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Don't Wait to Schedule an Appointment with your Dermatologist

By Dr. Daniel Shurman

They say patience is a virtue and that good things come to those who wait. But when it comes to a suspicious looking mole, freckle, or spot on your body, waiting can be detrimental to your health. May is skin cancer awareness month. Skin cancer is the most common form of cancer in the United States. Over 5 million cases are diagnosed each year, so there is no better time to remind you to take the health of your skin very seriously.

What is skin cancer?

Skin cancer is an abnormal growth of skin cells. Usually, your skin cells will die, flake off, and be replaced by new cells. When the reproduction of new skin cells goes wrong, it can create growth of abnormal cells. These abnormal cells may be noncancerous, or cancerous. The noncancerous, or benign cells are typically harmless. The cancerous cells can become problematic if they are left to spread to other areas of the body.

There are three main types of skin cancer. Basal cell carcinoma and squamous cell carcinoma are often referred to as "non-melanoma skin cancer". They are the most common types of skin cancer. Melanoma, while not as common, is the more dangerous form of skin cancer.



What are the early signs of skin cancer?

Performing regular self-checks is an important way to detect suspicious spots on your skin. Basal cell carcinoma skin cancers can appear as a small waxy bump on the face, neck, and ears. It can also present as a flat pink, red, or brown spot on the arms and legs. Basal cell cancers can also look like a scar or appear crusty or bleed. Signs of squamous cell carcinoma include scaly, itchy, crusty or rough skin that may bleed. Melanoma symptoms can include a brown bump or a mole that changes shape, color or bleeds.

When should I get checked?

When caught early, skin cancer treatments have a very high success rate. Most can be cured if they are treated before the cancer has a chance to spread. If left untreated, the cancer cells can break away from the skin and travel to other parts of the body. The cancer cells can then infect other organs or lymph nodes. This process, called metastasis, is how skin cancer can potentially become life-threatening.

If you feel that you have a suspicious spot on your body, don't wait to have your skin checked by a dermatologist. The earlier the cancer is detected, the better the chances of treating the cancer successfully.

Our dedicated and passionate team at Dermatology Partners specializes in the detection and treatment of skin cancers. We have 24 locations throughout Pennsylvania and Delaware, including several locations along the Route 422 and Route 100 corridors in Exton, Pottstown, Douglassville, Oaks, King of Prussia, and Exeter. All of our offices offer next day appointments so you do not have to wait if you detect a suspicious-looking mole, freckle, or spot on your skin. To schedule your annual skin cancer screening, or to discuss a suspicious area of your skin with one of our providers, call 888.895.3376 or visit www.dermpartners.com.

Dermatology Partners has been providing quality care to the community for 10 years. We specialize in the detection and treatment of skin cancers. With 30 experienced and compassionate providers and 24 locations throughout PA and DE, we offer next day appointments to get you access to the care you need, when you need it.



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DR. DANIEL SHURMAN

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Cover Story: From navigating the nuances of your finances to understanding credit scores and more, Visions Federal Credit Union's FREE award winning financial wellness services – “educate, engage and empower” — are available to everyone, whether they are a member or not.



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Business Spotlight: Riverfront Federal Credit Union – Opening Doors for Business Owners

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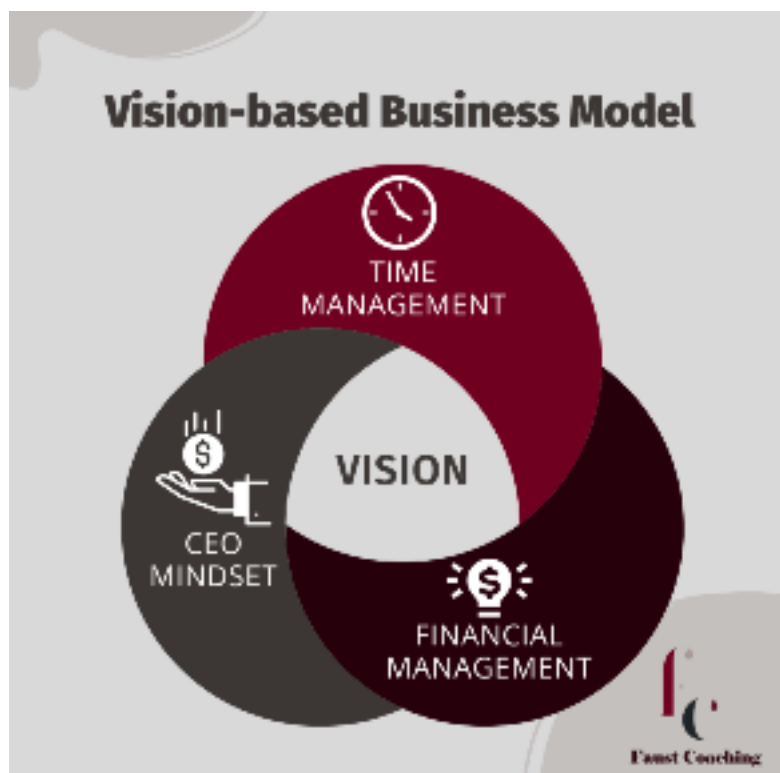
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THE 3 MOST IMPORTANT THINGS EVERY 7 FIGURE CEO NEEDS TO MASTER



Recently I had the most **amazing VIP Day** with my coach. We spent the day mapping out my perfect vision for my coaching business. And we got to do this in her office which is just so incredible and has views of both snowcapped mountains and this incredibly beautiful body of water. Being in this incredible space allowed me to really dream big and it was so freaking amazing! It highlighted to me a few things - one how important it is to **allow ourselves to have a BIG vision!** I also learned what lights me up completely is helping other 7-figure CEOs accomplish their vision and grow into their next level of success. During that time, I also realized that there have really been 3 important things that have helped me, and my clients master their visions to multi-seven figures, which is what I want to share with you today.

So, if you're a 7-figure CEO looking to take your success to the next level then keep reading because these are 3 important elements you'll need to master!



1. Financial Management

If you want to grow your business, you need to know your numbers because your numbers tell a story! If you're one of those CEO's who doesn't look at their numbers at least monthly or leaves it all to your accountant, then it's time to take back your power and really understand what is happening in your business.

If you're not looking at your numbers, then **#truthbomb** you don't really care about your big vision and dream. Yes, you can hire someone to come in and take care of the books and your taxes, but they will just be focused on crunching numbers. However, they're not looking at your numbers in the way that you need to look at them so that you can truly step into and experience your vision.

When you master your financial management, it allows you to reach your vision faster, because you will see what is working and not working for you at any given time.

2. Time Management

How often do you say, 'I don't have time', 'I don't have a personal life' 'I'm so busy all the time'? Hands up who says that more than a couple of times a week? Yep, I see you. When we live in this state of constant go-go-go it's going to lead to one place **BURNOUT!** And if you're burnt out, it's hard to realize your dreams, and easy to give up because you think it's not worth it! This is a common problem that multi-6 and 7+-figure CEO's face. When you properly manage your time, it promotes rapid growth and makes reaching your big vision possible and exciting!

3. CEO Mindset

Your mindset and thoughts control everything! **E-V-E-R-Y-T-H-I-N-G!** Why is mindset so important? All of us are walking around with pretty much a constant stream of thoughts all day long and when we aren't aware of these thoughts and whether they're helping or hindering us, then we don't really understand the extent to which our thoughts and mindset can really hold us back from achieving our dreams.

Say for example you had something great happen to you, maybe your immediate thought is 'That was great, but it will never happen again' - that's a limiting mindset right there! You are limiting the possibilities for yourself and your future.

You're not programming your mind correctly to be successful. Once you become aware of this you will start to see all the ways that you could be secretly sabotaging yourself with your mindset. The first step is becoming aware of this, the second step is reprogramming it with new and positive thoughts that will lead to extraordinary success!

When you master these 3 things, your success will be inevitable! There will be no stopping you from realizing your vision, no matter how big it is.

If you need help mastering one, two, or three of these, reach out, I'm **here to help.**

Faust Coaching helps 6 & 7 figure CEOs compress the timeline to realize their vision!

Learn more @ www.faustcoaching.com

'WALLET WELLNESS' HELPS TURN PERSONAL FINANCE STRUGGLES INTO SUCCESSES AT VISIONS FEDERAL CREDIT UNION

Personal finance can be tough. There's a variety of struggles that Visions Federal Credit Union financial wellness counselors encounter every day. And each day, they're working to make them better.

"Every story where you get to help someone else is automatically a success story," Financial Wellness Counselor Raquel Almodovar said. The bilingual Visions counselor based in Pennsylvania most commonly deals with establishing or improving credit.

"A lot of times, people don't choose the best options – not because these are not available, but because they are not informed," Almodovar said. "Understanding how credit works and how to establish it is one of the most basic principles every individual should learn and understand early in life so they can make informed decisions and are in better control of their money."

It's that control that drives financial success. Basic budgeting is another personal finance principle that counselors often assist with.

"In budgeting, it's about how to avoid going under and avoiding overspending," Financial Wellness Counselor Gustavo Cepeda said. "Learning new tips and tricks can help people stay on track."

And financial wellness services from Visions are available to everyone, whether they are a member or not. With a goal to "educate, engage and empower," the service available in English and Spanish in Pennsylvania is free and confidential.

The unique program known as Wallet Wellness includes:

- Understanding basic financial principles
- Learning money management
- Creating financial goals
- Managing debt and financial stress
- Creating a budget
- Understanding your credit score
- Preparing to become a homeowner
- Exploring financial resources



It's not a sales pitch. It's just part of Visions' signature commitment to community and the universal credit union mission of "people helping people."

"My favorite success story was through a partnership through Berks County Habitat for Humanity. A family was able to obtain their first home after living most of their lives renting," Cepeda said. "Through my counseling, they were able to learn everything that goes into the home buying process and put it into practice. They learned how a mortgage works and how to budget for everything now and as expenses increase."

"I am happy to say that today they are buying their second house and learned how to control their finances," he said.

Almodovar speaks of a similar success that affirms her passion for helping people.

"I treasure the story of a couple with two children who were in the process of buying their home. Their credit score was a little low to qualify for a mortgage," she said. "They always came to me for advice, questions or concerns because they felt comfortable talking to someone who could understand them and someone they could understand, as the language barrier can be very challenging sometimes."

"They worked very hard to achieve their goal and were able to get a loan for their house," she said. "It was very satisfying for me that they accomplished their dream."





Cepeda also counseled one of the contestants in Financial Wellness Bootcamp, a contest that rewarded Visions members for their success in a number of personal finance areas.

Last year, contestants started a nine-month, guided curriculum to help reach their financial goals. Contestants met monthly with a designated branch coach and financial wellness counselor, engaged with financial wellness resources, and even had a one-on-one meeting with Visions President and CEO Ty Muse. During Financial Wellness Bootcamp, contestants paid off thousands of dollars in debt and increased savings several-fold. The participant with the highest score earned a \$10,000 prize.

"Visions is always looking for unique ways to give back, so we presented this opportunity to our members to show the community what is possible when they work with us," Muse said. "We hope that the contestants will serve as an inspiration to others looking to improve their personal finances, no matter what that goal may be."

Counselors deal with short- and long-term goals, discussing the ins and outs of budgeting and credit score establishment or improvement. Participants most often want to pay off debt, buy a home or purchase a new vehicle.

Visions' financial wellness programming extends to public education. The Wallet Wellness program includes free seminars in communities across the credit

union's three-state footprint, including Pennsylvania.

Visions also offers the Zogo app, a third-party tool designed to educate young people about personal finance. Zogo is a gamified financial literacy app that rewards users for completing bite-sized financial literacy lessons on intelligently saving, spending and managing their money. By completing levels in Zogo, users work toward real-life rewards, like gift cards.

No matter the struggle or the goal, Visions works with all ages to get personal finance on the right track – for free. Learn more at your local branch, email education@visionsfcu.org, or visit visionsfcu.org/walletwellness.

Watch the 'Cash Clips' Series on YouTube

Check out Visions' educational videos on YouTube, highlighting a variety of financial subjects in digestible segments. **Watch now at youtube.com/visionsfcu** for topics that include:

- What is Credit?
- Building and Rebuilding Credit
- Choosing the Right Credit Card
- Financial Preparedness Plans
- Making Sense of Mortgages
- New Homeownership Costs
- Home Equity Loans
- Your First Auto Loan
- All Things Fraud

Meet Gustavo Cepeda, Visions Financial Wellness Counselor

My job role is conducting one-on-one financial counseling, content creation and conducting financial literacy classes for schools, community organizations and businesses. My focus is on not-for-profit organizations and developing new partnerships through financial literacy or community development.

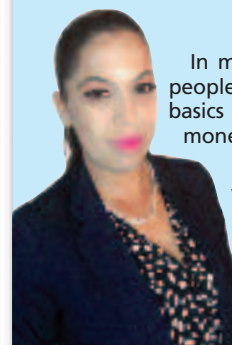
I always had a passion to help people whether socially or financially. It's the biggest reason why I chose my career. In 2020, I moved to Reading and have worked to make a difference in this community. Aside from Visions, I serve on the Breast Cancer Support Service of Berks County "El Poder" Advisory Committee and the Reading YMCA Advisory Committee.



Meet Raquel Almodovar, Visions Financial Wellness Counselor

In my role, I am invested in creating, developing and teaching people of all ages and backgrounds financial literacy, from the basics of how to choose a financial institution to how to manage money wisely.

I like being active in the community and I have a passion for volunteering and helping others. One of the different organizations I volunteer for as much as possible is the American Red Cross. I have helped with national disaster relief operations such as hurricanes, storms and earthquakes to local floods and fires. I also assist with home fire prevention campaigns.



FOCUS ON GOLF & RECREATION

Arrowhead Golf Club

Arrowhead Golf Club, a mature and challenging public golf course with 27 meticulously maintained holes nestled in a serene woodland setting, is conveniently located in Douglassville, just five minutes from the intersection of Routes 422 and 662 North at 1539 Weavertown Road.

There is a fully stocked Pro Shop at Arrowhead Golf Course. You can buy anything from the golf balls and golfing supplies you need in order to play a round to the clubs, bags, clothing, and accessories that you need to either begin the sport or upgrade your tools of the trade.

Arrowhead has a snack bar at the Pro Shop where you can get sandwiches and sodas at any time during the day. They also have a Snack Shop at the 10th hole where you can get sandwiches on the weekends or use vending machines during the week. There are restrooms at the Snack Shop as well.

Having an outing for your business, or a fundraiser for your favorite organization? Arrowhead has plenty of room for



social and industrial leagues, daytime and evening. The course can accommodate up to 200 golfers, playing on 18 holes with carts, or more players if some are willing to walk. The covered pavilion has three open sides, and will seat up to 150 people. The use of the pavilion is available at no charge. You are welcome to bring your own food or outside catering for your event.

You are invited to visit Arrowhead and find out why they are one of the leading public golf courses in Southeastern Pennsylvania. If you would like information about outings or anything they have for sale, please call Arrowhead at 610.582.4258. And visit Arrowhead online at www.arrowheadgolf.net.

Valerie McLean Keller, Owner & Operator

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Spring Hollow Golf Club

Located in the rolling hills of northern Chester County, Spring Hollow Golf Course opened our fairways in 1993. Architect John Thompson created a layout that blends the features of this one-time dairy farm with the surrounding beauty of a golf course. The par 70, 6008-yard layout has five par 3's, three par 5's and ten par 4's. Meadows defining some of the holes were left in place to give the course a natural look and feel. Wetlands, creeks, and ponds come into play on six of the golf holes. With a 110-foot change in elevation the frequent and often dramatic elevation changes afford the players not only challenging shot selections, but also beautiful views of the surrounding area. It doesn't get better.

WEDDINGS

Imagine your wedding day. A day like no other. Your venue should be as unforgettable as the vows you exchange. With its breathtaking landscape and stunning rolling hills, The View at Spring Hollow is the ideal setting for both your ceremony and reception. The waterside pergola provides a perfect site for unique wedding photos. Our elegant banquet room and rustic bar and grille complement the beauty of the outdoors.

Our experienced event specialists will help create the perfect wedding day celebration. Our extensive menu makes it easy to craft a memorable culinary experience. From a signature cocktail to a beautiful wedding cake, we work with you to design every detail of your event. You will feel confident knowing you are working with a facility recognized for dedicated staff and outstanding service — The View has been named the number one banquet facility in the tri-county area for four consecutive years.



TOURNAMENTS

At Spring Hollow Golf Club, golf is our business. Every service is tailored to accommodate the needs of your organization. Whether it's a corporate, charity or social golf event, we take pride in servicing every tournament with special attention and professionalism.

Our golf staff specializes in running turn-key events. They will assist in organizing, following through and executing all details that will help make your event a success. Whether it's freshly packed box lunches, a theme buffet or an elegant awards reception, our staff will ensure you get precisely what you want. Our clubhouse offers indoor and outdoor seating to enjoy the vistas with delicious food, complimented by impeccable service.

Spring Hollow Golf Club is located at 3350 Schuylkill Road (Route 724), Spring City, PA 19475. For additional information, please call 610.948.5566 and visit www.springhollowgolf.com.



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Ask SCORE

Achieving Product/Market Fit for Your Small Business Startup

Every business starts as an idea. Turning that idea into a profitable small business startup requires your idea — your product or service — to achieve what's known as product/market fit.

Product/market fit is the evidence that your product or service fills a need in the market and that the market is willing to pay enough for it to allow your business to generate a profit. So, how do you know if your product or service is a fit?

Listen to your customers. They'll tell you whether your product or service fits their needs.

The only way to truly achieve product/market fit is to first listen to your customers. Then, develop your product or service around meeting that need and solving the problem with a better solution.

Better solutions can come in multiple forms. You can develop a new solution or an improvement to an existing solution. If you uncover that the market is unwilling to pay for an existing solution, you may be able to achieve product/market fit by offering a less expensive alternative to a competitor's product.

"Consider that your business will only succeed if it adds real value for the user. In this case 'value' means that businesses or individuals will understand they need or want it enough to pay you a price that will give you profit and success," advises SCORE mentor Bob Goedjen. "Start by understanding your target market's need and then whether you will be a better solution than your competition."

Before you jump in, do research to determine if your product or service has product/market fit.

(Continued on page 10)

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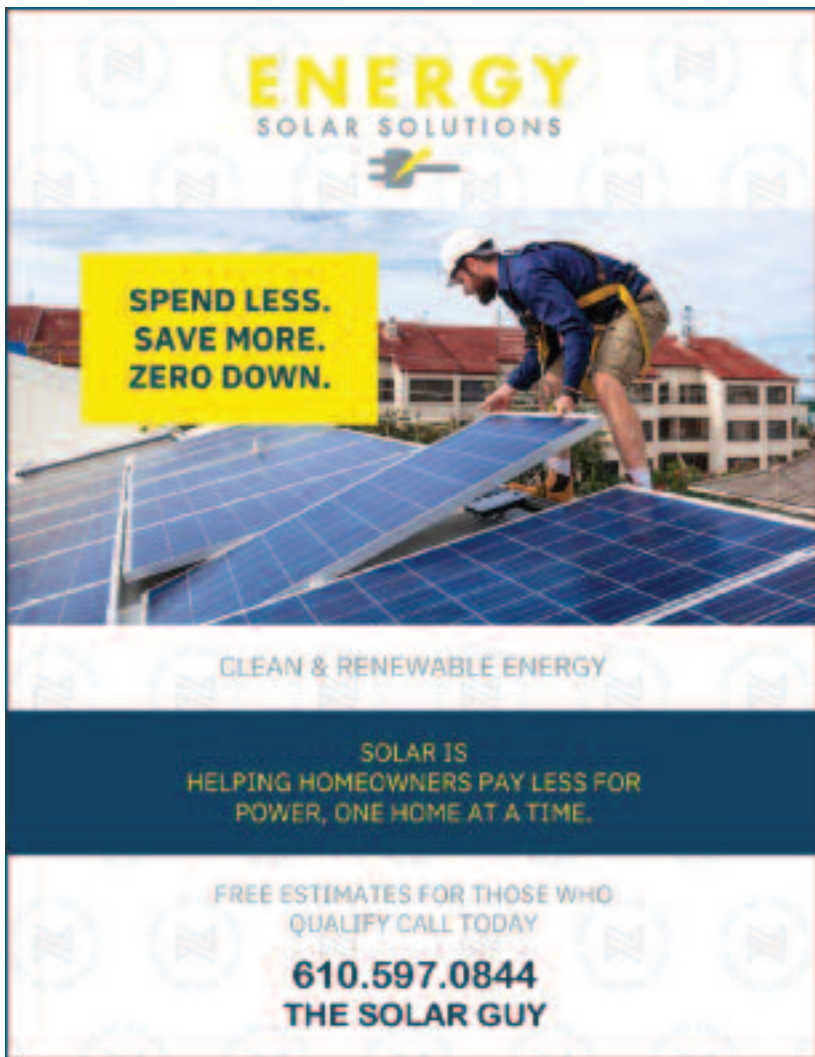
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Ask SCORE

(Continued from page 9)

A business must turn a profit to stay alive. Without product/market fit, you can't sustain your business and will end up losing money. Take these three steps to achieve product/market fit before you launch your startup.

Conduct Research to Understand your Customer's Current and Future Needs

Understanding the true needs of your customer and what they're willing to pay for a solution is the first step in identifying product/market fit. Start by researching your target demographic.

Perform primary research by spending time with a prospective customer or within your industry. You can also conduct secondary research by reading industry blogs and articles, print publications, or looking at the results of research studies and surveys. You can even conduct your own survey by polling a group of prospective customers or using third-party online services like Survey Monkey.

Develop A Single Value Proposition

Trying to be all things to all people is a losing battle. Focus on just your target customer. Ask yourself, 'what it is that they most value?', 'what problem do they have that no one else has solved?' and 'what are they willing to pay for the solution?'. By working to fully solve one pain point for your customer, you're more likely to achieve product/market fit and deliver better value in the end.

Listen. Learn. Adapt.

Have a well-thought-out business plan, but also be open to shifting the plan as you receive customer feedback and as you watch the needs of your customers evolve. Even once you've achieved product/market fit, don't stop listening and learning. Your customer's feedback and buying behavior are your best

indicators of product/market now and over time.

Achieving product/market fit is not an easy part of the startup journey. It pays to have support from a colleague or mentor experienced in the art of launching a startup, like a SCORE mentor. A SCORE mentor will help you through the entire business planning process, including the research needed to fully assess product/market fit. Contact a SCORE mentor today.

Since 1964, SCORE "Mentors to America's Small Business" has helped more than 11 million aspiring entrepreneurs and small business owners through mentoring and business workshops. More than 10,000 volunteer business mentors in over 250 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, call 1.800.634.0245 for the SCORE chapter nearest you. For more information about starting or operating a small business, contact SCORE TriCounty, <https://tricity.score.org/content/find-mentor-183>.

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

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SCORE
FOR THE LIFE OF YOUR BUSINESS



IT'S ALL ABOUT THE ASK



SOCIAL MEDIA TIPS

By Theresa Mintzer

People buy from businesses that they know, like, and trust. One

way to increase your trust factor is through reviews and recommendations. Customers can recommend your business to others and leave comments about it.

If you don't have a review tab on your Facebook Page, go to Settings then Templates and Tabs. You want to turn on reviews so that they will show up. Now that you have confirmed that your review tab is visible, it's time to ask for some reviews. Google Business Profile Manager has a shareable link you can send to customers. Under your profile on LinkedIn, you can ask for a recommendation.

Don't be afraid to be direct about asking for reviews. When you send a follow-up

email to a customer, include a link to your Facebook review page and ask for a recommendation. The easier you make it, the more likely someone will leave you a review. How many times have you been in a business where they have handed you a receipt with the survey?

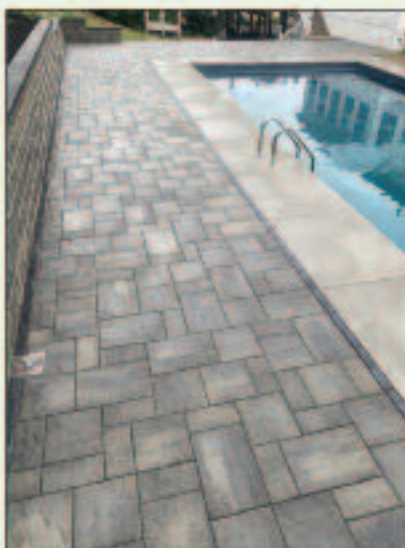
When customers tell you how much they loved your product or service, you can respond by asking them to recommend you on Facebook. Not everyone will and that's OK. However, there is a good chance that they had not thought about it. Turn that review into a social media post to spread the word.

Reviews can really benefit your business. It would be amazing if every satisfied customer sent you a glowing review after they interacted with your business. That is not always going to happen so don't forget to ask.

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



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Press Release Basics for Small Business Owners

A press release is a smart awareness-generating marketing tool when done right. Start by following these press release basics to better your chances of getting the attention of media and creating positive news coverage for your business.

A press release is an important tool for businesses looking to create awareness about a new product, service, milestone, or any other timely event. The traditional process includes writing a press release, distributing it to a specific group of reporters and writers, and encouraging them to share the news with their audience.

The real benefit of writing a press release and receiving news coverage is two-fold. One, you create greater awareness for

your company and the benefits you provide to your customers and your industry or community. Second, each article written about your business builds brand credibility over time. This third-party validation of your company and products can ultimately help you generate greater revenue.

Press releases are communication tools, not sales pitches

One of the basics of press release writing is focusing on the story you are trying to tell and giving the media a piece of news that will be of interest to their readers or viewers. Do not try to pass off a sales pitch as newsworthy content. The media will see right through it and your release will end up in the trash. You will also likely lose credibility with that reporter which can hurt your chances of your next press release making the cut.

(Continued on page 14)



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(Continued from page 13)

Be selective in what you regard as newsworthy content. Some examples of what warrants a press release from your company to the media include:

- The launch of a new product
- An update to an existing product
- The opening of a new location or facility
- An event, such as an open house or celebration
- A milestone or anniversary
- A new member joining your team
- Support of a larger industry event or initiative
- Other news-worthy changes within the organization

Follow these press release basics to improve your chances of securing media coverage

Keep Your Release Short and to the Point: When you are communicating with the media, you need to keep your release short and succinct. Start with an informative headline and spell out the Who, What, Where, When, and Why of your

news immediately in the first paragraph. Reporters are deadline-driven and it is unlikely they will read past this point before deciding if your news is a fit for their audience. If you have not captured their attention in that first paragraph, your news may get brushed aside.

Build a Carefully Targeted Media List: Your news is more likely to be picked up by a reporter and turned into a story if you put it immediately into the right hands. Do some research before sending out your press release. You will want to find the writers, editors and newscasters who are most likely to find your news interesting and valuable. These may be journalists who cover your industry or editors who are familiar with the topic in your release.

Follow-up with a Phone Call: Writers are busy. Do not assume they read your email just because you sent it to their inbox. After a day or two, give your contacts a call to check-in. Offer them the opportunity to speak with your CEO, customers, or any other stakeholders who could help them write a compelling story.

(Continued on page 16)



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(Continued from page 14)

Don't Forget About Additional Distribution Methods for Your News:

Sending a press release to your media list is just one method of getting the word out. Take advantage of your social channels to share your news, as well as email platforms and any other ways you communicate with customers, partners, and industry members.

Seeking guidance from other business owners and marketing professionals is always a smart move.

Most business owners are not marketers and writing about your own business can be an understandable challenge. One way to make the process of writing a press release easier is with help from someone who has done it all before, like a SCORE mentor. A SCORE TriCounty mentor will work with you as you write and connect you with marketing professionals who can offer their support. To request a mentor at SCORE Tri-County, you can call 610.327.2673, email tricity@scorevolunteer.org, or visit our website at www.tricity.score.org. We are currently helping many small businesses in the Tri-County area and beyond.

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Navid Moosa is a real estate mentor, educator, tutor and instructor. After being involved in real estate for a little over 20 years and licensed for over 15 years, he became a real estate consultant and began hosting a podcast, "Mr. Save A Home: Becoming an Agenteur™."

"My professional life got off to a rocky start," he explains. "I'd been screwed, and I determined to never let it happen again. I want to be your real estate educator, using my Agenteur™, skills and experience as a real estate mentor to teach you what I've learned about getting more out of your real estate profession," he said.

"I have no clue how many transactions I have done, nor do I care, in all honesty," he said. "I know that my clients are happy, and the bills are paid — pretty simple if you ask me. My initial entry into real estate was for bank-owned properties, also known as REOs, and short sales. I tried the residential route about a year or two after getting my license, but it wasn't for me. I know what most of my strengths and weaknesses are. I strive to work on that daily."

As a real estate investment consultant, Navid provides expert advice and



recommendations to clients looking to purchase or develop property. "To become a real estate agent follow up my course and learn from my journey of becoming an eminent real estate agent," he said. "All these years of working experience in real estate consulting services helped me gather a success formula to shine in real estate market."

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THREE KEY ELEMENTS TO ESTABLISH A STRONG BRAND IDENTITY



MARKETING TIPS

By Shelby Macilvain,
Communications
Manager, beMarketing

Spring is considered to be a period of new beginnings and fresh starts. What better time to focus on your brand identity than now? Whether you're looking to refresh your current strategy or are ready to totally reinvent your existing identity, you can't go wrong with these expert tips from the professionals at beMarketing.

Three Key Elements to Establish a Strong Brand Identity:

1. Establish a brand guideline — Your brand guideline consists of tools like color, font, layouts, patterns, etc., that clearly communicate how your brand is represented. These tools are the key to visually portraying brand strategy, but where do you start? With loads of research! Take some time to analyze your audience and competitors. You can then build a template of the "do's" and "don'ts" to help create an effective business logo, fonts, and color choices.

2. Implement guidelines through different mediums and channels — Not only will your guidelines be represented visually, but they will also be expressed through the language you use. You want to create a tone that matches your brand's personality. Language can be included in your social graphics, throughout your website, and across your social media channels. To be easily recognized, stick to the same colors, fonts, language, and logo variations throughout your online presence, print materials, display graphics, and anything else that represents your business. By doing this, your customers will recognize and form a bond with your business right away.

3. Keep it consistent — As you continue to visually represent your business, be consistent! Brand consistency is crucial if you want to be successful, gain credibility, and earn trust among customers.

The next step in your brand identity process is finding a company that provides expert branding services. The digital marketers of beMarketing are here to help! Contact us today to get started.

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Steve Ladner Photography

Steve Ladner's journey as a photographer began in college. Though he was not formally trained in photography, photography had been his passion starting with photographing his friends, the streets of New York City where he lived, and the cultural events of the time.

Steve was inspired by the photography he saw in fashion magazines, and after studying what he saw, he knew that he could replicate them in his own style. At its best it was art for him. Model agencies liked his work and sent him models, and he was off and running.

Within months, Steve had a portfolio and got his first professional job shooting for GQ Magazine. Over the next year, he continued to evolve and to develop his style. After a few more fashion magazines saw his work and hired him, he caught on, and he began a 25-year career as a fashion photographer in NYC.

While living in New York City, Steve shot for magazines such as GQ, Harpers Bazaar, Seventeen Magazine, Town and Country, The New York Times Magazine, and advertising campaigns for beauty clients such as Revlon, Almay, Estee Lauder, and Chanel. For the sake of adventure, he moved to Paris, France and spent seven years shooting for fashion clients there including French Vogue and other publications.



In 2009 Steve moved to Chestnut Hill in Philadelphia. He continued to shoot for clients in NYC, CT, and PA. He now lives in Chester Springs, and he feels blessed to live in this beautiful horse country.

For the last 15 years, Steve has focused his talents on creating beautiful portraits — family portraits, environmental portraits, individual and business headshots, as well as architectural and real estate photography. Steve is easy to

work with. His sessions are fun and relaxed. He will coach you to be your best.

Steve creates headshots (in essence a type of portrait) that engage, that are insightful and connect to the viewer. Steve will work closely with you to ensure that he understands what you need and what you envision for any project. And as an artist he is personally invested in any project, no matter how big or how small. Steve says that he sees beauty in everyone and everything, and his goal is to bring that out in any person or any subject.

His prices are reasonable and tailored to the needs and expectations of this community. Included in a session (portraits, headshots, or places) is a curated selection of the very best results — high-resolution, fully retouched images. There are no additional charges for the digital files or copies. Customized specifications, prints and coffee table style books are available on request.

Steve's photography website — www.steveladner.com — displays samples of the different photography styles he has mastered. He can be reached at 917.584.4503.

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Solopreneur Tips

Ways to Grow a One-person Business

Solopreneurs encounter many of the same challenges that other business owners face — and some unique ones, as well. Tasked with single-handedly managing all aspects of their businesses — sales, marketing, production, office management, accounting, etc. — they can quickly become overworked and overwhelmed. They may also find it difficult to grow their businesses as they deal with competing priorities and not enough hours in the day.

Fortunately, with dedication to working smarter and not harder, solopreneurs can gain the capacity to devote more time and energy to revenue-growth.

If you are starting or running a one-person company, consider the following suggestions:

Tips for Growing a Solo-Business

Here are five ways you can empower yourself to have the time and focus to grow your business.

1. Get organized.
2. Boost efficiency and productivity.
3. Don't sell yourself short.
4. Outsource tasks.
5. Ask for guidance from a SCORE mentor.

Get organized.

Use technology tools to help you keep track of to-dos, deadlines, and important information. For example, block out time on your calendar for all of the projects and tasks you need to accomplish. Also, use platforms like Evernote or Dropbox to save and organize information you'll

need to reference later. For keeping projects on track, cloud-based software services like Trello provide collaborative features that streamline communication with project partners and maintain all project information in a central place.

Boost efficiency and productivity.

Figure out the times of the day when you are at your peak performance and schedule your work for clients during those timeframes. This will help ensure you are putting your best foot forward on the tasks that matter most. Also, consider using platforms and features that allow you to automate certain aspects of your business. For example, you can streamline social media efforts by composing and scheduling posts with Hootsuite or Buffer. In addition, if you have clients that you bill the same amount to at regular intervals, you can save time by scheduling recurring invoices in QuickBooks.

Don't sell yourself short.

If you bill hourly for your services, use a time-tracking app (like Toggl or Hours) that you can turn on and off easily whenever dedicating time to a client.

(Continued on page 22)

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Ask SCORE

(Continued from page 21)

This will help ensure you are not missing out on billing for five minutes here and ten minutes there — those short increments can add up! Also, review your rates to make sure you are being paid fairly for your services. Often, startup solopreneurs will charge a little less to ramp up their client base. If this is the case with you, you may want to revisit your rate schedule and adjust it upward as demand for your services increases and you build a reputation of dependability and value.

Outsource tasks.

Just because you do not want to hire employees does not mean you cannot get help with different aspects of your business. To give yourself more time to work on revenue-generating activities, consider outsourcing tasks that you either...

- a) aren't adept at, or
- b) dislike...

to freelancers and independent contractors. Some activities you might consider outsourcing include bookkeeping, writing blog posts, and researching (competition, industry, etc.).

Ask for guidance from a SCORE mentor.

Mentoring is free of charge and SCORE volunteers have expertise in all aspects of starting and growing a small business. They can provide you with guidance on how to scale your one-person operation. Just because you are a "solo"-preneur, doesn't mean you have to go it alone! Contact SCORE to request a mentor and get the insight and feedback you need to grow your business.

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

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.

SCORE
FOR THE LIFE OF YOUR BUSINESS

THE JUNKLUGGERS OF BERKS, CHESTER & LANCASTER COUNTIES — INCORPORATING SUSTAINABILITY INTO YOUR BUSINESS PLAN

By Ruby Cantoni

Going green is not just good for the world. It's good for business, too.

The global COVID pandemic has changed the way people do . . . well, just about everything. Which has had cascading effects on commercial real estate as business owners and leaders wrestle with the question, "If fewer people need to come to the office on a regular basis, do we even need as much office space as we had pre-COVID?" Regardless of how your company is working in our "new normal," here are a few ways to incorporate a more sustainable approach to doing business:

Be wiser about e-waste

E-waste, defined by the EPA as "electronics that are nearing the end of their useful life," is one of the fastest growing waste categories — more than 48 million tons are generated worldwide in a single year.

With computers and other essential business technology, the average "useful life" of a device seems to be roughly 4-5 years. Once you get past that, legacy operating systems tend to go unsupported and/or the hardware is incompatible with new OSs and apps. And of course, the chip speeds or file storage capacities start to become obsolete — they just can't keep up.

If you're like most business owners, when this has happened in the past, you've probably just erased the hard drives and disposed of the machines (or let them collect dust in a closet somewhere!).



When not disposed of properly, e-waste is incredibly toxic to our environment — that's why The Junkluggers takes special care with the e-waste we collect to ensure it is handled responsibly. As part of our commercial junk hauling services, we separate eligible e-waste and bring whatever can't be donated to facilities who recycle and dispose of components according to strict EPA regulations.

Up-to-date disposal of out-of-date forms

Whether your business has been adversely affected by COVID or not, there's a good chance you have some forms or stationery that you no longer use, or which is obsolete. Like envelopes with an old address or letterhead for employees who are no longer with your company.

(Continued on page 24)

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INCORPORATING SUSTAINABILITY

(Continued from page 23)

When you use The Junkluggers instead of renting a dumpster, we make sure anything that can be recycled will be — safely and securely. After all, it's part of our mission to minimize what gets added to landfills every year.

Office or rental clean outs

If like many businesses, you're rethinking your approach to real estate and are considering moving, The Junkluggers can help there too.

For example, if you are downsizing from a large office to a smaller one, The Junkluggers can haul away unwanted furniture. Those beige filing cabinets you were never fond of? We'll lug them away. Same for the cubicle panels that just won't fit in your new space.

If you're in the rental business for residential or commercial property, we can help you do full cleanouts between tenants.

And remember, instead of just throwing everything away, The Junkluggers evaluates all items and will try to reuse, repurpose, recycle, and upcycle before putting anything in a landfill. And maybe the best part is that we do this so you don't have to! All you have to do is call. The

Junkluggers will do the rest — and can handle virtually any junk hauling job.

Don't care about going green? Your customers do!

According to The Global Sustainability Study*, "across industries and countries, sustainability is a significant purchase criterion." The same study found that more U.S. consumers rated sustainability as an important purchase consideration than the average around the globe.

One executive cited adds, "as expectations around sustainability climb, companies will face significant pressure to prove their sustainability credentials and continue to make it a central part of their value proposition."

By choosing The Junkluggers instead of traditional junk haulers, you are partnering with a company that has an environmentally friendly mission. Let us help you further your sustainability initiatives. What's more, The Junkluggers can act as a "one-stop shop" for eco-friendly junk removal — handling everything from furniture to files to flat screens.

For additional information, please call 610.864.6514; email: Jakub.mochon@junkluggers.com; and visit them online at www.junkluggers.com.

KELLER WILLIAMS REALTY GROUP CELEBRATES 20 YEAR ANNIVERSARY!

Terese Brittingham and Tom McCouch proudly celebrated their 20-year anniversary as a brokerage this month! In the beginning, the small business only included about 25 realtors, but jumping forward to the present, that number has skyrocketed to over 250 in the Market Center and now are residing in a brand new, state of the art office at 400 Arcola Road, Collegeville, Montgomery County, Pennsylvania!



New state-of-the-art office in Collegeville

Our initial vision was to create a safe place where realtors could have a strong voice and connect with a community, and such is still a crucial focus today. In addition, we also focus on the importance of education within KW, which produces highly professional agents in the business.

"We would not be here today without all of the people who passed through our doors, all of the customers who have



TOM MCCOUCH AND TERESE BRITTINGHAM

helped us by allowing us to list your properties, and help you find properties. Part of the real fun for me is watching the success of agents who have come to us either doing a little bit of business or new

to the industry that have turned into rockstar realtors! I am looking forward to the next 20 years and hope that we continue to give back to this community and help feed young entrepreneurs."

Jim Foster, Team Leader at Keller Williams Realty Group, is excited about our new scholarship program! Keller Williams offers a digital, pre-licensing curriculum geared toward placing aspiring agents on a direct path to licensure and profitability. The Keller Williams School of Real Estate is 100 percent online and entirely free to students, along with offering state-approved pre-licensing education by Kaplan Real Estate Education, making entry into real estate more accessible than ever before!

Contact Jim at 215.272.2571 or jimfoster@kw.com to get signed up today!

Contact Terese Brittingham, 610.574.9271 (mobile) or Jim Foster (mobile), 610.272.2571 (Collegeville office) or email: teresekw@gmail.com or jimfoster@kw.com for more information.



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BE PROACTIVE ABOUT HOME FIRES



**By Heide Peters,
Rothenberger
Insurance Services**

Did you know over 50 percent of home fires are started by cooking?

According to the US Fire Administration (<https://www.usfa.fema.gov/data/statistics> 2019) 29.9 percent of US fires are residential, and yes, half of them start in the kitchen!

Losing a home means losing years of memories and thousands of dollars in valuables. We wanted to go over some tips for preventing a house fire and protecting your family.

Safety Plan

If you don't have a fire safety plan at home, why not? In some cases, a fire can spread so quickly that you only have up to two minutes to escape! It's crucial to sit down with your family and discuss what should happen if a fire breaks out. On your plan, be sure to mark all exit ways by door or window. You should also routinely check smoke detector batteries and install alarms in all bedrooms. Fire extinguishers are also very important, and they should be routinely checked as well. Read the labels and keep them up to date.

Prevention Tips

To prevent a fire, there are some tips to follow which you may never consider. A few of these tips focus on proper cleaning, which includes stove tops and ovens, as well as cleaning the lint screen for your

dryer after every cycle. If these small items continue to build up, they can catch fire easily.

You should also be wary of electrical problems that could grow out of control. If you live in an older home, your wiring could be past due for replacement. Other signs to be aware of include a burnt smell without a proper source, your breaker shutting off repeatedly, or sparking outlets. If you identify any of these issues, you should contact a professional to get their attention.

With all the protection in the world, home fires are still very unpredictable.

You never think you could end up a victim until it actually happens. So even if it is just the small precautions, it is very important for you and your family to do whatever you can to prevent accidental fires.

And don't forget to replace those smoke detector batteries and keep your fire extinguishers up to date!!!

Wishing you and your families and friends a happy Memorial Day Holiday from everyone at Rothenberger Insurance Services. Have a great cookout and be safe!!!

Rothenberger Insurance Services is a full service independent insurance agency specializing in residential insurance and commercial insurance. Residential insurance services include automobile insurance, home owners insurance and life insurance. Commercial insurance services include group life insurance, group health insurance and general liability insurance. Rothenberger Insurance Services has two locations : 436 Penn Ave West Reading 19611, Phone 610.406.5827 and 507 Madison Ave Reading 19605, Phone 610.685.2804.

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

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

A: We buy direct from mills and manufacturers for all flooring categories, eliminating middleman and mark-ups that are normally associated with flooring franchise stores, big-box home center flooring departments and floor covering buying group operations. Working closely with the mills and flooring suppliers for decades, we have also been able to maintain a superior product-quality level that

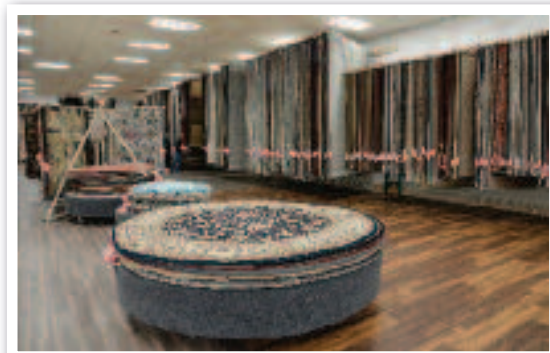
other 'flooring liquidators' cannot match. Our long-standing history with these vendors, and a unique liquid position in the marketplace, allows our buyers to negotiate and buy at deep discounts, and obtain goods or special limited deals not readily available to other retailers. Combined, this cost and pricing advantage has allowed us to pass all those savings on to our customers with products and prices you can't find anywhere else.

Q: How many flooring options are there?

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

Q: Are there any Waterproof floors?

A: Yes! Waterproof Floors are the fastest-growing category that includes many Sheet Vinyl and Luxury Vinyl Tile and Plank options, not to mention inherently



Waterproof Porcelain and Ceramic Tiles. But it doesn't end there as we now also stock many Waterproof Laminate Floors.

Q: When is it time to replace our floors?

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

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*Company President Michael Longwill,
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Opening Doors for Small Business Owners

Riverfront Federal Credit Union has opened many doors for small business owners, and they're prepared to open lots more in the coming years.

Riverfront FCU understands the needs of small business owners because they are local, they listen, and they're connected to the local community. It doesn't matter whether your financing needs are large or small, for a café or new office building, Riverfront has the lending products you need to streamline operations and help stimulate growth.

OUR BUSINESS SERVICES TEAM



Anthony Pomponio (Chief Lending Officer), Kritina (Tina) McCoy, Glenn Hartman



Tina with Amanda of Dressed in Love, a Riverfront FCU merchant partner. We helped open her business on Penn Ave in West Reading and also assist her clients with financing their dress purchases.



Tina with Christina of Dolce by Appointment, a new salon in downtown Boyertown. We provided a commercial mortgage to purchase the property to open her salon.

"Our (small business department) is built on putting small businesses in a better financial position," explains Anthony Pomponio, Riverfront's Chief Lending Officer. "I like to work with small to mid-sized businesses in the county as if we are a part of their board or their team," he said. "Just as they would consult with an attorney or accountant, they should also have a business development person who will help them understand what their lending needs are. We try to put our business members in a better financial position through that consultative process."

Over the last few years, Riverfront has greatly expanded its lending and business services offerings. Their support to local small businesses includes loans for real estate, commercial equipment and vehicles, as well as lines of credit/working capital and business credit cards. In addition, their merchant partner program offers small businesses the ability to extend customer financing for home projects such as HVAC, landscaping and restoration services. This allows small businesses to continue projects with no delay in cash flow. Riverfront's team of business lending professionals are ready to work together with you to find the best financial solutions for your business's needs.

If you're a small business owner, here's what Riverfront has to offer when you come through their doors:

• **Owner-Occupied Commercial Mortgages.** You can borrow up to 80 percent financing to purchase or refinance real estate property. Financing is available



Riverfront Federal Credit Union's newest retail branch and headquarters located in Wyomissing.

for office buildings, warehouses, professional offices, and retail properties. "Not just for buying a property but for expanding your current property or purchasing another location," Pomponio said.

• **Investment Real Estate Business Mortgages** are available to purchase or refinance your non-owner occupied commercial or residential real estate property up to 80 percent financing. "We work with experienced real estate investors to purchase property in the county for the purpose of generating rental income for themselves," Pomponio explains.

• **Business Equipment Loans** provide a variety of ways to finance asset purchases, expand operations, or even plan build outs. "In our business equipment line, we finance everything from forklifts to MRI Scanners, and everything in between," Pomponio noted.

• **Business Automobile Loans** are available for new and used cars, cargo vans, SUVs, and commercial trucks for your business. "There aren't too many banks or credit unions that will finance commercial vehicles," Pomponio said, "but we feel that it's a need in the county, especially with our business members, so we try to meet that need and provide a service."

• **Non-Variable Rate Business Visa® Platinum Credit Card and Business Visa® Cash Rewards Credit Card.** Both have several benefits, such as easing cash flow by providing the ability to make daily purchases and separating business from personal expenses. "The business credit card is the perfect way for any new business to start building up their credit so that we can then move into the next thing, which could be equipment financing or a business line of credit, for example," Pomponio said.

Anthony Pomponio and Riverfront's Business Services Team would be happy to sit down with you and help determine if you qualify for these products and services and explain each offering in detail. At Riverfront, "your business is our business." So come in — Their doors are open!

For more information about Riverfront Federal Credit Union and its services and products, please visit www.Riverfrontfcu.org or contact Riverfront at (610) 374-8351.



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REGIONAL CHAMBER ROUNDUP

GREATER READING CHAMBER ALLIANCE



• 606 Court Street, Reading, PA 19601
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• 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

INTRO TO EXCEL - MAY 2022

Four weeks on Mondays: May 2, 9, 16, 23
8 a.m. - 10:30 a.m.

Location: Shearer Technical, 727 Penn Avenue,
West Reading, PA 19611

Fees/Admission: \$240/person - Chamber
Members; \$340/person - Non-Chamber Members

Contact: Mark Dolinski, Vice President Training
and Professional Development,
mdolinski@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11152>

LEADERCAST 2022: THE ONE THING

Wednesday May 4, 2022
8:00 AM - 5:00 PM EDT

This event is approved for 5.0 SHRM credits.

8 a.m. - Registration, networking & breakfast, 9 a.m.
- Leadercast 2022: The One Thing, 10:40 a.m. -
Morning Break (20 minutes), 12:20 p.m. - Lunch &
networking (60 minutes), 2:55 p.m. - Afternoon
Break (20 minutes), 4:15 p.m. - Closing remarks

Location: Reading Area Community College,
Schmidt Training & Technology Center
**Virtual Tickets available

Fees/Admission: Member - In Person - \$110;
Member - Virtual - \$70; Not Yet Member - In
Person - \$120; Not Yet Member - Virtual - \$80

**in person attendance includes breakfast,
lunch & swag bag

Contact: Mark Dolinski,
mdolinski@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11006>

ADVANCED EXCEL - MAY 2022

Four Wednesdays: May 4, 11, 18, 25
8 a.m. - 10:30 a.m.

Location: Shearer Technical, 727 Penn Avenue,
West Reading, PA 19611

Fees/Admission: \$240/person - Chamber Members;
\$340/person - Not-Yet Chamber Members

Website <http://GreaterReading.org>

Contact: Mark Dolinski,
mdolinski@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11153>

BERKS ALLIANCE- COMMUNITY SPOTLIGHT: BARRIO ALEGRIA'S FARO PROGRAM

Thursday May 5, 2022
12:00 PM - 1:00 PM EDT

Register in advance for this meeting:

<https://us02web.zoom.us/j/6666666666>

After registering, you will receive an email
containing information about joining the meeting.
Contact: Dave Myers, myers@GreaterReading.org

THE DINNER - 109th GRCA Annual Dinner

Wednesday May 11, 2022
5:00 PM - 8:30 PM EDT

Location: Santander Arena, 700 Penn St.,
Reading, PA 19602

Fees/Admission: \$165 / Member (Purchase up to
ten? Consider a table sponsorship!);
\$185 / Non Member;

\$50 / Arena Seat (Speaker Only) - Register here:

<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11147>

Cancellation Policy: Cancellations 5 business
days prior; otherwise fees apply.
GRCA policy does not allow active campaigning
or distribution of campaign materials at its
event. No solicitation. Photos are taken at
events and may be used on social media and in
future advertising; by attending you are
consenting to the use of your photo.

Contact: Rachael Romig, Exec. Director of
Events & Special Programs 610-898-7775;
rromig@GreaterReading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11038>

Scott Hamilton Keynote (Arena Seating)

May 11, 2022 @ 7:00 PM - 8:30 PM (EDT)

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11147>

DE MUJER A MUJER - ACCEPTANCE & GOAL SETTING

Thursday May 12, 2022
5:30 PM - 7:00 PM EDT

Location: Venue TBD

Fees/Admission: \$5/person
Advanced Registration Required

Contact: Rachael Romig 610-898-7775,
rromig@GreaterReading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11139>

BCAC MEETING: MAY 2022

Friday May 13, 2022
9:00 AM - 10:30 AM EDT

Meetings are held the 2nd Friday
of each month.

Location: Virtual Event.
Login Link sent week of meeting.

Fees/Admission: Free to attend for
BCAC Members

Interested in attending?

Contact: Katie Hetherington Cunfer
610-898-7773, kcunfer@greaterreading.org



NETWORKING EXPERIENCE: JEOPARDY & LUNCH

Wednesday May 18, 2022
11:30 AM - 1:00 PM EDT

Location: Gasoline Alley Restaurant, Holiday Inn
Morgantown, 6170 Morgantown Rd,
Morgantown, PA 19543

Fees/Admission: \$20/Member (lunch included)

Exclusive Member Event - Limited Registrations
available

Contact: Rachael Romig 610-898-7775,
rromig@GreaterReading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11110>

WOMEN2WOMEN - INVESTING IN THE POTENTIAL OF WOMEN - THE CHLOE CAPITAL STORY

Thursday May 19, 2022
1:00 PM - 2:30 PM EDT

Workshop is one hour + breakout networking
sessions

Location: Virtual Event

Login Link will be sent the week of event.

Fees/Admission: \$15 / GRCA Member; \$20 / Not
Yet GRCA Member

Advanced Registration Required

Contact: Rachael Romig 610-898-7775,
rromig@GreaterReading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11039>

ECONOMIC DEVELOPMENT MEETING - QUARTERLY 2022

Friday May 20, 2022
7:30 AM - 9:00 AM EDT

3rd Friday of month - Quarterly (Feb, May, Aug, Nov)

Location: In person or virtual

Fees/Admission: Must be a GRCA Economic
Development Investor

Contact Aaron Gantz at agantz@greaterreading.org

Contact: Aaron Gantz, Senior Director - Economic
Development, agantz@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11042>

INTERMEDIATE EXCEL

Four weeks on Fridays: May 20, 27 June 3, 10
TIME: 8 a.m. - 10:30 a.m.

Location: Shearer Technical Computer Consultants
727 Penn Avenue, West Reading, PA 19611

Fees/Admission: \$240/person - Chamber Members;
\$340/person - Not-Yet Chamber Members

Contact: Mark Dolinski, Vice President Training
and Professional Development;
mdolinski@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11154>

LA SPA & NAILBAR GRAND OPENING EVENT

Friday May 20, 2022
11:00 AM - 7:00 PM EDT

Location: 2765 Papermill Rd G3,
Wyomissing, Pa 19610

Contact: Melissa Hassler,
mhassler@greaterreading.org

**For more details and to register for any of these events, please
visit our events calendar at www.greaterreading.org/events**



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 April.

Allstate Insurance Company
Korban Robinson Agency
<https://agents.allstate.com/korban-robinson-pottstown-pa.html>
610-382-1276
Insurance Companies

Medicare Education Services
<http://www.medicareeducation.com/>
484-424-5222
Insurance Companies

Montgomery County Commerce Department
<https://www.montcopa.org/779/Commerce>
610-278-1485
Nonprofit Organizations/ Economic Development

Follow us on:



#WhyTCACC

#tcaccbettertogether

MEMBER ANNIVERSARIES

Happy Anniversary to the following Members!

44+ Years

The Body-Borneman Companies

30 Years

Creative Health Services

20 Years

New Hanover
United Methodist Church

15 Years

Canteen Berks County

6 Years

Brandywine Living at
Upper Providence

Building Communities

Creating Connections

Supporting Commerce

Membership opens the door for your business to exchange ideas with other talented leaders in business, community, and government.

HONORING SOMEONE THAT EMBODIED THE DEFINITION OF COMMUNITY



**By Eileen Dautrich,
TCACC President**

A volunteer ... I don't have to share with you what the true dictionary definition of the word is. For most people, when they hear the word, a mental picture appears of a particular person that is the true representation of the word volunteer.

Those that are good, the best even, are those volunteers who most of us think of first and because of their dedication and commitment, they are probably the person that several organizations will all think of.

On Wednesday, March 30, at the Boyertown Area Progress Dinner, the TriCounty Area Chamber of Commerce honored one of the best volunteers the organization has had — with a special tribute to the late Richard L. Graver who passed away unexpectedly on Sept. 27, 2021. Rich dedicated time, energy, passion, and a drive for success to our organization every day!

Rich's volunteer efforts to the benefit of the TriCounty Chamber spanned eight years.

Rich, former chief lending officer for The Victory Bank, joined the chamber's board of directors in July of 2012. By July of 2014 we recruited Rich to join our

executive committee and he served two years as chair elect and then served as our chairman of the board for our 2016-2017 and 2017-2018 program years.

But he was not off the hook yet. He spent July of 2018 until December of 2020 serving on our executive committee as our immediate past chairman until we finally agreed to let him step away as he had professional responsibilities to which he had committed.

It was hard to say goodbye then, when he stepped away from his leadership role with the chamber, and it was even harder to say goodbye last year.

A difference was made in our organization with Rich's leadership. We worked to build and grow our communities and partnerships. The Building Industries Exchange of Pottstown became part of our organization officially in 2019, and he spearheaded and facilitated meetings to brainstorm and discuss greater partnership with neighboring chambers.

Chamber Chat is an incredible member benefit brought to the chamber by Bill Vitiello of The Victory Bank. The chamber gives Bill full credit for the idea and facilitating this program now entering its fourth year, but Rich also provided his blessing in providing Bill the flexibility to host and dedicate the necessary volunteer hours to Chamber Chat.

Rich continued to work with our entire executive committee to make choices, as the chamber navigated COVID-19 and its impact on our organization. Those choices, all of them difficult, and some of them with unfortunate consequences, were made to guarantee that the organization would still be here today and come out of this situation better than when we went into it in March of 2020.

It was our honor at the March 30 event to honor and pay tribute to Rich's inspiring support and acknowledge his level of support for years to come. We announced that the Boyertown High School FBLA Scholarship that the chamber has provided for many years, will be renamed the Richard L. Graver FBLA Scholarship. The TriCounty Area Chamber of Commerce also made a \$2,000 contribution to the fund for continued sustainability.

If you have ever been to a chamber event where Rich was asked to speak, his favorite line was — "you get out of the chamber what you put into it."

Rich put a lot of time, professional support and knowledge and personal commitment into our organization and our success and on behalf of the executive committee, the chamber's board of directors, and the entire chamber staff — the chamber got so much out of what Rich "put into it."

REGIONAL CHAMBER ROUNDUP

It is our Anniversary!

9 in 5 SERIES

Join Us in Celebrating 95 Years!

Featuring:

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

Thursday, June 9th Breakfast

At New Hanover United Methodist Church

Leadership TriCounty Lessons Learned

Journey of Growth

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

2022 STAKEHOLDER INVESTORS:

Register HERE

Logos: Constellation, DANA, Pottstown Hospital, PPP, SCHULTZ technology, TOMPKINS VIST Bank, VICTORY BANK.

STAKEHOLDER

Logos: Constellation, DANA, Pottstown Hospital, PPP, SCHULTZ technology, VICTORY BANK, TOMPKINS, CEG CEDARVILLE, HERBEIN, Maillie, POTTSTOWN AREA HEALTH & WELLNESS FOUNDATION, Diamond Credit Union, Martin STONECARRIERS INC., OWM, MONTGOMERY COUNTY COMMUNITY COLLEGE, POTTSTOWN AREA ECONOMIC DEVELOPMENT, Rhoads Energy.

BUILDING COMMUNITIES

CREATING CONNECTIONS

AS SEEN ON HGTV'S HOME TOWN TAKEOVER

Who, What, WHY Wetumpka, Alabama

SMALL TOWN - BIG CHANGES!

ECONOMIC DEVELOPMENT LUNCHEON 2022

JOIN US TO HEAR SHELLIE WHITFIELD, EXECUTIVE DIRECTOR OF THE WETUMPKA AREA CHAMBER OF COMMERCE SHARE THEIR STORY

THURSDAY, JUNE 23
11:30 AM TO 1:30 PM

RiverCrest Golf Club & Preserve

\$55 PER MEMBER
\$400 PER MEMBER TABLE OF 8
\$110 PER NON-MEMBER

STAKEHOLDERS

Logos: Constellation, DANA, Pottstown Hospital, PPP, SCHULTZ technology, TOMPKINS, VICTORY BANK.

REGISTER HERE

CHAMBER NIGHT AT THE R-Phils

CHAMBER MEMBERS- BE ON THE LOOK OUT FOR YOUR TICKETS IN THE MAIL!

FRIDAY, JUNE 17TH
GAME TIME: 7:05 PM
PLAZA OPENS: 5:00 PM
PLUS POST-GAME FIREWORKS!

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!

UPCOMING EVENTS

Registrations can be found at www.springfordchamber.com

Dog Days of Summer – Saturday, May 7th

10:00am – 1:00pm

Upper Providence
Township,
Black Rock Park

Open to the public

Pet and community
vendors, pet adoptions
by Home at Last, family
friendly activities, pet
parade and a special
appearance by Bluey



Spring-Ford Chamber Annual Lunch – Thursday, May 12th

11:14am – 1:45m

Copperfield Inn at Creekside

Networking Reception, Awards, Keynote
Speaker: Aaron Muderick, Crazy Aaron's
Thinking Putty

Shark Think Tank – Business Owners Roundtable – Thursday, May 19th

11:30am – 1:00pm

Copperfield Inn at Creekside

Business owners' members only

Return to Networking Luncheon – Thursday, June 9th

11:30am – 1:00pm

Limerick Community Park, Manderach Pavilion

No Speaker, Come Network and Re-Connect

Boxed Lunches, Yard Games, Activities

Shark Think Tank – Business Owners Roundtable – Thursday, June 16th

11:30am – 1:00pm

Copperfield Inn at Creekside

Business owners' members only

Limerick Community Day – Saturday, August 13th

12:00 – 4:00pm

Limerick Community Park

Registration Now Open

Spring-Ford Chamber Annual Luncheon

Join the on May 12th ; As the chamber celebrates our chamber members. The extended luncheon includes a networking reception by Copperfield Inn at Lakeside, our chamber awards, Chamber Member of the Year, Rising Star, Volunteer of the Year and Community Outreach awards. We will also be presenting the YWCA with the charitable funds raised during the chamber fashion show that happened in April. The highlight will be welcoming our keynote speaker Aaron Muderick, owner, and creator of Crazy Aaron's Thinking Putty. This amazing company is located right in Norristown, PA and is distributed world-wide. Come hear how Aaron created this amazing product and designed a production that accommodates individuals with disabilities. Platinum Sponsor include Keller Williams Realty Group.

Save the Dates for 2022

Upper Providence Community Day –
Saturday, October 15th



The Spring-Ford Chamber Fashion Show and Basket Raffle Celebrated 10 years on April 7th.

On Thursday, April 7th the Spring-Ford Chamber Fashion show celebrated 10 years by filling the Sunnybrook Ballroom with 160 people as they raised money for the YWCA Tri-County Area. During the event past committee members, Ronnie Fitzpatrick, Jamie Cascino and Connie Lawson were honored as the founding members of the Fashion show event, that was held at Cuttolo's in 2011. The Fashion show has a long tradition that of giving back to our community and we thank these amazing members for starting this wonderful tradition. Bouquets were donated by Three Peas in a Pod and the flowers were presented by Terese Brittingham, 2022 Chamber President and Gail Wellington, long standing committee member.

During the fashion portion; 11 models strut their stuff featuring fashions from local

boutiques Rust and Sparkle, Royersford; Piccolo Boutique, Trappe; Nich Boutique, Collegeville; The Dress Code, Collegeville and Nautica, Philadelphia Premium Outlets. The fashions' locations were joined by local women artisans Nellie's Niche, HLM Jewelry, Designs by Cookie and Promiseland Upcycled Vintage Jewelry.



With over 85 baskets to raffle off and a 50/50 raffle the Fashion Show is proud to announce that they raised over \$2,500 to donate to the YWCA Tri-County Area. The check will be presented to the YWCA at the Spring-Ford Chamber Annual Luncheon on Thursday, May 12th.

A special thank you to the Chamber Fashion Show committee, chamber members and the students at the Western Montgomery Career and Technology Center who helped with set-up, clean-up, sold tickets and ran baskets. Their help was invaluable.

Prime Sponsor

kw
KELLERWILLIAMS

Contributing Sponsors

- Copperfield Inn at Lakeside
- Kelly Insurance Group

SPRING-FORD
Chamber of Commerce

Spring-Ford Chamber
2022 Annual Luncheon

JOIN US
THURSDAY, MAY 12, 2022
11:30AM - 1:30PM
COPPERFIELD INN AT LAKESIDE
\$45 - MEMBERS/ \$55 - NON-MEMBERS

Lunch includes: networking reception, lunch, chamber awards, and keynote speaker Aaron Muderick. Owner and Creator of Crazy Aaron's Thinking Putty. The fidget that went world wide and based in Greater Philadelphia!

Sponsorships and Lunch Registrations Available on Chamber Website

CRAZY AARON'S

REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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

Celebrating 90 years in the PXV Business Community



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

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

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. www.phoenixvillechamber.org

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

Visit our website at www.PVChamber.net for more events including PV Men/Women, Business Roundtable Luncheons, Mixers and more.

May 10 – Membership Orientation @ 8:30am

New members, prospective members and less active members are invited to a complimentary workshop to learn how to make the most of Chamber membership. The 1 hour program is followed by 1/2 hour "Tips for Networking" workshop.

May 11 – Mixer at Ambler Savings Bank 5pm – 7pm

Summer Kick-Off Mixer at Ambler Savings Bank, 438 W. Ridge Pike, Limerick. Summer themed food and beverages, business card drawing for cooler filled with summer items, and great networking. Kindly RSVP.

May 18 – Cyber Security Seminar

With Cyber threats ramping up, learn what you need to do to protect your business and personal data. Complimentary dark web scan for all attendees. Event sponsored by Plus 1 Technology. RSVP required.

June 23 @ 4pm – 6pm – 2022 PV Chamber Business Book Club & Wine Tasting

Evansburg Vineyard

Meet us at the vineyard for book discussion and wine tasting! All are welcome to attend. Book review: The Millionaire Next Door. RSVP required.

July 12 – PVCC Annual Summer BBQ & Mixer

Back by popular demand - BBQ Picnic & Mixer at the PV Chamber office! Stop by between 3-pm – 6pm to network with business leaders, enjoy food and refreshments, and tour the chamber office. A large tent will provide shade and protection in event of inclement weather. Sponsorships available. RSVP no later than July 1st.

July 25 – Inaugural Sporting Clays Outing

****New Event**** The Chamber's Events Committee will host the first PVCC Sporting Clays Outing on Monday, July 25th at LVSC. Package includes loaner gun (or bring your own), ammunition and other supplies, as well as basic instructions from expert instructors – no experience necessary! Networking luncheon at Grumpy's BBQ immediately following the outing. Sponsorships available. Call Chamber for details.

August 3 - Annual Night Out at Reading Phils

Baseball is back! The PV Chamber will be returning to First Energy Stadium this Summer!

Become a Sponsor - YOUR logo will be printed on 10,000 tickets and receive 400 tickets to gift to clients, employees, friends and family. Sponsorship \$400...that's just \$1 per ticket!

FEATURED EVENT PVCC Annual Golf Outing

New Date: June 27, 2022

Spring Ford Country Club

SF Country Club is completing a \$1M+ upgrade of the greens and bunkers! Be one of the first to golf on the newly renovated course. This event is anticipated to sell-out early!!! Get your business name in front of 144 golfers and volunteers! Golfer ticket includes Lunch Buffet, Bloody Mary Bar, golf, goody bag, snacks and beverages on course, contests and networking dinner! Non-golfers welcome to volunteer or purchase a ticket for the networking dinner.

Golf and Sponsorship Details and Registration on www.PVchamber.net or contact Renee Blomstrom to discuss a custom package! Sponsorship packages starting as low as \$100. The Chamber is seeking donations for Golfer Goody Bags, Raffle Prizes and Golf Prizes! Title Sponsor: **Keyser Miller – Ford**

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

Schwenksville Post - Joe Zlomek
www.schwenksvillepost.com

**Montco Commerce Department
David Zellers, Jr.**
www.montcopa.org/779/Commerce

**Upper Providence & Limerick Living
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THE SBRA COMMUNITY

MANAGING EXPECTATIONS— Of Yourself and Others



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

I know I can make this a success. I expect my wife and kids to love me. If I do a really good job, I expect a raise or a bonus. I expect my employees to be loyal and engaged. I expect people to treat me as I treat them. If I pay someone to do a job, I expect them to do it well. I did not expect this to happen at all.

Expectations—what we expect of ourselves and what we expect of others. They will drive you crazy and create an enormous amount of STRESS in your life if you do not learn how to manage them.

Early in my business career I found myself going home almost every night complaining to my wife how frustrated I was. It seemed that no one could live up to my expectations and I was not achieving what I thought I should be fast enough. Both sets of expectations, those for my employees and those of my own were driving me crazy. At the same time, I started to see myself putting expectations on suppliers, my marketing firm, customer response to needed questions, mail delivery, cash flow and almost everything I did. It was like nothing I did, or anyone I was dealing with, met my expectations.

Expectations can be very helpful as they can give us a sense of motivation and direction and help us meet certain standards and best practices. However, when expectations overwhelm our every thought and force us to be affected

by others performance, we need to step back and ask the question, what is it about MY expectations that is causing Me so much stress? Equally important is to ask yourself the question, are MY expectations of others causing them as much, or more, stress than me?

As I reflected on those two questions, I realized that my own personality was the greatest cause of my frustration and stress. You see, I am a visionary and I EXPECTED everyone to be aware of and part of my dreams. I have always been a hard worker and I EXPECTED everyone else to be the same. I was self-motivated and I EXPECTED everyone to do what they were hired to do without me or someone else telling them what to do. I am a problem solver and I EXPECTED everyone to be able to spot a potential problem and then find a way to fix it. I deal well with change and I EXPECT there to be change but many people are afraid to deviate from what they have always done in the past. I have always built my companies on providing excellent products and outrageous customer service and therefore I EXPECTED everyone that worked for me to provide the same. I have always had good expectations but I learned early in my career that I had to learn how to manage those expectations if I was going to reduce my stress and live a happier and healthier entrepreneur's life. Here are a few tips that I learned that might be useful to you in managing expectations.

1. Your expectations will only be met if they are realistic and attainable. Meet with your staff or trusted advisors to

discuss what you want done. Discuss what you want to accomplish, who will do it, what will it cost and how long will it take to do it. Involve your staff in the decision-making process. They will have ownership and be more likely to meet your expectations.

2. You will need people that are trained, skilled and capable of the task.

3. You will need motivated and enthusiastic participants that believe they can meet your expectations.

4. You will need to have excellent communication skills, both speaking and listening, in order for everyone to know what your expectations are. This applies to vendors as well as customers.

5. It would also be wise for you to discuss with others what they expect of you in order for them to meet your expectations. There are two sides to an EXPECTATION.

6. Always provide ample time to accomplish the task anticipating a hiccup or two.

7. Expect changes along the way and encourage your team to look for better ways to accomplish the task without compromising your quality or integrity.

8. Don't make expectations beyond others ability. You cannot get lime juice out of a lemon.

9. Last but not least—don't judge yourself too harshly. You are human and we all have limitations. Do the best you can and help your team do the best they can. Set attainable goals and not expectations.

I have a good friend that told me, if I wanted to eliminate a lot of stress in my life, GET RID OF ALL YOUR EXPECTATIONS. It's a great concept and for some it really works. Regardless, manage your expectations and you will have a happier work and family life.



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PERSONAL AND PROFESSIONAL GROWTH FOR BUSINESS OWNERS



By Terri Hill,
Two Hills Consulting

How would you like a shortcut to success? Would you like easy access to information from others who have traveled the same path and know what to avoid and where to go?

A master mind group could be exactly what you're looking for. Master mind groups have been around for more than 100 years and were identified by Napoleon Hill in *Think and Grow Rich* as one of the factors in achieving success in life. Henry Ford, Thomas Edison and Andrew Carnegie credit these relationships with advancing their businesses. Current thought leaders like Jack Canfield used a recommendation from a master mind group to successfully bring the *Chicken Soup for the Soul* series to publication.

The Small Business Resource Association (SBRA) wanted to provide this support to their members and introduced a concept called Collective Minds. Collective Minds leverages the experience and skills of the group's members to help each other multiply their output and create exponential gains.

The first Collective Minds group is wrapping up their first year together and members have been thrilled with the results. Adam Wentling, owner of Precision Hearing Aid Center, said.

Joining the Collective Minds mastermind program through the SBRA has been one of the best business decisions I've made to date. I had been hearing and reading so much about masterminds, of which many can cost upwards of \$1000 per month. That's where the SBRA comes in and does what they do best: they pool resources to get equal, if not better, value of the \$1000 month groups, at a fraction of the cost. My motivation in joining was focused solely on growing my business, but this group has helped me grow in all aspects of life. How can your business or career thrive if your personal relationships are not in order? Too much to talk about here, reach out if you want to know more.

In this current economic climate there's never been a better time for businesses to refocus and learn how to create opportunities in this new economy. If you're interested in learning more about the program, you can visit the SBRA website at www.sbrassociation.org/collective-minds/ for more information. The next groups will start in September and October. Space is limited so it's important to reserve your spot early.

There's a popular Chinese proverb that says: *The best time to plant a tree was 20 years ago. The second best time is now.* So tap into some wisdom and reserve your spot today in the next Collective Minds' groups!

SBRA Monthly Member Shout Out

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• **Tuesday, May 10th – 9:30-10:30 a.m. - SBRA Workshop**
How to Prep Your 30-second Commercial to Gain Customers presented by John Whitehall of Sandler Training

• **Tuesday, May 24th – 9:30-10:30 a.m. - SBRA Workshop**
Tik Tok for Business presented by Zach & Kyra Bell of Bell Media Group

120 MINGLE NETWORKING

• **Wednesday, May 25th 5:30-7:00 at Speedpro**
Innovations, 48D Wingco Ln Reading, PA
Register: <https://www.sbrassociation.com/#EVENTS>

• **Learn How the SBRA Can Help Your Business Grow – Membership Benefits Update Wednesday, May 25th, 9:00-9:30 a.m. via Zoom**
Register: <https://www.sbrassociation.com/#EVENTS>



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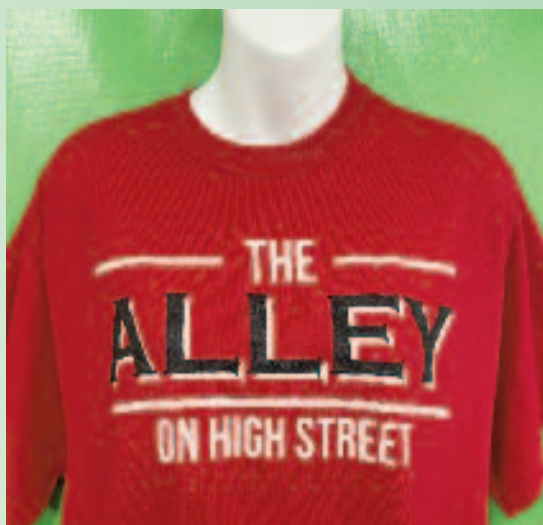
Lucky Squirrel started as a part-time family business in 2014 with Tom & Jes Flatley and Kevin Keifridr screen printing in a 2 car garage in Douglassville. Kevin, having 10 years experience in the sign and screen printing industry was teaching Tom and Jes the business.

Flash forward to 2022, Lucky Squirrel Printworks occupies 10,000 square feet of manufacturing, office, and retail space at the former Merritt's Doll Museum Complex located at 907 Ben Franklin Hwy W. in Douglassville (Rt. 422).



Today, Lucky Squirrel has a large mix of full time and part time employees. If you call or stop in, you will be greeted by Rachel or Cheyenne. Behind the scenes we have our master screen printer, Justin, and his assistant Tim. Work life at Lucky Squirrel is professional, yet fun. We are a work family that helps each other out and goes the extra mile to fulfill our customers requests. After a long week, we enjoy laughing together and enjoying a beer.

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GRCA SUPPORTS THE CREATION OF THE SCHUYLKILL RIVER PASSENGER RAIL AUTHORITY



By Jim Gerlach,
President & CEO

GRCA is a proud supporter of the efforts to return passenger rail from Reading to Philadelphia and beyond. The positive economic and social impact of this once-in-a-generation project for Berks County and the rest of the region cannot be understated. The creation of the Schuylkill River Passenger Rail Authority is the important next step in that vision becoming a reality.

The Berks Alliance-funded TEMS study indicated reestablishing passenger rail is not only feasible, but also economically viable and environmentally beneficial. Passenger rail will reduce vehicle travel along the highway corridors by five percent, generate nearly \$1.4 billion of regional income, over 28,000-person-years of work, over \$1.1 billion in increased property values and new development, and nearly \$1 billion in local, state, and federal tax revenues over

the next 30 years. Reading and the surrounding area are on the rise with new development projects already initiated or in the planning stages. The passenger rail project will unlock opportunities for area residents, including access to new job markets as well as opening Berks County employers to a new pipeline of potential employees.

Returning rail service to Reading and the greater community has been a dream ever since the last train left over four decades. Through the current efforts in Berks County, in conjunction with leaders in Chester and Montgomery Counties and community partners, it may soon be achieved. We applaud the Berks County Commissioners for their leadership on this project and look forward to seeing passenger trains back on the tracks in Reading.

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

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Ask SCORE

Spring Cleaning for Your Small Business

Every business can benefit from a good spring-cleaning. Here are tips on how to get organized and be more productive by tackling a few key areas within your small business.

Staying organized is one of the most important jobs you have as an owner running a small business. It is also one of the most challenging. Busy small business owners are running full steam ahead and it can be tough to stop long enough to file away receipts and clean out your inbox. Taking time out of your busy schedule to get organized will actually save you a lot of time in the long run. That is why once a year (or more) every small business owner needs to give their business a good 'spring' cleaning.

An unorganized business will stop your productivity in its tracks.

Giving your business a spring-cleaning can mean different things for different businesses. What you choose to clean and

organize first should be those areas of the business most directly tied to productivity and, by extension, profitability.

While every small business is unique, here are four steps every owner can take right now to clean up your business and create a huge boost in productivity.

1. Back-Up What You Need, Purge What You Don't: Filing your (digital) paperwork is small business spring-cleaning 101. And, just as important, is removing documents and files that you no longer need. File or store important documents in the cloud, on an external hard drive, or in a filing cabinet. If you have a stack of old paper documents containing sensitive information, shred them.

2. Clean Out Your Inbox: Getting emails into folders and out of your inbox is a spring-cleaning task that will make a big impact on your ability to stay organized. You will feel less overwhelmed and reduce the risk of that all-important email getting lost in the clutter.

(Continued on page 44)

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Ask SCORE

(Continued from page 43)

3. Declutter Your Workstation: Clutter creates stress – something no business owner needs. The items on your desk should be ones you use each day, like pens, notebooks, a laptop or tablet, and any specialty tools your work requires. Everything else should have a home in a desk drawer, on a shelf or somewhere else close-by. An easy and inexpensive way to keep your workstation clean is with drawer organizers, shelves, and a filing cabinet.

4. Find Tools That Help You Stay Organized After You Clean: Once you have finished your small business spring-cleaning, look for simple ways to stay organized. If you are most productive when you create a list of to-do's, invest in a daily planner and note pads. If you prefer using apps and other tech tools to do business, there are several apps out there designed specifically for staying organized. Look for apps that allow you to manage lists, take notes, connect to your calendar or planner, and set reminders. A few examples of organization apps include trello.com, todoist.com and evernote.com.

Make spring-cleaning easier by dusting off your business throughout the year.

The best spring cleaning plan is continued maintenance throughout the year. If you can create a process for maintaining those tasks tied directly to your productivity – like filing documents once a month or taking 20 minutes every Friday to reset your workstation – you'll increase the health of your business, get more done in less time

and, ultimately, be more profitable.

When creating a plan to stay organized, it is always helpful to take guidance from an outsider looking in, like a SCORE mentor. A SCORE mentor will not only help you get organized, but they'll work with you to uncover and set up the tools that will best help you stay organized and be more productive. Contact a SCORE mentor today to get started.

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.



Hares Hill Brewing Company

Here at Hares Hill Brewing Company, we share a commitment to supporting the good people and organizations of our community. It's always been about working hard, having fun, and giving back. We believe that great beer and food brings people together. Our team aims to cultivate community through handcrafted brews, American comfort food, and superior hospitality.

Our menu features a variety of scratch-made foods that were created in collaboration with our staff. We're proud to provide our guests with fresh, locally-sourced ingredients. Everything on our menu was created with our guests' experience in mind and we believe it shows! If someone is unsure of what to try, our enthusiastic staff is happy to provide recommen-

dations based on our guests' needs.

Our goal is not to be a "big brewery." Our goal is to bring you a small portfolio of great craft brews that complement our culinary driven craft food. We want to give you the whole package. You won't find 14 beers on tap, but you will find a good time, great beer, and great food with smiles and exceptional service. We strive to do everything we do with perfection, so we have chosen to partner with one of the area's best local breweries to brew our beers to perfection. You will always find our five flagship beers on tap, as well as two or three seasonal brews.

We look forward to serving you and welcoming you to the Hares Hill family!



Meet Patti Seigel

Route 422 Business Advisor Advertising Manager



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

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

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

"The 422 Business Advisor is a great way to stay connected to the community.

When we first started Patriot Pest Solutions ten years ago,

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U.S. Chamber of Commerce Urges Action to Combat Organized Retail Crime

In a letter to Members of Congress, the National Governors Association, the National Conference of State Legislatures, and the National District Attorneys Association, the U.S. Chamber of Commerce urges policymakers to tackle the growing problem of retail theft and organized retail crime harming communities and businesses of all sizes across America.

"The retail industry — already struggling from the impacts of the pandemic, labor shortages and supply chain problems — is now faced with large-scale theft and looting, much of it stemming from organized crime," said Neil Bradley, Executive Vice President and Chief Policy Officer at the U.S. Chamber of Commerce. "Retail theft is becoming a national crisis, hurting businesses in every state and the communities they serve. We call on policymakers to tackle this problem head-on before it gets further out of control. No store should have to close because of theft."

A recent survey of small business owners found that a majority (54 percent) experienced an increase in shoplifting in 2021. According to a survey of larger retailers by the National Retail Federation, organized retail crime cost stores an average of over \$700,000 per \$1 billion in sales in 2020, up more than 50 percent in the last five years.

"These crimes are not victimless," the Chamber letter reads. "In addition to the growing number of thefts that turn violent, innocent consumers, employees, local communities, and business owners and shareholders bear the costs of rising retail theft. Twenty-five percent of small businesses report raising prices as a result of shoplifting. Some retailers have been

forced to shutter locations in response to rampant theft."

The Chamber calls on policymakers to take the following steps to address organized retail crime:

- **Congress should pass legislation to stop the sale of stolen goods on online marketplaces:** The bipartisan H.R. 5502, "Integrity, Notification, and Fairness in Online Retail Marketplaces for (INFORM) Consumers Act," would increase transparency and identity verification of high-volume third-party sellers in online retail marketplaces while protecting the privacy of small sellers and establishing a uniform federal standard that would provide certainty and consistency for the business community. This legislation would deter retail crime by closing off a prominent avenue by which criminals seek to profit by selling stolen goods, often to unsuspecting customers.

- **Update the definition of organized retail crime and increase criminal penalties:** States should act to define the crime of "organized retail theft" in criminal law to specify those thefts involving two or more participants and an intention of resale and include increased penalties for those specific violations.

- **The law and prosecutors must hold those who engage in organized and significant retail theft accountable:** Since 2000, at least 40 states have raised the thresholds for the value of stolen goods to trigger a felony charge. In some instances, criminals are taking advantage of these increased higher thresholds to engage in repeated thefts and avoid prosecution. States should reconsider these thresholds and prosecutors should avoid adopting broad non-prosecution policies.

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ESTATE PLANNING IN A PANDEMIC: THE HEALTH CARE POWER OF ATTORNEY



LEGAL PERSPECTIVES

By Supriya G. Phillips, Esquire, Wolf, Baldwin & Associates, P.C.

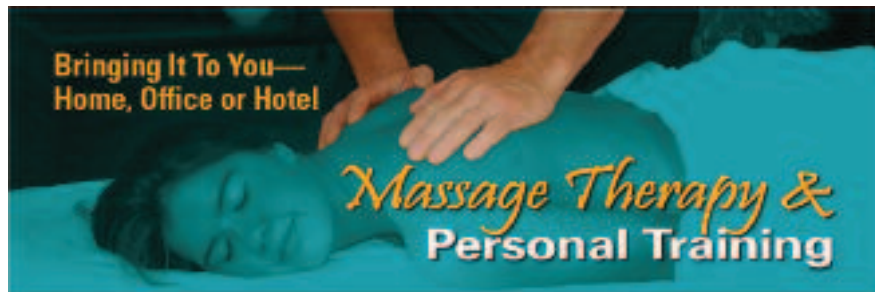
As we brace ourselves for the next wave of the pandemic, have you asked yourself if you're prepared? I'm not talking about the growing stockpile of toilet paper in your basement or the latest Pfizer booster. I'm talking about being prepared for the possibility of getting sick and ending up in the hospital. Do you have the necessary legal documents that will allow your loved ones to assist in your recovery? If not, they will be limited in the ways they can help. This article demystifies the health care power of attorney in Pennsylvania.

A health care power of attorney is a legal document that allows you, as the principal, to designate another person as your health care agent, giving that person broad powers to make medical decisions on your behalf. You decide when your agent can exercise these powers. Some people allow their health care agents to exercise these powers immediately. On the other hand, some people restrict the use of these powers to when they become unable to understand, make or communicate decisions about their medical care. Regardless of which option you choose, you want to make sure this document is available when you need it. Your health care power of attorney should be durable, meaning that the document and the powers granted within it are not affected by future disability or incapacity.

Your loved ones do not automatically have access to your medical records

when you are admitted into a hospital. The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a federal law that prevents protected health information (PHI) from being disclosed without your consent. By executing a health care power of attorney and designating a health care agent, you are allowing another person (1) to have access to your medical records (including your mental health records) and (2) to disclose your PHI to others and execute authorizations on your behalf. Without this document, your health care agent will not be able to discuss your condition or treatment options with the medical professionals who are caring for you. Communicating with your health care providers is essential if your agent has to make informed medical decisions on your behalf.

(Continued on page 50)



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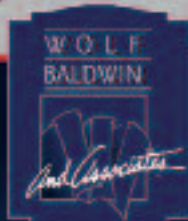
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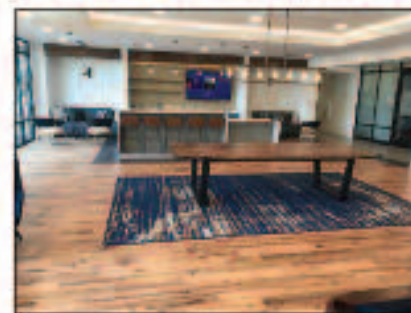
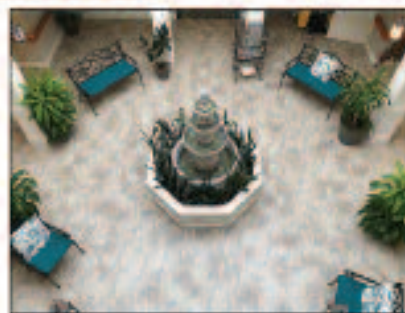


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LEGAL PERSPECTIVES

(Continued from page 48)

In addition to granting access to medical records, a health care power of attorney allows your health care agent to make medical decisions. The power to make medical decisions is broad and encompasses all things related to your health. Specific powers are enumerated in each document. Most health care power of attorneys give your agent the power to select, hire, and fire medical personnel and to arrange for and consent to medical care and treatments, including medication. Aside from these more apparent powers (it is a *health care* power of attorney after all), most documents give your agent the power to determine where you will live and to make personal care decisions relating to hygiene, grooming, and the like. And if it becomes necessary, your agent can plan for custodial care (nonmedical assistance with daily activities) and select medical facilities for institutional care, such as an assisted living community or nursing home. Ultimately, however, you decide which medical decisions you're comfortable with your health care agent making.

The person you designate as your health care agent has a legal duty to act in good faith and is protected from legal liability when making medical decisions

on your behalf. You should consider naming successor health care agents in the event that your primary health care agent is unable to perform his or her duties. Under Pennsylvania law, unless related by blood, marriage, or adoption, you cannot designate your attending physician, your health care provider, or its employees as your health care agent. Other than this limitation, you decide who your health care agent is. Most people designate their spouse, relative, or close friend. The person you choose should be responsible, dependable, and trustworthy. Preferably, he or she will be someone close to you and familiar with your wishes regarding health care decisions.

In the post-pandemic world, a properly executed, durable health care power of attorney is more important than ever. You never know when you'll get sick or how a virus or its variant will affect you. Being prepared is your best option to ensure that your wishes regarding healthcare decisions are followed.

Supriya G. Philips, Esquire is an associate attorney of Wolf, Baldwin & Associates, P.C. at the firm's Pennsburg office and focuses her practice on estate planning and estate administration. She may be reached at 215.679.5912 or by e-mail to sphilips@wolfbaldwin.com.

LAST DAYS OF LOCKDOWN



DOWNTOWN MARKETING AND DEVELOPMENT By Barry Cassidy

Within days I will be rolling out a new website highlighting to my trip across the country from May 15 to June 15, 2021. I am glad I could make the trip to visit cities across America. Thank my benefactor, Manny DeMutis, for letting me work on creative projects.

I took special care to visit friends along the way as we shared stories of the late 1960s and early 1970s. Hazy memories of hazy times added to the lure of the visits. Being in Charleston, WV, where I went to school, and Memphis, Tennessee, where I was a union organizer, made me a little nostalgic.

I took maybe 7,000 pictures of 70 towns along the way and reduced them to 70 videos. I was not going to do much with the photos initially, but my wife, Kitty, stepped in and said she thought I should somehow make a documentary of the trip. I am minimally dangerous with Adobe Creative Suite but could not imagine trying to put a documentary together.

I went over to the Phoenix Media Group in Kimberton and asked them about it. They were not keen on the documentary idea and told me to keep the videos short and sweet. After careful consultation and negotiation, I decided to run the pictures in the order I took them with a music background. Some of the images are provocative, and I did not want to draw them out but instead blend them in so they would be offered in context.

I also thought I should say something, so I created 12 videos of me talking about what I saw in the cities and did a little bit of analysis. I have nothing to gain from this, and I am not looking to "monetize" my work but instead make a site for posterity.

(Continued on page 52)

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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 51)

I reflect on American Heritage and American Circumstance.

The lockdown killed a lot of businesses. The vacant and boarded storefronts across America represent the death of the American dream for many entrepreneurs — The so-called “mom and pop shops.”

You don’t think of the people behind the counter in towns across America when you do business in some of the stores you visit. People who have saved and borrowed to make their lives better are business owners. Perhaps they can pass along some generational wealth to their offspring.

We were trapped in our homes with the outpouring of caution that we were warned that we might be killing our grandparents if we visited even our relatives. Welcome, Amazon! Delaware even blocked off the border at one point, so I could not buy wine with the commonwealth state stores closed.

The pictures I took will remember those times as they were... desolate and eerie. Even if the small business owner bucked the trend and opened beside the

online chiding that they were a super spreader, there was no office traffic on the street. The offices had moved to remote work. Welcome, Zoom!

I also looked at the impact of the protests on the cities. I hit all of the hot spots and recorded the damages done to the cities. I went down to the Federal Courthouse in Portland, where the Thompson Elk was set ablaze. I spent two days in Portland as I tried to get a grip on the condition of the city. I was able to go to a restaurant both nights and eat a real meal rather than takeout. I had to break the Portland Photos into two different videos because of the volume of photos. I also did two analysis videos on Portland, one about the town and one about the art.

I tried to chronicle the condition of public art. What I found was an explosion of art painted on the boards that covered the windows of downtown Portland. Some of it was impressive.

With no one in the downtowns during the lockdown, it occurred to me that some people took advantage of the opportunity to riot. I am not sure that if there had been no lockdown, the rioting

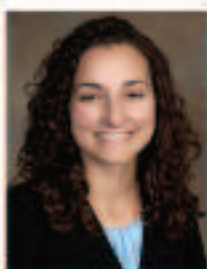


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would have taken place to the extent that it did. Maybe someone recognized that and planned the riots around them, or maybe it was just a stochastic series of events near existing pallets of bricks... not sure.

Some towns had a lot going for them, even if there were not many people around. There were a couple of them that stood out in my mind. The fact that all of the towns had only a minuscule number of people in them evened the playing field to assess a sense of place. I found that one town in Idaho and another town in Texas were on the opposite end of the income and maintenance/upkeep scale and offered the same good feeling about the space.

One of the videos is entitled "sense of place," and I compare and contrast Sanderson, Texas, with Wallace, Idaho. One town was the center of the silver mining trade, and the other fell into ruins after a flood. Both were very impressive, and both had the look of abandonment. Idaho because of the lockdown and Sanderson because it is in ruins. The sense of place stood out in ruins.

As "placemaking" becomes a profession, I see people all the time talking about making a place. I am not sure that

it is well understood. As many know, I like to use lighting poles as a solidifying factor in identifying a place. You know you are visiting the South Street Headhouse District because there are red light posts; as you know, you are in Phoenixville by the blue.

I do not seek to be iconoclastic, but I think my interpretation will add a different viewpoint to the folks offering cookie-cutter solutions. I don't think some of what it takes to create a sense of place involves a "Mother May I?" proposition. Each space or series of spaces must exist on its own with whatever enhancement of intrinsic value offered in the modification.

I am not sure you can be an engineer and create a place. I do not say that to win friends and influence people, but more from experience.

So, I invite you to look at my American Heritage style website that offers no political view but is more technically oriented to themes in cities across America and how they have been impacted by the virus lockdown: www.lastdaysoflockdown2021.com.

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

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DESPITE ITS SETBACKS, CARBON CAPTURE MAY COME TO PENNSYLVANIA



**By Anthony Hennen,
Staff Reporter,
The Center Square**

A proposed bill would expand Pennsylvania's openness to carbon capture and storage, with proponents claiming the Commonwealth could become a hub for reducing carbon emissions.

The bill would establish a legal and regulatory framework for potential carbon dioxide capture and sequestration projects in the state, Sen. Gene Yaw, R-Williamsport, said in a legislative memo.

Carbon capture is a process that takes carbon dioxide emissions from power generation or other activities and reuses or stores the emissions to prevent them from getting absorbed into the atmosphere.

"This legislation is a proactive step to secure Pennsylvania's future as a hub for carbon capture and sequestration," Yaw said. "It's a pragmatic solution to a problem that we all want to solve — reducing our carbon emissions without

crippling the reliability of our existing power grid."

The legislation would designate private property rights around storage sites, assign state regulatory authority of the facilities, specify the regulatory and permitting process within existing federal oversight, and create a cash fund to sustain regulatory operations.

Yaw cited a study from the Great Plains Institute estimating Pennsylvania could store 2.4 billion metric tons of carbon dioxide underground. Currently, Pennsylvania has no carbon capture storage facilities; most of them tend to be along the Gulf Coast or in the Upper Midwest.

Carbon capture projects have grown since a 2018 expansion of a federal tax credit, which led to 51 new projects announced nationally in 2021. "So far, implementing the technology has proven elusive because of the high cost of sequestering a single ton of carbon, especially from certain facilities," Karin Rives of S&P Global noted.

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The projects have been beset with problems, as a 2021 report from the Government Accountability Office noted. Coal-related projects funded with \$684 million from the Department of Energy struggled to produce results, and the GAO pointed out significant risks for the project due to the DOE's "high-risk selection and negotiation process" and its "bypassing of cost controls."

Despite the failures, the Department recently announced \$96 million was available to advance carbon capture technologies to "lay the foundation for future

projects that demonstrate the economic and environmental benefits of carbon capture technologies."

"There is broad agreement that costs for CCS would need to decrease before the technologies could be widely deployed across the nation," according to a Congressional Research Service report. "In the view of many proponents, greater CCS deployment is fundamental to reduce CO2 emissions (or reduce the concentration of CO2 in the atmosphere) and to help mitigate human-induced climate change."





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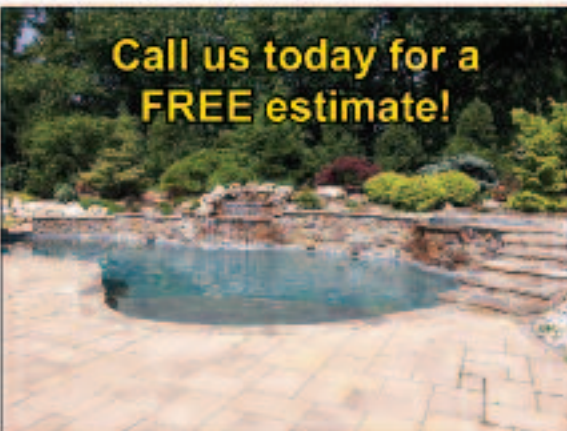
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Due to the popularity of this inclusive community-centered event featuring local food and live music, planners obtained the Borough of Pottstown's permission to expand seating to 750 from 2021's limit of 500 guests.

This everybody-wears-all-white, outdoor, last-hurrah-of-summer party will light up Smith Family Plaza at Pottstown Borough Hall, 150 E. High St. The beautiful event is an eclectic and enthusiastic



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Individuals interested in attending

may register beginning June 1 on the Pottstown Fete en Blanc website: feteenblancpottstown.com. Registrants will be accepted on a first-come, first-served basis. **Each registrant will be charged a nominal fee of \$10 per person, capped this year at 6 persons per registrant**, to help cover essential costs for necessities such as table and chair rentals, security measures, and restroom facilities (please note admission does not include food or beverage).

Local participating restauranteurs will accept food pre-purchase orders (and, as always, guests may bring their own BYOB picnic dinners).

(Continued on page 58)



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FREE TO ATTEND



Scan to RSVP: www.trellis4tomorrow.org/events/

11:00am Pre-party in a Trellis garden

12:30pm Follow the parade!

1:30-5pm At the festival

Trellis for Tomorrow is a nonprofit organization that seeks to foster compassion and resilience in youth and communities through experiential programs in organic gardening, food justice, and personal agency.

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FETE EN BLANC 2022

(Continued from page 57)

Please visit the feteenblancpottstown.com website and follow PAED & Hobart's Run' social media for the restaurant list, pre-ordering information and other Fete en Blanc announcements and updates.

As we emerge from the pandemic, please note guests may be seated near people from outside their household or group of friends. Guests who wish to wear masks regardless of their vaccination status are welcome to do so – *but, if you do, please wear white or clear masks to*

complement the theme and ambiance of the evening.

Organizers kindly ask registrants who cannot attend to transfer their ticket(s) to a friend, family, or neighbor and contact pottstownfete@gmail.com immediately to release the seats. No refunds will be available to registrants who are unable to attend.

Start designing your white centerpiece, selecting your all-white attire, and preparing to gather with old *and new* friends this September 9!



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