at the same time. Together Everyone Achieves More. There is no “I” in TEAM. Collaboration builds success.



SBRA Business Spotlight

ARCpoint Labs of Reading, PA

2208 Quarry Dr., Suite 207
Phone: 484-926-2505
www.arcpointlabs.com/reading

Since 2015, ARCpoint Labs of Reading has provided employers and individuals with Drug and Alcohol testing programs, services, and solutions. Serving Berks County & Beyond, ARCpoint Labs is a full-service national third-party provider/administrator offering Drug, Alcohol & DNA Testing, Department of Transportation Mandated Testing Programs, On-site testing support & Background Screening.



At our West Lawn, PA location, you will always be dealing with one of the owners.

Annmarie and Al pride themselves with providing excellent customer experiences while supporting their local community. ARCpoint Labs is an independently owned franchise group with other locations in King of Prussia, Doylestown, and Center City Philadelphia.

New SBRA MEMBERS

- ARCpoint Labs of Reading, PA
- Assured Assistance
- Impressions Matter
- JA Walter, Inc.
- Doug Hayward
- Level Financial Partners
- French Creek Aesthetics

SBRA Monthly Member Shout Out

Members Helping Each Other Grow



WHAT DOES YOUR MARKETING PLAN LOOK LIKE FOR 2022?



By Mark Kramer, founder
Core1Marketing,
Proud SBRA Member

If you have a small business, in all probability, you have a business plan, especially if you had to borrow money to get it going. Now, here's the big question, do you have a marketing plan?

If your answer is NO, you're not alone. Would you believe that only half of small business owners operate with a marketing plan? According to a survey of 350 small and medium business owners, conducted by Outbound Engine, 50% of those did not have a marketing plan for the year. I can attest to this statistic. I can't tell you how many business owners I've consulted with that after asking me how I might help them grow their business, I get a blank stare when I ask them to see their marketing plan.

Marketing is an ongoing process of educating consumers why they should buy your product or service, the key to ensuring the growth of your business. A well thought out marketing plan will help identify your target customer, where they live, where they play, and more importantly, it helps address the big question – *why should they buy from me?*

The key to having a marketing plan, especially for a small business owners, is the peace of mind that comes with knowing they can make the right day-to-day decisions about growing their business without spending a lot of time during the decision making process. If you're losing sleep over how to best spend your marketing dollars, a marketing plan provides the direction and ease of decision making that can help you sleep like a baby. Without a clear plan, many business owners end up trying too many different marketing tactics and end up walking away with little or no success without even knowing why.

As the former marketing director for a

multi-million dollar hospitality group and a healthy marketing budget, I was *constantly* being contacted by advertising sales reps selling print, radio, billboards, digital media, coupon books, directory advertising, cable TV, newspaper advertising, and more... DAILY. Without having a well-constructed marketing plan to follow, my head would have been spinning wondering if I was making the right decisions to grow the business while spending tons of time evaluating every single ad proposal that came across my desk. If that *greatest deal ever, that limited-time offer that expires tomorrow, that promotion that's guaranteed to drive a boatload of customers through your door* is something that's not in your plan, it's easy to say "no thanks"... confidently.

So why do so many businesses try to operate without marketing plan? Budget is usually a factor. Let's face it, after employee salaries, marketing is typically the biggest expense for most businesses. But here's something that will put a smile on your face – developing a marketing plan will actually save you money. When you understand who your target is and you know how to best reach and connect with them, that's where you need to spend your marketing dollars. There's no waste, no guesswork, you simply follow your PLAN.

Time is a factor that often delays the planning process. Small business owners are BUSY. And we all know it takes time to plan, but when you think about the time you'll save by not having to negotiate and make decisions about countless advertising options for your business, having a plan to guide you will put you way ahead of the game.

Experience plays a large part in creating an effective marketing plan. While small business owners wear many hats and there is some great do-it-yourself online help for marketing, we all can't be great at everything. It may be worth allowing a professional to help you get started with your plan. And if you do have a marketing plan, you want to make sure those marketing dollars are being spent in the most productive way possible.

Finally, whether you're starting a new business or you're a seasoned veteran, your marketing plan cannot be created then tucked away until next year rolls around. Especially in today's climate, change is constant and you need to keep pace with your customers' change in habits in order to stay connected. Review your plan at least quarterly to ensure that its components continue to send a clear, consistent message to your target about what you do and why you do it.

Mark Kramer at Core1Marketing.com provides the experience of virtual a Chief Marketing Officer to small business owners in Berks County.

SBRA EVENTS - BE BETTER. GROW FASTER.

TUNE-UP Tuesdays

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

- Tuesday, February 1st 9:30-10:30 a.m. - SBRA Workshop: Economic Forecast for 2022 and the Effects on Small Business

virtually on Zoom, presented by Dianne P. Manges, CFA Director, Senior Investment Advisor Trust Foundations & Endowments Specialty Practice

- Tuesday, February 15th - 9:30-10:30 a.m. - SBRA Workshop

Virtually on Zoom, Check <https://www.sbrassociation.com/#EVENTS>

120 MINGLE NETWORKING

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



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

February 23rd, 9:00-9:30 a.m.
via Zoom register

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



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Ask SCORE

TIPS FOR HIRING THE RIGHT TALENT FOR YOUR SMALL BUSINESS

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

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

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

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

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

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

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

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

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

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

One of the best resources to help you hire the right talent is with the guidance of a SCORE mentor. Your SCORE mentor

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

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

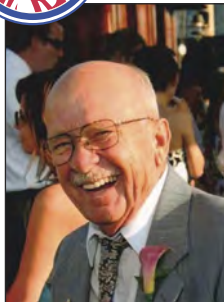
Today at SCORE, we are on the frontline fighting to keep Main Street America in business. If you believe that you can help a small business with your experience, advice and mentoring please think about joining us. Email us at tricity@scorevolunteer.org, call us at 610.327.2673, or to learn more. To submit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

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



Speck's Legacy Lives On

Speck's has been a Collegeville landmark for almost 70 years, serving Pipin' Hot Sandwiches and award winning Broasted Chicken since 1953. Their secret recipe coleslaw has also won many accolades over the years along with other popular items. From sandwiches, salads, soups, chicken dinners, seafood items, kid's meals, or family style buckets of chicken available, there is something for everyone on the menu. Eat-in or take-out, you can't go wrong!



Stanley "Speck" Landis

have employed approximately 3,100 people over the years providing steady jobs for adults as well as a solid foundation for many young people who begin their working experience here.

In 2021, their founder, Stanley "Speck" Landis, passed away, but his son Randy has been running the business since the '80s and continues to carry the torch along with Dawn Flynn, a long-time manager, who is now growing into operations management. While COVID has challenged so many businesses, Speck's tailored their setup to safely serve customers and is still a local hot spot for a fast, affordable, delicious meal just as Mr. Landis originally envisioned. You can find them on www.speckschicken.com.

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Winter is upon us! It's time to look at your auto insurance and make sure it will cover

any unfortunate incidents during the ice and snow months of Winter. If it's been a while since you have reviewed your insurance, it might be a good idea to consider requesting a review of your coverage.

We are always glad to help you with a review, and/or any other insurance needs you may have at Rothenberger Insurance Services. Please feel free to give us a call at either one of our two locations.

Rothenberger Insurance Services,
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610.406.5827 or Advocate Insurance,
507 Madison Ave., Reading, 19605;
610.685.2804.

Winter Car Care/On the Road Tips:

Fresh Windshield Wiper Blades - Please check your windshield wipers! If you must drive in the snow, your visibility is very important. If ice sticks to your windshield wipers, and they are old they can tear, and pretty much be useless. If you haven't replaced them in a while, do it — better safe than sorry. Also, you want to clear as much snow from your vehicle as possible before driving.

Battery Check - Have you checked your car battery lately? Especially if your car may have been sitting in the cold weather for a while, it should be tested. You may find your battery needs just a



charge or depending on the age of it, you might need a new one. Don't wait until it lets you sit somewhere...

Tires! Tires! Tires! - What about your tires? Have you replaced them lately? Low tire tread does not go well with ice and snow! Having good tires is a number one concern in the snow. But even with the best tires, you must be extra careful with snow and ice. Watch your speed and take your time.

On the Road Safety/Emergency Items - It is very important to keep safety and emergency items in your car year-round, but during the winter months it is even more important. First-Aid-Kit, cell phone charger, flashlight, blanket, and water, are in my car year-round.

But in the winter, there are a few more things to think about keeping in your car, such as a good ice scraper, and maybe a small shovel. Rock salt is good to have, but if you have it from the previous year, make sure it is still good and not frozen together. Some people get a bag of kitty litter instead. Also try to keep your gas tank full so you can have enough fuel for heat if you would be stranded for a little while. And finally — make sure you have some snacks! Food and water are very important if you were to get stuck along the road until help comes.

Wishing you a safe winter season!

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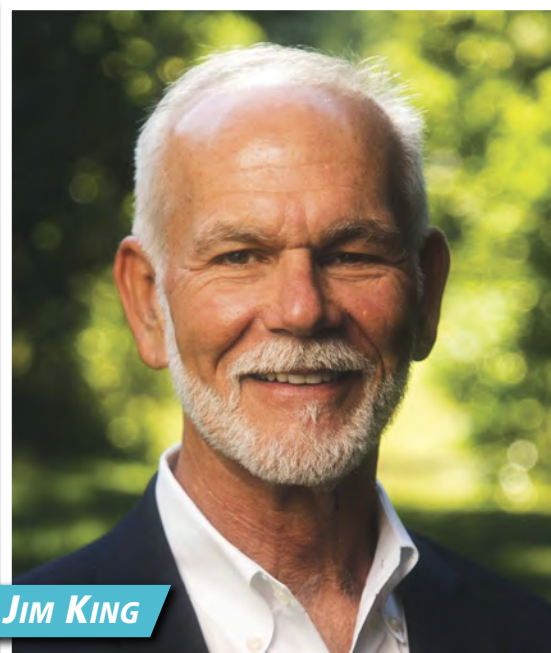
An industry leader for more than 30 years, Jim King understands the importance of active and meaningful service when managing client investment portfolios.

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

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Wealth Management Advisor



610-655-5140

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JEFFREY BINGHAM CFP® CLU® CASL®

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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Ask SCORE

RETIREMENT PLANNING FOR SMALL BUSINESS OWNERS

Planning for retirement needs to be a priority for every small business owner. Here are three types of small business retirement plans that you can take advantage of to save for retirement that also provide tax advantages for your business.

It's easy and far too common for small business owners to focus so much of their time and energy on running their business that they fail to plan for their personal financial future. But, when you own a small business, there's no 401(k) employer match or other company-sponsored retirement programs to join. Your retirement fund rests solely on your shoulders and failing to prioritize retirement over the other areas of your business will harm you down the road.

Ensuring that your financial well-being in the future is a part of ensuring the financial stability of your business.

Think of your retirement plan as a part of your overall business strategy. Some retirement plans have more small business tax advantages than others. Start here by looking at plans that include one or more of these major tax advantages.

- Tax-deferred plans that grow your investment without taxes applied
- Employer contributions that can be deducted as business expenses
- Tax credits for expenses as you start and maintain the plan

There are three types of retirement plans that small business owners should consider that offer strong tax advantages and other benefits.

1. Simplified Employee Pension (SEP) IRA

A SEP IRA is a basic retirement plan that allows self-employed people and small business owners to contribute directly to their own account. These accounts have a limit as to how much you can contribute each year – in 2020 owners can save

up to \$57,000 toward retirement with a SEP IRA. This type of IRA offers tax advantages to business owners who put money away for retirement and contributions are tax-deductible.

2. SIMPLE IRA

The "SIMPLE" in SIMPLE IRA stands for a Savings Incentive Match Plan for Employees. This IRA is an employer-sponsored retirement plan for businesses with 100 employees or less and is funded by tax-deductible contributions and pretax employee contributions similar to the way a 401(k) works. Employees can contribute a portion of their paycheck pretax with taxes on the funds deferred until the money is withdrawn. SIMPLE IRAs are less expensive and easier to manage than other plans – a big benefit for busy small businesses.

3. Self-Employed 401(k)

A self-employed 401(k) is a plan for a self-employed business owner with no employees. It is a tax-deferred retirement plan that works about the same way as a traditional 401(k). However, if you are interested in putting a significant amount of retirement savings away each year, then a self-employed 401(k) has a big advantage. This plan looks at the participant as both the employer and the employee, allowing you to contribute more money each year than an individual could under most other traditional retirement accounts.

Each of these plans has its advantages. Picking the right one for you and your business often comes down to the tax advantages your business can benefit from now and how much you're looking to save for the future.

Once you have selected your retirement account, come up with a contribution plan and stick with it.

Plan to contribute to your retirement account regularly and factor that into your overall budget each year. You can decide to make ongoing contributions or make one larger contribution at the end of the tax year.

(Continued on page 46)



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Ask SCORE

(Continued from page 45)

However often you decide to contribute to your account, make sure the amount you contribute is directly tied to the amount of money you plan to need throughout your retirement years.

According to SCORE mentor Frank DeSantis, "With any retirement plan, you need to estimate how much money you will need to live on after you stop working in your business. For a small business owner, there may be new costs to consider as expenses—such as automobile payments, fuel, insurance, and some entertainment costs—transition from business tax deductions to personal expenses in retirement. Knowing what your needs are will help you plan to save enough to meet your goals."

Saving for retirement as a small business owner is easier with guidance from a professional.

As a small business owner, saving for retirement can feel like an overwhelming task on an already long list of to-dos. The best way to make saving for retirement a priority and make intelligent planning decisions is with the help of professionals who understand your needs. If you have not already started working with a profes-

sional financial planner, this is a great time to start. In addition, if you are looking for guidance in finding the right financial planner, choosing the best retirement savings plan and planning for the future of your business, connect with a SCORE mentor. A SCORE mentor can help you develop and execute a smart retirement plan and get retirement savings checked off your to-do list.

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

Today at SCORE, we are on the frontline fighting to keep Main Street America in business. If you believe that you can help a small business with your experience, advice and mentoring please think about joining us. Email us at tricounty@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://tricounty.score.org/become-volunteer-2>.

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OUR HISTORY

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Our staff is actively involved in our communities and the Bank readily supports efforts to better the communities we serve. This is not done for the recognition, but as part of our duty to give back, which is the hallmark of a true community bank. We're strong enough to offer a wide variety of state-of-the-art products and services, but small enough to become closely involved in the communities we serve.

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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!**

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CHANGE: LAW AND ORDER IN THE CITIES 2022



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

As I visited cities across America between May 15 and June 15, 2021, I felt very secure walking around 70 towns and cities. I had a couple of incidents but nothing major.

Most of my career has been spent working in less than stellar areas and performing community development tasks. I am familiar with the routine of hard-core teenagers and unstable homeless seeking to be aggressive.

Most times, people like to talk a good game as you walk by, and many of these people are operating at some level of diminished capacity. So, most times, you have to ignore the names and characterizations offered and keep on walking.

There was some looting during the summer race riots, but there were no shoppers/pedestrians on the street. Officials ordered us to stay in our homes, and most of us did. Protestors were there by themselves, and I firmly believe that if there were people on the streets, the severe nature of some of those actions would never have taken place.

The last few months have shown a disturbing trend with the cities not being safe on many occasions. Imagine you are in a jewelry store with your fiancée, and all of a sudden, 20 men with hammers show up and start stealing all of the valuables. You are getting out of the way and hoping that somehow that the robber does not want your watch.

I was in a bank once during a robbery. Someone carrying an automatic weapon and now currently serving life wanted my watch, and being me, I was not

inclined to give it to him. However, the FBI told me he was a five percent Muslim who was robbing and killing in the name of Allah, and there was a death threat on me if I testified. I normally am not good in those situations, but I would have to think twice about the way people are now being routinely killed.

Lately, in Philadelphia, there has been a rash of killings. My wife worked at Temple and gets text alerts of violence in North Philly. I recommend you stay away from Broad Street between Susquehanna and Norris. Sometimes, multiple people are involved and seem to have some antecedent event to the violence.

The crimes that concern me the most now are car-jackings. Being asked to give up your car by having a gun pointed at you provides an incentive to hand over your keys. Recently a congresswoman was car-jacked. It was a bad thing to do because all government cars have a tracking device. Apple Air Tags may be the calling of the day for car owners driving in the city.

(Continued on page 50)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 48)

The looting and protests were random, and much of the new criminal activity was planned. Although there is some randomness to the car-jackings, you often hear the story that "we were driving around looking for someone to rob," so there is some level of spontaneity.

People have been quick to adapt by arming themselves and shooting and killing the carjackers, but not everyone carries a gun, so it has not had much impact. Armed and shooting groups of people seem to have some beef with the other group, which reminds me of the killings during prohibition. Different groups trafficking people or drugs sometimes get territorial in most cases and are not particularly happy with being disrespected.

People are leaving the cities where crime is out of control, and they are migrating to smaller towns and returning to life in the small towns. Cheaper rentals and a stronger sense of community draw them from the city.

The residential base is weakening, and there will be fewer shoppers at some of the retail stores in the city. Couple the lessening of the residential with the move

to a remote workplace and the reduction of office work. There could be serious implications for retail survival in the city.

This change for cities could lead us back to a time in the '50s when cities had to reinvent themselves. "Urban renewal" played a part in creating "space" for cities to evolve by eliminating older vacant buildings and, at times, creating large areas of urban open space, but not in a good way.

Somehow with the rise in crime in the cities, I keep thinking about "Escape from New York" and wondering when the next Snake Plissken will come to save the next congressman that has their car hijacked. Maybe a senator or a supreme court justice will have to give up their car because a group of gang members needs a cold car for a deal, or someone is late for dinner.

The direction of policy and action in the cities needs to be adjusted to retail and the ambiance of shopping districts and amenities. I do not see leadership evolving correctly to deal with these issues.

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

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BUSINESS PROFILE

KKBS Facility Services

HOW IT STARTED

KKBS Facility Services, headed by Mark Katzin, is a full-service janitorial company founded in 2005. Headquartered in Wyomissing, PA, KKBS provides service to all of Eastern Pennsylvania.

Mark began his career in the cleaning industry working for a national janitorial company as a janitor cleaning Toys 'R' Us. A few years later and after other cleaning jobs in the health-care sector, he decided he wanted to take a chance with his last five hundred dollars and start his own cleaning business. When asked what he would've done if the business didn't succeed, he said, "It had to. Failure wasn't an option. It would've been easy to stop but for me hard to quit." Mark's mother and sisters were already cleaning professionally and the first thing he did was give them jobs and better pay when they started with the company. Now with revenues over \$1 million, you can say all the hard work over nearly 17 years has finally paid off.



It's been a long road of growing pains; we have been able to implement a lot of technology including lots of automation to help us succeed. Our services are needed now more than ever. A huge spotlight has been put over the janitorial industry. We attribute our success to how we treat our employees. We offer many benefits including health insurance and 401k plans. From the moment a new employee walks through our doors, they can feel the difference in professionalism compared to other cleaning companies.

COVID

COVID made many people take the janitorial industry more seriously, and that trend looks to continue.

The mentality shifted, in some part, from cleaning for the sake of appearance to cleaning for health. Cleaning for health has been top of mind for KKBS Facility Services since before the pandemic.

(Continued on page 52)



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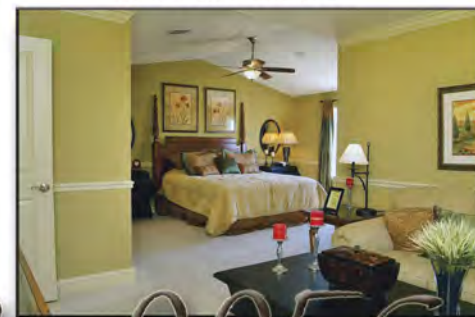


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KKBS FACILITY SERVICES

(Continued from page 51)

But during the pandemic, clients became more aware of germ neutralization in offices versus simply appearance. This heightened awareness in business leaders and their employees will likely continue for the foreseeable future. It may not seem substantive, but lessening sick days adds value to a company. Not only will workers be out of work fewer days, but they'll also be happier because they are healthy. And healthy employees tend to be more productive employees. A lot of the "behind the scenes" work will come to the forefront as employees and customers will inquire about the steps a business takes to clean their offices, hallways, lobby and bathrooms, to name a few. Electrostatic spraying, for example, has become a trusted part of our success formula. Most cleaning experts didn't know about Electrostatic in December of 2019. Now, the solution has become known industry-wide thanks to its relative ease of use and 30-day longevity in preventing the brunt of harmful germs.

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For additional information about KKBS Facility Services, please call 610.401.0620 and visit www.KKBSFacilityServices.com.

CAN I SUE MY EMPLOYER FOR MY PAIN AND SUFFERING AFTER MY WORK INJURY?



LEGAL PERSPECTIVES

By Daniel E. McCabe, Esq., Wolf, Baldwin & Associates, P.C.

Many of my clients have been hurt very badly at work. They have suffered injuries which are life altering and may require a lifetime of treatment. The good thing is that the workers' compensation system in Pennsylvania will certainly help someone with these types of injuries by paying for wage loss benefits and medical benefits, potentially for as long as that person is injured. It is theoretically possible for both total disability benefits and medical benefits to cover treatment for the work injury to be paid for the rest of the injured worker's life. However, a very common reaction I get from my clients is that they want to sue their employers for their pain and suffering. Unfortunately, an injured worker, except in some very limited circumstances, can NOT sue for pain and suffering. I often have to explain this to my clients and that is the focus of this article.

Around the turn of the last century, the industrial revolution was in full swing. With new production methods such as machines and assembly lines came very severe injuries, and a lot of them. With terrible injuries came huge lawsuits. For instance, an employer might have removed a safety guard from a machine because it was causing production to slow down. If that missing guard caused an employee to lose, say, both of his arms, the lawsuit that would follow could essentially put the employer out of business – and this often happened. The states realized they needed a solution. Thus, workers' compensation laws were

passed by states across our country. Nearly all of the workers' compensation laws in each state were around the same. Essentially, the employee would get wage loss checks and medical benefits after being injured, but could not sue for pain and suffering. The tradeoff was usually that the benefits were obtained fairly easily, with each system generally being claimant (the injured worker) friendly. This would protect injured workers by paying them the wages they were unable to make and pay for medical bills incurred from treatment. What exactly is "claimant friendly"?

(Continued on page 54)

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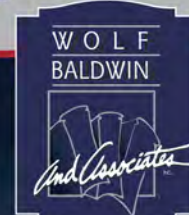
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LEGAL PERSPECTIVES

(Continued from page 53)

Claimant friendly generally means that the system is set up to favor the injured worker in most disputes. For example, if claimant's treating physician opines that an injury is work related and the doctor who the insurance company has hired to examine the injured worker opines the injury was not work related, generally, a Workers' Compensation Judge would rule in Claimant's favor. This is at least the idea. There is certainly debate regarding this point depending on the state and the attorney you ask! However, the idea is that injured workers are taken care of in exchange for not being able to sue the employer out of business for a catastrophic injury. This is known as the Grand Bargain of workers' compensation law — the claimant gives up his or her right to sue for negligence in exchange for not having to prove anyone was at fault for the claimant's injury.

This inability to sue for pain and suffering is often troubling to our clients, but unfortunately, it's exactly why workers' compensation laws were designed. There are some interesting aspects of this concept that certainly help the injured worker. For example,

workers compensation law does not take the concept of "fault" into account. Thus, the reason for an injury, who's "fault" it is, is irrelevant. Thus, if an employee causes his own injury by accident, the employer cannot use this as a defense to paying benefits. For example, if an employee is innocently "horsing around" and consequently gets injured, it is generally not a defense to a work-related injury. This concept has been upheld by the Worker's Compensation courts in Pennsylvania on multiple occasions. For example, while delivering furniture to a homeowner, a delivery person jumped up to touch the basketball hoop in the driveway, fell, and suffered a catastrophic brain injury; the courts upheld that the claimant's momentary and innocent deviation from his work did not break his course employment.

This concept goes both ways as well. If the employer has created an inherently dangerous working environment for its employees and an injury occurs, the fact that the employer potentially created the situation by not providing a safe working environment has nothing to do with the case. For instance, if an employer

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requires its employees to walk across a wet floor to get to a particular area and the wet floor causes an accident, it is generally irrelevant with regard to workers' compensation benefits. The negligence of the employer simply does not enter into the equation. This concept is very difficult for many of my clients, especially since as human beings we all tend to generally want to focus on who is at fault when an injury occurs. In the workers' compensation world, it makes no difference.

This is not to say that there is not a pain-and-suffering aspect to an injury, if it was caused by an outside party. For example, if an injury occurs because of an outside party while the employee is actually working, there may very well be a negligence case against that outside party, in which pain and suffering damages can be claimed. For example, if an employee is injured while driving for work, and the injury is caused by someone other than the employer, the injured worker has the option to sue the driver of the car was at fault, but also can receive workers' compensation benefits in the meantime. Of course, there are a whole separate set of laws that apply to these situations. If the injured worker recovers money from the outside party, the workers' comp insurance carrier is

entitled to be paid back first — this concept is known as subrogation.

In 1911, Wisconsin became the first state to pass a comprehensive law that was not successfully challenged in the courts. By 1949, every state had enacted a workers' compensation program. Pennsylvania's workers' compensation system started in 1915. It has been changed by the legislature over the years, but the concepts have remained the same. Despite the changes over the years, an injured worker could still not sue his or her employer in the Commonwealth of Pennsylvania or in just about any other state in the country.

Workers' compensation laws can be tricky and ever-changing. If you have questions about a workers' comp claim, contact a certified specialist workers' comp lawyer to get answers.

Daniel E. McCabe, Esq., is an associate in the law firm of Wolf, Baldwin & Associates, P.C. He and managing attorney Levi S. Wolf are two of about 200 lawyers across the state who have been certified as specialists 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. His practice, located in the firm's West Chester office, concentrates on the representation of injured workers and medical providers. He can be reached by phone at 610.436.8300, or by e-mail at dmccabe@wolfbaldwin.com.



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Wolf, Baldwin & Associates, P.C. Announces Two Attorneys Joined Firm

Wolf, Baldwin & Associates, P.C. recently announce the addition of attorneys Alexis I. Lehmann and Moses M. Bates to the firm. The firm now has nine attorneys. Ms. Lehmann will focus her practice on business and civil and commercial litigation, working with senior attorney Bruce L. Baldwin in the Pottstown office. Mr. Bates joins Attorney Michelle M. Forsell in the firm's Pennsburg office and will focus his practice on Estate Planning, Trusts and Estate Administration.

"It is a daunting task to recruit new attorneys," said managing attorney Levi Wolf. "We want to make sure that the attorneys we hire have solid legal skills, will fit into our firm's culture of compassion and excellence, and will be assets to both our firm and the legal community over the long term. We interviewed a number of

outstanding candidates, and we are confident that Ms. Lehmann and Mr. Bates and Mr. Bates are the best choices for these practice areas in our firm."

Ms. Lehmann previously practiced law with a consumer protection firm representing individual consumers' rights under the Fair Credit Reporting Act and the Fair Debt Collections Practices Act, in addition to various other consumer protection laws. Prior to that, she worked as a civil litigator for local and state law enforcement officers handling cases under Title VII, The Americans with Disabilities Act, The Age Discrimination in Employment Act and the First Amendment Free Speech and Petition Clause. She has won several jury trials, most notably a \$1.97 million-dollar verdict against the Pennsylvania State Police in 2014 for discrimination in employment, and



Alexis I. Lehmann



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violations of the First Amendment and Equal Protection clause.

Ms. Lehmann is also an active member on the Executive Board for the Justice Rising Advocates; a local committee which partners with Community Legal Services of Philadelphia to help low-income Philadelphians with various legal issues by volunteering at legal clinics, continuing legal education seminars, and other events.

Ms. Lehmann received her J.D. in 2009 from the University of Detroit Mercy School of Law. While attending law school, she received a Book Award for achieving excellence in Employment Discrimination and was an active member in the Women's Law Caucus. In 2007 she clerked for The Honorable Nicholas Tsoucalas in the New York Federal Court of International Trade, assisting in drafting opinions regarding trade adjustment benefits, countervailing duties and classifications of imported goods. She obtained her Bachelor of Arts degree from Temple University where she was an NCAA scholarship athlete and four time All-American.

Mr. Bates practices in the area of Wills, Trusts and Estates, and has experience in matters involving real

property and planned communities, business and private litigation, landlord-tenant actions, contracts, business organization, and minor criminal matters. He graduated from Widener University School of Law, Wilmington (now Delaware Law School of Widener University) receiving his J.D. Cum Laude in 2015. Upon graduating, he was further awarded the Pro Bono Publica Distinction, Certificate in Environmental Law, and the Charles Zency Award in Environmental Law. Moses interned as a Legal Fellow at the Philadelphia City Solicitor's Office Water Law Division in 2015 and 2016 and was an active member of the Delaware Valley Environmental Inn of Court from 2014 to 2017. Mr. Bates is admitted to practice in both Pennsylvania and New Jersey, as well as United States District Court for the District of New Jersey. Moses received his B.A. in English from Vermont College of Union Institute in 2009.

Wolf, Baldwin & Associates, P.C. is a general practice law firm, with offices in Pottstown, Pennsburg, Reading, and West Chester. The firm's areas of practice include Workers' Compensation, Business and Corporate Law, Estate Planning, Estate Administration and Probate, Veterans' Benefits, Municipal Law, Real Estate, and General Civil Litigation.



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