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Shuman Development Group has a portfolio of some of the grandest structures in the City of Reading, filled with historical buildings restored to their past glory and state of the art, modern office complexes. We are proud owners of one of the oldest office buildings in Reading (35 North 6th Street - 1909) and the newest (600 Penn Street - 1995).

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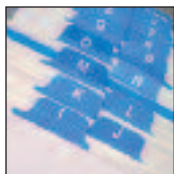
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Cover Story: Ginger Kunkel, the newly appointed president of Tompkins' Pennsylvania market, looks forward to leading the bank through an everchanging environment, while ensuring it sticks to its roots of strengthening the communities it serves.



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Browse the Marketplace to grow your business, network, and keep your money local.



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The Tendency to Spend – Lifestyle Inflation and Five Steps to Conquering it

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... AND MORE!

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Editor & Publisher – Bill Haley; Advertising Manager – Patti Seigel

To contact the Route 422 Business Advisor:

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LEVAN MACHINE AND TRUCK EQUIPMENT

Levan Machine and Truck Equipment, located in Fleetwood, PA, just outside of Reading, has adapted their business over the past 85 years to expand and thrive. Today it is recognized as one of the Top 50 businesses based in Berks County. They survived a Covid pandemic and are now fighting their way through all the supply chain issues facing the world's economy.

Levan Machine and Truck Equipment is a one-stop, full-service machine shop and custom fabricator, for all things related to machining and commercial vehicle upfitting. Since 1936 their machine shop has serviced customers throughout the United States and currently also services customers internationally. From custom machining and fabricating, to prototyping, to welding, to completely engineered projects, Levan Machine and Truck Equipment is a job shop that specializes in custom work. Levan also provides after-market truck accessories/parts, and has a truck and trailer service and repair division too.

The machine shop is known for their CNC manufacturing and repair machining projects, and the current supply chain delays have driven a higher need for repair work. "We are reverse engineering parts for many of our manufacturing clients because they need to keep their lines working, and the supply issues simply halt their operations," said Austin Schaeffer, Machine Shop Manager. "We have a few food manufacturing customers that would typically order replacement parts from Europe, but it's impossible to get those parts today, so we are making them instead."



Levan Machine and Truck Equipment has an extensive selection of truck products regardless of the size of commercial vehicle from Class 1 up to Class 8. Their truck body partners include Knapheide, Air-Flo, TruckCraft, BrandFX, Morgan, Eby and EZ Dumper. "We are also seeing product delays in our industry,

and one of the biggest challenges is the availability of truck chassis," stated Brian Levan, CEO and President. "It is frustrating because we have lots of customer demand, but our customers simply cannot find a truck chassis. And we had customers with trucks on order that were recently canceled by Ford and GM. This impacts their daily business operations and is an inventory challenge for us too."

The team at Levan listens to their customers before, during and after the sale is complete. They work hard to ensure they build a truck to meet your daily work needs, and if you aren't sure what you need, they'll help you figure it out. Levan has several great relationships with commercial auto and truck dealers and can help facilitate the buying process too. They specialize in truck bodies, van

solutions, toolboxes, mobile power solutions, lift solutions, hydraulic systems, specialty lighting, and crane systems.

They are not just a truck shop or machine shop and instead combine the two. "When we build a custom truck we have the ability to machine or fabricate anything we want and make it work for the customer," Levan said.

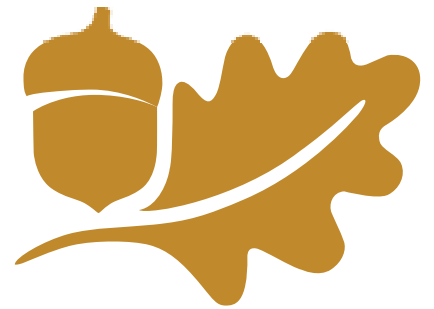
Levan Machine & Truck Equipment is located at 3417 Pricetown Road, Fleetwood, PA. For additional information, please call 610.944.7455, and visit: www.levanmachine.com.



NEW LEADERSHIP, SAME VALUES AT TOMPKINS



PHOTOS BY STYLISH IMAGES



Ginger Kunkel takes the lead at one of the area's premier financial institutions

Tompkins Community Bank has served the communities of Southeastern Pennsylvania for generations. While a lot has changed in the areas Tompkins serves, the bank's dedication to local leadership making local lending decisions remains unchanged, all while supporting organizations and causes that the community needs most. Ginger Kunkel, the newly appointed president of Tompkins' Pennsylvania market, looks forward to leading the bank through an ever-changing environment, while ensuring it sticks to its roots of strengthening the communities it serves.



"I feel confident that Tompkins will be with us in the future and help us grow even more," says Jeff. "And that's a good feeling"

Schatz Electric has been in business for 45 years. To keep the business growing, owner and president Jeff Schatz focuses on mastering new technologies and supporting customers 24/7—so he's always on the go. That's why he works with the teams at Tompkins, who proactively offer products and services that increase efficiency, such as remote deposit.

TOMPKINS

Visit TompkinsBank.com



Kunkel, of Wyomissing, joined Tompkins in December 2021 in anticipation of becoming the bank's market leader following the retirement of former President Scott Gruber. She is 32-year veteran in financial services, most well-known in the banking community for her expertise in commercial, retail, operational, and executive management. She came to Tompkins from Riverview Bank where she was SEVP and chief operating officer and oversaw all revenue-producing lines of business including commercial, retail, trust, and wealth management. Prior to Riverview, she worked in Berks and Lehigh counties as a senior commercial relationship manager for Susquehanna Bank with expertise in commercial and industrial lending.

"I'm fortunate to have gained diverse knowledge over the years at community banks ranging from under \$1 billion to over \$18 billion in asset size, including a stint at Tompkins early in my career. Having spent time in operational roles in addition to leading sales teams, it's always

my goal to create an environment where the entire team can thrive and succeed," said Kunkel, who added, "In today's more digital environment, it's important to understand that the customer experience is determined by how well all parts of the organization work together to create a seamless yet personalized experience. But even as we continually improve our digital banking delivery channels, personal relationships will always remain at the heart of everything we do."

Kunkel is the definition of an accomplished community banker, lending her valuable expertise to organizations and causes important to her. While many may view bankers only as experts who assist with financial needs, community bankers are so much more. She has served as a board member and volunteer for many non-profit and civic organizations, including Boy Scouts of America, the Fresh Air Fund, Habitat for Humanity, Schuylkill Chamber of Commerce, the United Way, and the West Brunswick (Schuylkill

County) Planning Commission. Most recently, she was appointed to the board of the PA Bankers Services Corporation as well as the Greater Berks Development Fund and will shortly join the Greater Reading Chamber Alliance Board Investment Committee.

"As a community bank, we thrive when our communities thrive. Our team members contribute thousands of hours each year to community service because we believe it's critical that we use our resources and strength to help our nonprofit partners continue their important work," said Kunkel. "Throughout Schuylkill, Berks, Montgomery and all the Greater Philadelphia counties we serve, our friends and neighbors can always count on us to do what's right."

To connect with a community banker at Tompkins, visit one of its many convenient offices, visit TompkinsBank.com, or call 1-888-273-3210. Tompkins is here to serve every member of the community as they navigate their financial journeys.

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Ginger Kunkel, President – PA

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Company president and founder John A. Bigham III has lived in the Pottstown, PA area his entire life. He attended Owen J. Roberts High School and received his MIS degree from Saint Joseph's University in Philadelphia, PA. Upon graduation from college, John worked for a large accounting and finance firm as a consultant for large insurance companies. He became a producing insurance agent/broker in 2005. Since then John has become successful by utilizing his insurance knowledge and strong work ethic to provide his clients with the necessary insurance coverage at a competitive price combined with superior customer service.

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VIDEO CONTENT FOR SOCIAL MEDIA



SOCIAL MEDIA TIPS

By Theresa Mintzer

Video is an essential part of social media content. It's favored by

all the algorithms and people will stop their scroll to watch it. That's why businesses should try to use video when they can. The great thing about video is that you can do it right from your phone.

Here are some helpful ideas for using video as social media content.

- Highlighting important features.
- Instructions about how to use your product.
- Introducing employees to customers. This is great if you have a service related business.
- Reviewing or featuring complimentary place. For example, a dog walker could review local parks. If you geotag the review you will come up on local searches.

Video content can help with customer service. If you walk a customer through a procedure that can confuse them you'll have less phone calls for help. You also can manage the expectations of the customer. This will quickly clear up any miscommunication.

A great way to grow your Instagram reach is to make Reels. These short video clips are a great way to communicate quick bits of information. Nervous about video? You can take a video of something else and do voiceover. If you don't have a video, you can use an app like InShot to make a video out of photos. This is a trick you can use for TikTok as well.

In conclusion, video is an important on social media. The more that you use video as part of your content plan, the more visible you will become. Plus, it's a great way for customers to learn about you and your business so they will know, like, and trust you.

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



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Ask SCORE

SOME INSIGHTS ON SUCCESSFUL OUTSOURCING

Outsourcing is a common practice in today's business world, but it's not the domain of large companies. Small business owners use outsourcing for a variety of reasons— to handle work overflows, receive specific expertise in a new or unfamiliar area such as marketing or IT, or take on more routine administrative tasks that are taking up too much of their time and attention.

The decision to outsource certain functions requires a professional approach, particularly since the small business owner may be understandably leery about relinquishing control over a task that he or she has handled from the outset. Developing a successful long-term relationship with an outsourcing partner

requires effort on both sides. It's important to treat it like a partnership, because that's what it really is. A vendor who supplies a vital service for your business is like part of your staff, so you should go through a similar interviewing and reference checking process before you "hire" them.

Using outside service providers who have experience working with your particular type of business is important. You'll also want someone with the technology and expertise to deliver cutting edge services.

Be sure to ask detailed questions about the service you will receive and your access to someone who can answer questions and solve problems as they arise. For most small business owners, this kind of accessibility and service are top priorities. If the firm you are considering won't be available when something goes wrong, look elsewhere.

(Continued on page 14)



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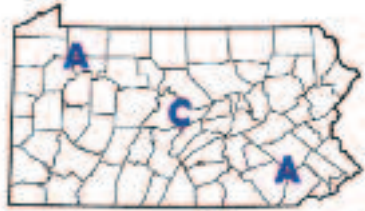
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Ask SCORE

(Continued from page 13)

Also ask your candidate firms for current and past clients who received services of a scope similar to what you're looking for. If possible, ask for clients similar to yours to properly gauge how well the company understands your needs. And, always meet with the service provider's leadership as well as the people who will be working directly with you. You don't want to have any doubts about their ability to handle what may be critical tasks for your business.

The "go-to" resource for help is the Outsourcing Institute, the world's largest professional community dedicated solely to outsourcing. The Institute's Web site (www.outsourcing.com), provides a wealth of information about outsourcing trends, articles on securing IT and business processing services, and tips for ensuring your outsourcing partner delivers the level of performance you want.

To learn more about outsourcing successfully, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to

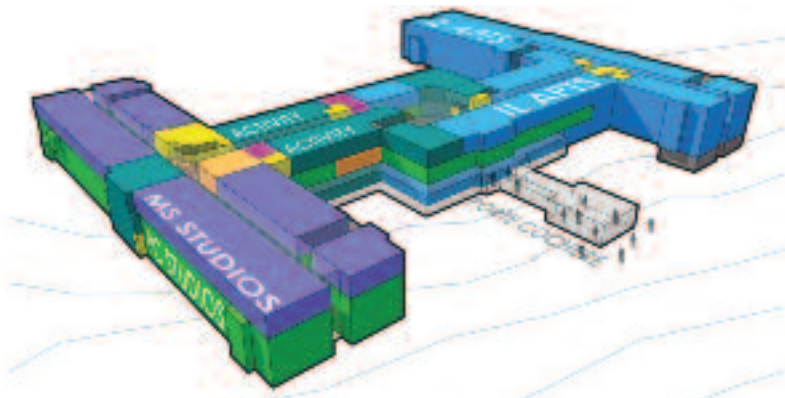
small business owners. Call 610.327.2673 for the Pottstown SCORE chapter, or find a counselor online at www.pottstown-score.org.

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://tricounty.score.org/content/find-mentor-183>.

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By Jim Sarro,
AIA LEED AP BD+C
Principal, Muhlenberg
Greene Architects

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COMPETITIVE ANALYSIS



MARKETING TIPS

By Shelby Macilvain, Communications Manager, beMarketing

Regardless of what industry your business is in, there is some competition. Do you know who your competition is within your industry? Do you know what strategies they are using for success? If your answer is no, it is time to employ a technique called competitive analysis. Today the experts at the Hive dive into the steps you can take to conduct a comprehensive competitive analysis.

Determine Your Competitors

There are three main types of competitors:

- Direct — offer the same products or services, target the same audience, and serve the same or similar purpose as your business.
- Indirect — offer similar products or services, but their end goals or how they meet them are different.
- Substitute — potential competition, meaning they might sell similar products or services to yours, but they underperform.

By studying your competitors, you can find your market's best features and trends and spot shifts or changes promptly.

Research Competitors' Sales Tactics and Results

It is crucial to find the answers to these questions:

- What does their sales process look like?
- What channels do they sell through?
- Do they have multiple locations?
- What is their yearly revenue?
- Do they regularly run discount or incentive programs?

Analyze Pricing

When pricing your goods and services, you always want to look at your competitors and industry standards. It is vital to stay on top of industry pricing.

Examine Their Social Media and Content Strategies

A quick look at your competitor's website and social media presence will help you measure their marketing and content strategies. That way, you can establish what is and is not working and what to share with your target audience.



Conducting a competitive analysis is a proactive approach to business success. It can help you better understand your market, learn more about your customers and their needs, and make better decisions. If you are interested in learning more, the team at beMarketing has the necessary tools to help you achieve your long-term goals.

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Author and Historian Jared Frederick Lecture and Book Signing

The new General Carl Spaatz National USAAF Museum in Boyertown will host a lecture and book signing by Author and Historian Jared Frederick on Friday evening July 29th at 7:00pm.

Jared Frederick, the author of numerous books, including *Dispatches of D-Day* and *Hang Tough*, will be at the new General Carl Spaatz USAAF Museum in Boyertown on July 29th. He will deliver a lecture on his new book: *Fierce Valor: The True Story of Ronald Speirs and His Band of Brothers* and be available for a book signing in the Museum afterward.

His comrades called him "Killer." Of the elite paratroopers who served in the venerated "Band of Brothers" during the Second World War, none were more enigmatic than Ronald Speirs. Rumored to have gunned down enemy prisoners and even one of his own disobedient sergeants, Speirs became a foxhole

legend among his troops. But who was the real Lieutenant Speirs? Packed with groundbreaking research, *Fierce Valor* unveils a compelling portrait of an officer defined by boldness on the battlefield and the inherent costs of war.

His story serves as a telling reminder that few soldiers escape the power of their own pasts.

The 7:00 pm lecture will be presented in the Reception Hall of the Friendship Hook & Ladder Fire Company on Warwick St in Boyertown. The book sale and signing will take place afterward in the

Spaatz Museum next door. There will be a \$10.50 admission fee for the lecture and self-guided tour of the museum during the book signing.

For additional information, please call Tom Gosse, General Carl Spaatz Museum at 215.275.2612 or email: Tgosse@spaatzmuseum.org.



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MANAGING CONSTRUCTION COSTS AND INFLATION



**By Sarah Phillips,
President, Irish Creek
Construction**

The general public is seeing higher prices on most everything recently. From grocery shopping to the gas pump, it seems the 'I' word — Inflation — is on everyone's mind every day. Gas prices alone have more than doubled over the past 18 months according to GasBuddy.com and diesel fuel is not exempt from the rising price crisis as well. If you are working on a construction project on any level, DIY project to full new building development, the rising cost issues do not stop at fuel. Materials, labor, shipping, and every facet of the construction process seem to be more difficult in recent years.

Which leads to the question, how are you as a consumer able to combat these issues or even negate some of them? Whether you are completing a bathroom renovation in your home, or are a business tackling a necessary construction project, you still do have the tools to get the most bang for your buck. However, this takes a

fresh and new mindset on how the construction process should work. The traditional method of design the project, then bid out the project to multiple contractors wastes valuable time in putting a full design together before getting a realistic and real-time cost estimate, especially if pricing comes in over budget, as you will find yourself back to the design board. In today's world, costs are increasing at a rapid pace and time is of the essence. Here are a few tips on how to deal with these issues during construction to get YOU the best outcome:

1. Plan Early!!! The construction process is never as fast as we would like it to be, and it has not gotten better since the COVID pandemic. Beginning your thought and planning process early, even before you may think you are actually ready to start construction, will allow you to get through many of the decisions early in the process, making it less likely that last minute changes dramatically increase your budget and ensuring that the rest of the project stays on track. Give yourself some time for options!

2. Interview and find a contractor that can work with you on your project and to your schedule. If you have a Design Team already in

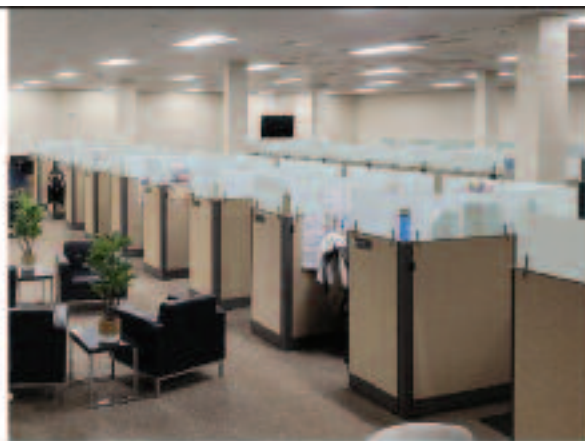
place, ask their recommendation on contractors and bring them to the table early, but make sure you are comfortable with their process of construction and services that they will deliver to you.

3. But what about competitive pricing??? While interviewing contractors, ask if they can be transparent in their estimates, processes, and invoices. Can they offer something that gives you piece of mind that you are getting the best deal?

4. Be flexible on materials used. This is easier for a homeowner or a single project for a business than it is for a corporation with multiple locations that need to use similar, or even the same, materials, but if you can, look at alternate materials from a cost AND accessibility standpoint. Being able to switch out a material because it meets your schedule or fits into your budget better gives you more buying power.

Construction is a tough and often long process. Build a team that you can trust and work with for an extended period of time. This is especially important as you navigate this economy's ever-changing landscape.

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COMBATING INFLATION

What's Behind High Energy Prices and What to Do About It

By Matt Letourneau, Managing Director of Communications and Media;
U.S. Chamber Global Energy Institute

As energy prices and the cost of inflation rise, the Biden Administration can help control rising energy prices by expanding U.S. energy production.

Fill me in: In March, year-over-year consumer price increases topped 8.5 percent, causing the highest inflationary rise in 40 years. One of the biggest drivers has been skyrocketing energy costs, which impact virtually every sector of the economy.

While the war in Ukraine and supply chain impacts from Russian sanctions have exacerbated price pressures, energy prices were already escalating well before the conflict did. Gasoline prices have more than doubled since their pandemic lows and now average \$4.21 per gallon nationwide. In the year preceding Russia's invasion of Ukraine, prices had increased by about 40 percent (over one dollar per gallon). Natural gas and electricity prices are important contribu-

tors as well. This can be clearly seen in the Global Energy Institute's 2021 electricity price map, which registered a record 5.6 percent increase in electricity prices last year alone — a number that has only gone up in 2022.

What's behind high energy prices?

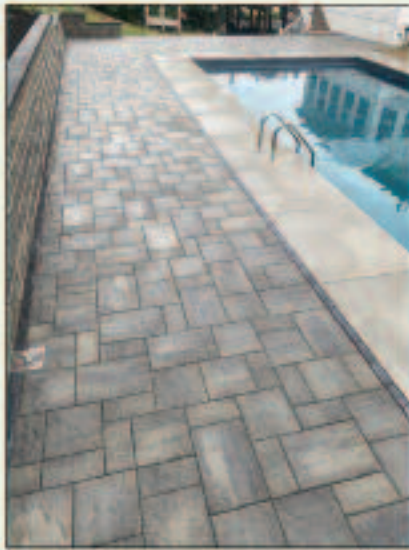
Supply and demand. Like other commodities, energy prices are dictated by basic supply and demand. As business and leisure travel have resumed and manufacturing has returned, demand has increased, but energy supplies remain constrained by a variety of factors.

Uncertainty. The current Administration came into office with an agenda that includes phasing out of fossil fuels like oil and natural gas on an aggressive timeline. The exploration and production of oil and natural gas is extremely capital intensive and requires significant upfront investment and planning. Investors pay close attention to these kinds of signals, and fear of regulatory hurdles impacting returns have held investment back.

(Continued on page 20)



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COMBATING INFLATION

(Continued from page 19)

Some politicians insist on blaming oil and natural gas companies for the current situation, accusing them of price gouging and putting forward debunked arguments about unused leases. That sends the wrong signal to the market. In part to balance this headwind, companies are now returning a higher percentage of the profits back to investors and investing less into new exploration and production.

Supply chain and labor. Like every other sector, energy companies are still recovering from the pandemic-related lockdowns and are struggling to source the materials and workers necessary to expand production. Global shortages and transportation bottlenecks have pushed inputs like tubular steel and sand to historically high prices, and often aren't available at all. This is limiting new exploration globally and preventing supply from keeping up with demand.

Infrastructure. The United States lacks the necessary infrastructure to support enhanced production. Well-funded, coordinated campaigns have defeated major projects like oil and natural gas pipelines that are necessary to

move products. New York and New England lack the pipeline capacity to take advantage of the nearby Marcellus Shale formation in Pennsylvania, and consequently have some of the highest energy prices in the nation. In fact, they are importing oil and natural gas from overseas — until recently, even from Russia. After years of bipartisan efforts to streamline permitting for badly needed projects culminating in reforms during the previous Administration, the Biden Administration has now moved to aggressively roll them back, sending us back to a 1970s era environmental review process that will slow down projects of all types — especially renewables.

Lack of action. While the Biden Administration has expressed support for increased domestic production, their rhetoric has not been met with action. The Administration is seemingly still pausing some, if not all, new leasing and permitting on federal lands and waters (which made up 22 percent of oil production and 12 percent of natural gas). It has failed to put forward a new five-year plan for offshore oil and gas development even though the current one expires this

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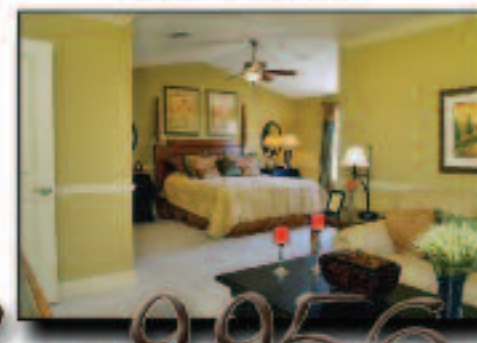


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summer. The lack of a new five-year leasing program will shut down new exploration and eventually hamper production in the resource-rich Gulf of Mexico. The situation onshore is much the same, with the Biden Administration failing to hold new lease sales to increase activity despite federal law clearly requiring them.

Global markets. Oil, in particular, is a global commodity traded in a global market. Different types of oil products are produced in different places, depending on refinery configurations, and shipped across the globe. The price that consumers pay at the pump is reflective of the cost of crude oil, refining, transportation, distribution, and taxes.

The silver lining? When it comes to energy inflation, the United States does have one major advantage: it is the world's largest oil and natural gas producer. This has helped to mute volatility in markets such as natural gas, especially relative to import-dependent Europe and Asia. For example, Europe now spends over 9 percent of its GDP on energy, the highest share since 1981 (the U.S. is at about six percent).

What should we do about it? Higher energy prices act as a tax on the economy and increase inflationary pressures

throughout the supply chain. The Administration should therefore be clear and consistent in its support for expanded U.S. energy production, which will provide important signals to markets and help to limit the impact of energy on inflation. That includes holding comprehensive lease sales on federal lands and waters, moving swiftly to adopt a new National OCS Oil and Gas Leasing Program for offshore oil and gas development, avoiding imposing new regulatory burdens, and supporting the permitting reforms necessary to build energy infrastructure.

Bottom line: Addressing these issues won't instantly increase supplies. Energy production takes a great deal of lead time. However, the current lack of support for energy production policies will ensure that it remains far below where it could be and will keep investment on the sidelines, making us more reliant on foreign sources and ensuring that higher prices are here to stay. That doesn't bode well for economy-wide inflation.

Matt Letourneau is managing director of communications at the U.S. Chamber of Commerce's Global Energy Institute (GEI). He coordinates external communications and strategy and serves as a spokesman to media on energy and environmental issues for the Chamber.

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SUMMERTIME HOME MAINTENANCE



**By Heide Peters,
Rothenberger
Insurance Services**

The summer months are a great time to tackle those outside projects around the house, especially this summer as more of us are staying home and skipping annual vacations. Here are a few maintenance tasks you can take care of this summer.

Summer is upon us...

Inspect Your Roof: Let's start with the roof. When was the last time you had your roof inspected? If it's been a while or if you have noticed shingles missing, now is a great time to have it inspected. If there are areas that need a repair, have those completed. If your roof requires more work, consider having it replaced. A roof is not an area of your house you want to just ignore.

Gutters & Downspouts: Along with the roof—of course those gutters must be inspected as well. If it's something you can tackle yourself, now is the perfect time to grab a ladder and clean out your gutters and downspouts. They may also be in need of some repairs, or it might be time for replacement. They can also be inspected by a professional, such as the roofing company that inspects your roof. If they don't do gutters, ask them if they know someone that they recommend. It's not a bad idea to also have a gutter guard added which will make cleaning easier and reduce clogs.

Pressure Washing: Pressure washing is a great way to extend the life of certain things and also make them look new again. You will be surprised at the difference pressure washing can make to brighten up bricks and pavers.

So, use this year to take care of your pressure washing, and check some or all of these items:

- Porches and/or deck
- Siding and/or brick
- Walkways and cement areas
- Landscape pavers
- Fences

Stain that Wood Deck: Once the pressure washing is finished, you may find cracking and peeling areas on your deck. Wood decks need to be stained every couple of years to help protect the wood from fading, water damage and natural wear and tear. If it's been several years since you last stained, you may want to consider taking the time to do so this summer. Again, if it's too big of a job for you to manage, you may want to hire a professional.

Air Conditioner Efficiency: Change your filter on a regular basis. In the summertime, filters often fill up with debris quicker than in the springtime because the system runs more frequently. Check the filter each month to determine if a change is necessary. It's also allergy season, so consider upgrading to a higher MERV (Minimum Efficiency Reporting Value) filter for better contaminant control in the home and lessen summer allergy symptoms. The higher a MERV rating, the higher the amount of particles the filter traps. Also, it is a good idea to have your AC unit checked and serviced. It may save you sticky hot downtime of your air conditioning during a heatwave, or a costly bill later.

These are just a few maintenance tasks you can do around your home to extend the life of your property. Should you find that you need homeowner's insurance or are interested in a quote, give us a call. We are here to help! So have a great Summer and STAY COOL!!!

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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CARPET & TILE MART

FLOORING SUPERCENTERS

Carpet & Tile Mart is a 3rd generation, family-owned and operated business, built upon a proud heritage of providing customers a unique combination of unprecedented value, massive selection, and unsurpassed customer service since 1967.

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

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

Q: 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?

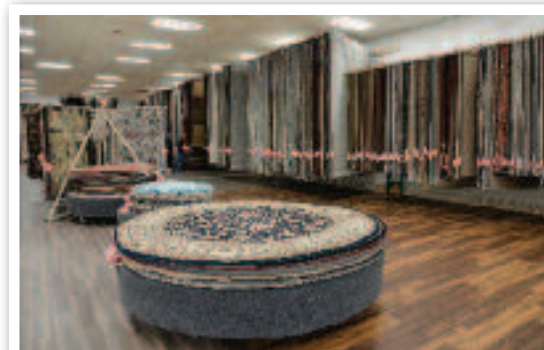
A: We have thousands of area rugs, miles of the finest tile and natural stone, durable luxury vinyl tile, hardwood flooring from the USA, and of course the largest selection of carpet around. The best part is it's all in-stock at Carpet & Tile Mart! You can take most new floors home today. Or if you 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



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



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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351 W. Schuylkill Rd Coventry Square 1,
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www.carpetmart.com



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

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• 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

PENN STREET MARKET 2022 – Thursday Jul 7, 2022

11:00 AM - 1:00 PM EDT (Every Thursday June-September)

Location: 638 Penn Street, Reading, PA 19602

Free to attend! Free for all ages! <https://www.pennstmarket.org/>

Contact Information: Aaron Gantz, agantz@greaterreading.org

GRCA Wins National ACCE Award for Website Redesign

The Greater Reading Chamber Alliance (GRCA) recently announced that it has been named one of 13 Communications Award of Excellence winners by the Association of Chamber of Commerce Executives (ACCE) for its website redesign.

GRCA's Director of Communications & Marketing Leah Fassnacht and Digital Marketing Coordinator Audrey Krupiak managed the six-monthlong project under the guidance of GRCA member, LaunchDM, Reading

"This award is a testament to the hard work and careful thought put into this project," said Fassnacht. "It's our hope that visitors to our site are able to more easily find the information they need and are able to better understand the important work GRCA does."

The new website more clearly outlines the mission and vision of the organization. As an entity that combines both economic development and traditional chamber activities, it was important to create a website that better highlighted GRCA's work. The new site, which features a 36 percent decrease in the number of pages, includes a stepped-member application form, an extensive event calendar that can be filtered by event type and a more robust overview of the economic, workforce and real estate development tools and programs GRCA offers. The site welcomed 14 percent more new users and hosted nearly 12 percent more sessions from the time it launched in August 2021, through the end of the year, compared to the same time in 2020. The site also saw a 15 percent increase in page views. This increase in traffic was all obtained organically. All new traffic was driven to the site through GRCA's social media channels and email database.

ACCE's Awards for Communications Excellence program is designed to showcase top communications and marketing work of chambers of commerce and similar organizations. Several thousand award entries have been submitted since the launch of the competition, which is now in its 37th year.



COMMUNICATIONS EXCELLENCE
SPONSORED BY Meta

"Chambers of commerce create community impact, more so now than ever before," said ACCE President & CEO Sheree Anne Kelly. "Chambers are natural conveners, telling stories that inspire and spur action. That creativity in communications, paired with catalytic leadership within their region, is what earned them this well-deserved recognition."

The 13 winning entries will now go on to compete for the Best in Show title within their total annual revenue category. The three winning entries will be revealed at ACCE's annual convention in Indianapolis during the July 27 Awards Show.

A panel of communications and marketing professionals from two U.S.-based chambers of commerce evaluated entries submitted for this year's competition. Entries were organized by category — based on the chamber's annual revenue — and entry type: campaigns, digital media, websites and print and electronic publications.

This is the second ACCE award for Fassnacht and Krupiak, who were previously honored in 2021 for the rebuild Berks multimedia campaign.

For further information contact: Leah Fassnacht, Director of Communications & Marketing at lfassnacht@greaterreading.org; 610.898.7780.

"The GRCA has been great at providing leadership training for our employees...it makes them much better at becoming leaders from within our organization."

JUSTIN SPANNUTH
VICE PRESIDENT & COO
UNIQUE SNACKS
Member since 2010

GRCA
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Chamber Alliance

WE ARE GREATER TOGETHER

tinyurl.com/weareGRCA

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FROM GREAT TO *Greater*

ACCELERATE YOUR BUSINESS GROWTH WITH A GRCA MEMBERSHIP

Join GRCA now to build new networks, gain resources and tools to maximize profitability, and get ahead of the competition. Your success is our business.

GRCA
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Chamber Alliance

To learn how to become **GREATER** with a GRCA membership, visit joinGRCA.com.



TRICOUNTY AREA CHAMBER OF COMMERCE

Building Communities, Creating Connections, Supporting Commerce

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

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

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

Follow us on:



#WhyTCACC

#tcaccbettertogether

MEMBER ANNIVERSARIES

Happy anniversary to the following Members for their consecutive years of Chamber membership:

44+ Years

Edwards Business Systems

McDonald's - Pottstown

38 Years

Martin Stone Quarries, Inc.

Reinhart & Co., CPA's

Tri County Area Federal Credit Union

26 Years

Avante Apartments

**Occupational Health -
Pottstown Hospital Tower Health**

22 Years

Chestnut Knoll

15 Years

**Mom's House, Inc. of
Greater Philadelphia**

5 Years

**Encompass Health Rehabilitation
Hospital of Reading**

Patient First Urgent Care

Stored Energy Concepts, Inc.

WELCOME APPROVED NEW MEMBERS!

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

K&T Emporium

<https://www.ktemporium.com/>
(484) 949-9325
Retail Sales

Home Stream, LLC

<http://www.homestreamspace.com/>
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Interior Decorators / Designers

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.

LEADERSHIP TRI-COUNTY CONGRATULATIONS! CLASS OF 2022 GRADUATES



Kyle Carr
The Victory Lane



Kellie Casey
Schultz Technology



John Paul Cavaliere
Carmenstone Advisors
Asset Management



Laura Cornish
Borough of Pottstown



Sue M. DeSanto
Pottstown Hospital
Tower Health



Stephanie Frederick
The Victory Bank



Alice Funk
TriCounty Area
Chamber of Commerce



Carina Hatfield
Weigman Insurance &
Financial Services, Inc.



Brett Krummacker
Gardner Corporation



Justin Kull
Charles Federal
Credit Union



Mica Peterson
Schuylkill River
Greenways National
Heritage Area



John Robertson
Pottstown Area
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Foundation



Todd Savitsky
Charles Federal
Credit Union



Tiffany Y. Smith
Montgomery County
Intermediary Unit



Heather Stueben



Jon Weser
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District



Jessica Ziegenfuss
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& Preservation

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Accepting Applications for the Class of 2023

- Comprehensive ten-month course.
- Tuition-based program administered through the TriCounty Area Chamber of Commerce Foundation, Inc.
- For over 29 years, the program has prepared more than 250 community members for leadership positions in the tri-county area.
- Each Leadership class is comprised of no more than 25 individuals who have been selected for their potential to expand their involvement in the development of the tri-county area.



Contact Eileen Dautrich at 610.326.2900 to apply.



Annual GOLF OUTING and CLAMBAKE

MONDAY, SEPTEMBER 12

HICKORY VALLEY GOLF CLUB
1321 LUDWIG RD. GILBERTSVILLE, PA 18525

REGISTRATION OPENS AT 10:30
SHOTGUN START AT NOON - LUNCH IS PROVIDED!

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TriCounty Area Chamber of Commerce



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TriCounty Area Chamber of Commerce



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Building Connections, Creating Communities, Inspiring Leaders



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Pottstown Hospital
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POTTSTOWN AREA
ECONOMIC DEVELOPMENT



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!



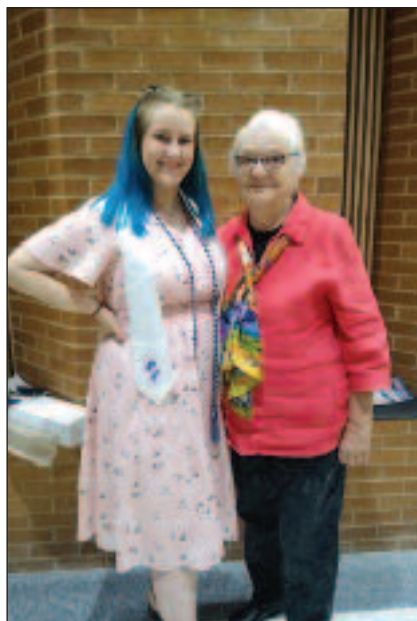
2022 Scholarship Recipients

*Congratulations to the Spring-Ford Chamber
2022 Scholarship Recipients.*

Both amazing students are graduates of the Spring-Ford Area School District and the Western Montgomery Career and Technology Center.

Caitlyn Swartz, will be attending Johnson and Wales University to focus on the culinary arts and James Fretz will be attending the Pennsylvania College of Technology for Construction Management.

Best of luck to these two amazing students as they continue to further their education.



UPCOMING EVENTS

Registrations can be found at
www.springfordchamber.com

Dog Days of Summer – Saturday, July 30th



10:00am – 1:00pm

TBD – Rescheduled
from May 7th

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

Chamber Luncheon – Thursday, August 11th

11:30am – 1:00pm; Location TBD

Shark Think Tank – Business Owners Roundtable Thursday, August 18

11:30am – 1:00pm

Copperfield Inn at Lakeside

Business owners – members only

Limerick Community Day – Saturday, August 13th

12:00 – 4:00pm

Limerick Community Park

Registration Now Open

Chamber Appreciation Event – Wednesday, August 24th

5:00pm – 7:00pm

Pottstown Carousel; More info to follow

Chamber Luncheon – Thursday, September 8

11:30am – 1:00pm

Location TBD; Speaker: Donna Botti, DELOS

Updating your Social Media –
Staying on top of the newest trends

Save the Dates for 2022

Upper Providence Community Day –
Saturday, October 15th

Registrations can be found at
www.springfordchamber.com

REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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

Celebrating 90 years in the PXV Business Community



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

Rhythm and Brews - Live Music | Beer Garden | Cornhole Tournament
July 16th, August 20th

5pm - 10pm

Main and Bridge Street Parking Lot -
Downtown Phoenixville



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 65 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. Visit www.PVchamber.net to view membership directory.

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.

July 7, 2022 @ 4:30pm – PV Men HH

Gentlemen...join us for PV Men's Happy Hour Networking Event at Troubles End Brewing! All welcome to join in on the fun! Appy's provided. Cash bar. Register no later than 7/3/22. \$20/pp

August 3, 2022 – 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!

Visit www.PVchamber.net for details on our August Mixer at Providence Place Collegeville

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

You're invited...



July 12, 2022 @ 3-6pm – PVCC Annual Summer BBQ & Mixer – ALL WELCOME TO ATTEND!

Back by popular demand - BBQ Picnic & Mixer at the PV Chamber office! Stop by between 3pm - 6pm to network with business leaders, enjoy food, catered by The Pink Moose Café, refreshments, raffles and tour the chamber office. A large tent will provide shade and protection in event of inclement weather. All welcome to attend...membership not required! Sponsorships available. **RSVP no later than July 5th**

New Event...



July 25, 2022 – Inaugural Sporting Clays Outing

****New Event**** The Chamber is excited to introduce a new program... PVCC Sporting Clays Tournament on Monday, July 25th at LVSC. Not familiar with sporting clays? Think golf with guns! 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 tournament. Sponsorships available. Hurry...less than 10 spots left! Call Chamber for details. 610-489-6660

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.

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THE SBRA COMMUNITY RE-DEFINING FAILURE



By Gary Seibert, CEO,
Small Business Resource Association

Fear of failure, in itself, could be one of the greatest barriers to one's success. Just think about it, from the moment we are born we are being told "be careful", "watch out", "don't do that", NO.

Therefore, our brain becomes programmed that if we try something new, we might fail and be left with consequences that may lead to physical or emotional pain. This fear of failure stops us from making attempts that could just possibly result in the necessary breakthrough we need to move forward and find success.

Without redefining failure there would probably be fewer Entrepreneurs. We are told that over 50% of new businesses fail in the first 2 years and in most definitions of "entrepreneur" you will find the word "RISK". Doesn't sound like starting a business is a smart thing to do, BUT, we do it anyway. Without redefining failure and taking some calculated risks, where would the world be today? Just think of the medical and technical advances we have seen over the past 50 years. All because someone looked at the word failure in a totally different way. They redefined failure.

Here is a true story about a man that devoted every moment of his life trying to prove a theory he had. One day his best friend stopped in to see him and started the conver-

sation by saying "Thomas, I feel so sad for you as you have been working on this project for so long and have done nothing but fail hundreds of times, and yet, you have nothing to show for all your hard work. You have become a miserable failure." Instantly Thomas replied "You could not be more wrong my dear friend, I have not failed once. What I have been able to do is, one step at a time, eliminate the things that were preventing me from accomplishing what I have set out to do." Several days later Thomas

Edison introduced the light bulb to the world. Thomas Edison redefined the word failure.

Nobody goes into business to fail but perhaps they should. Both research and practical experience indicates that failing can often provide an entrepreneur with an invaluable opportunity to learn and benefit.

And as Thomas Edison proved, failure sometimes lays the groundwork for future success.

Why is it important to look at failure a different way? Failure, if not dealt

with properly, can produce many other negative emotions such as anger, embarrassment and anxiety. These emotions can and will affect relationships and your ability to make sound decisions which will make it very challenging for you to move forward. When faced with failure, take time to look at it carefully from all sides to not only avoid future mistakes but most importantly to understand that failures do happen but THEY DO NOT DEFINE YOU. Learn from your failures and you will become better at everything you do.

How to deal with failure to become a better you.....

1. **Recognize your feelings**—Disappointment and anger are normal. Try to understand where those feelings are really coming from and what those feeling are trying to tell you. Don't brush it off.
2. **Don't become a victim**—One failure does not define you. Make a list of all your successes, no matter how big or small they may be. Focus on them.
3. **Let go of approval**—Focus your goals on you alone and not the approval of other's expectations.
4. **Accept responsibility**—Failure may be the result of a mistake you made. Take action to not make that mistake again. Remember, we are human beings and we all make mistakes.
5. **Don't beat yourself up**—Everyone makes mistakes and has failures. Learn from your experiences.
6. **Get rid of negativity**—Turn negative emotions into emotions that challenge you to find solutions. What could I have done differently... and then form an action plan.
7. **Surround yourself with a support team**—Find a friend or colleague that you can trust and talk to. Share your thoughts and seek their advice.
8. **Make it a learning experience**—Learning from our failures is not only how we avoid making the same mistakes, it's how we discover how useful failure can be. Thomas Edison "Saw the Light" in his failures.

No one likes to fail, but without failure how can we really learn and get better at all we do. Embrace the fact that you will make mistakes and have failures in your life. Just don't allow them to define who you are.

Redefine your failures as a success because you gave it your best and you learned from your experience. Your failures become your success because you have improved.



SBRA Business Spotlight



Sterling Life Solutions is a company "like no other" that specializes in senior move management. We are devoted to helping seniors easily maneuver the challenges of life's transitions such as downsizing, moving, packing, liquidating items and settling into your new residence. We are passionate about customer service and want to ensure that you are treated with the respect and professionalism you deserve. Our mission is always to provide our clients with an "Experience Worth Sharing". Downsizing and moving a lifetime of memories and belongings does not have to be a stressful experience. With help from the knowledgeable and caring experts at Sterling Life Solutions, your transition will be simplified and stress-free.

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MEMBER MINGLES – NETWORKING

Wednesday, July 27th 5:30-7:00 at the Reading Science Center

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

Learn How the SBRA Can Help Your Business Grow

– Membership Benefits Update
Wednesday, July 27th, 9:00-9:30 a.m. via Zoom

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THREE TACTICS TO HELP YOU DELEGATE MORE EFFECTIVELY



BUSINESS GROWTH TIPS

By Audrey Faust, Business and Certified NeuroCoach

Want to know the quickest way to grow your business? Let go of control! This can be hard for the ambitious perfectionists. Yes, however these three tactics will help you get started.

1. Write it on a post-it note!

Write on a post it note, "Who can I delegate this to?" and then stick it somewhere you will look at all the time. As a business owner you want to be removing things from your plate and allowing yourself more freedom and headspace to think about the bigger picture things and be a leader. The five percent that you need to do.

2. Let mistakes happen

You've delegated that task to someone, now let them do it. Yes, even if they make mistakes. When your team fails, they will usually feel worse about it than you do — the gold comes from letting them correct

their own mistakes. Not only does this help them to learn what to do next time but it also builds their confidence that you have trust in them to course correct and set things right.

3. Don't "Swoop and Poop"

Imagine you give your team member a project and you tell them what you want and your expectations and then they bring the work back to you and it really wasn't what you wanted. And you "poop" all over it. Not only is this a frustrating situation for you because you feel like you're the best one to do everything all the time, but it demoralizes your team member because they get their confidence knocked down.

Communication is key! Make sure that you are clear up front about the work, expectations, results and also remember to check in and provide feedback along the way. This will ensure that the project is on track and also is in line with your expectations.

More helpful articles on growing your business can be found on Faust Coaching's website blog www.faustcoaching.com

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THE TENDENCY TO SPEND

Provided by National Financial Network

Did you drive a VW Bug in college? If you've ever been back behind the wheel of a Bug, it probably felt strange and made you wonder how you survived driving around in a little tin can on wheels! We might also view rotary phones, record players, or our old "weekend fun" kit (a tote bag with a blanket, some sunscreen, and a couple of Frisbees) as charming antiques.

As we grow older, our tastes become more sophisticated, and we need bigger budgets to keep pace. It would never occur to us to take a weekend outing in our SUV (power boat in tow) without a Kindle for reading, a smartphone for texting and music listening — complete with a speaker system.

What is lifestyle inflation? It is the natural tendency of human beings to desire improvements. As one blog defined it, "Lifestyle inflation is the unnecessary expansion of spending to match an increasing income." Consumer spending is fueled by technological advances, creativity and endless options for new services, information, and products. Improvements abound, and consumers foot the bill.

In our college days, we were content with tennis shoes and face cream from Walmart. As our lives progress and we earn more, we want improved quality. Status may become a factor. Now, our shoes carry a brand name and skin care comes from a department store. The products serve the same purpose, but we convince ourselves that we "get what we pay for" in terms of quality, features or what we believe the product will do for us.

Farther down the road, if our earnings increase, we might purchase a pair of Nike Air Max shoes for basketball, a pair of Mizunos for running, and a pair of Adidas for cross-training. Our makeup is a custom color blended at a boutique. We'll also spring for a day lotion, a night crème, a toner and a French eye moisturizer to go with it.

"Youth is the time of getting, middle age of improving, and old age of spending."

— Anne Bradstreet

As we transition from college grad to young professional to seasoned careerist, we see our costs quadruple, then increase tenfold or more. This is what we call lifestyle inflation. Lifestyle inflation takes us from buying a simple \$3 face cream to a \$50 anti-aging moisturizer over a 30-year time frame, representing a 9.8 percent increase even if the government definition of inflation might only be 3.5 percent over the same span of time.

Please note that neither skin products nor tennis shoes fall into the government's "basket of goods and services" that is identified as necessities and calculated into the inflation rate. It is true that things change, and technology renders some items obsolete (such as the Blu-ray player which replaced the DVD player that replaced the VHS player that was a luxury to begin with). However, lifestyle inflation goes above and beyond the basic inflation rates calculated by Uncle Sam. Lifestyle inflation escalates and multiplies the inflation we already experience, even when comparing apples to apples.

(Continued on page 36)

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THE TENDENCY TO SPEND

(Continued from page 35)

The Unseen Costs of Lifestyle Inflation

An old Russian proverb says, "Spending is quick; earning is slow." Spending comes much more easily than earning, saving, or investing. But the true cost of lifestyle inflation runs deeper than the immediate effect on the bottom line.

One cost is that of the emotional as well as financial stress. In our consumer culture, it is common to experience the feeling of running like a hamster on a wheel. Our income might increase, but so do our expenditures. We take on a bigger mortgage, a higher car payment, send our kids to private school and voila — we're trapped on that hamster wheel.

Financial prosperity has the advantage of giving us choices. Options. Freedom. But if we alter our lifestyles to dispose of the extra income burning a hole in our pockets, we will never experience true financial freedom. And though we imagine that "the rich" can spend what they wish, in truth, the wealthiest among us are those who live below their means, driving used cars and clipping coupons.

Debt is another debilitating result of lifestyle inflation. Even without consumer

debt, lifestyle inflation can significantly hinder any wealth building efforts.

What about opportunity costs? One of the Seven Principles of Prosperity™ is to measure opportunity costs. Lifestyle inflation is so much more than the difference between a Volkswagen and a Lexus. It equals that difference plus the extra money that difference could have earned over the years.

Five Steps to Conquering Lifestyle Inflation

1. Lead Yourself Not into Temptation.

There is a good reason the IRS collects tax before you even receive your paycheck: So you don't spend it first! Similarly, you can reinforce your own saving through automatic withdrawals, mortgage payments and whole life cash value accounts. Know your own spending habits, make a spending plan, and practice conscious consumption.

2. Save Your Raises.

If your income increases, consider how to save the difference rather than spending the difference. Not only is this a canny financial move, it increases your options and will lower your stress should your income decrease due to circumstances or



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choice. You can still splurge on occasion — you just don't automatically ratchet up your spending to match your income.

3. Needs vs. Wants: Get Real About Your Priorities and Values.

Define what it is you want money to DO for you. What matters to you most? If someone looked at your bank account, would they find clues to your top priorities?

Strive to align your spending with your values. You can drive a nice car or take your family on a vacation to remember but be smart about it. Stream movies at home and pop your own popcorn and you can save up for those Broadway show tickets. Perhaps you could buy a new or gently used car every five years instead of every three years. Get creative so you can afford the splurges you enjoy without compromising your ability to build cash-flowing assets.

4. Treat Your Dollars Like Seeds — Not Fruit.

Fruit gets eaten and disappears, but you can save the seeds for planting! It is said that Warren Buffett wouldn't give a friend a quarter if she only needed a dime for the pay phone; he would make change and keep the extra 15 cents. For him, the joy of money was never in the spending of it, but in making it multiply. Given enough time and the right strategy, even a mere dollar can grow into a million.

We believe it is essential to have a saving STRUCTURE in place for saving.

Just as mortgages do wonders to assist otherwise renters in building equity in a home, so a cash value account in a life insurance policy with a Paid-Up Additions (PUA) rider can help you build long-term savings. (And unlike the mortgage, you can access your equity when needed — without a qualifying process.) Ask your financial professional to draw up an illustration of this type of flexible, guaranteed savings vehicle.¹

5. Practice Gratitude and Contentment.

Finally, know that prosperity begins with our thinking. Don't let catalogs and online shopping sites keep you in a constant state of comparing yourself to the Joneses. High-tech video games aren't necessarily better than dominoes or a game of cards, just different. Love what you have and consider that the Joneses might be secretly envious of your life's simplicity and your lack of consumer debt!

¹ Whole life insurance is intended to provide death benefit protection for an individual's entire life. With payment of the required guaranteed premiums, you will receive a guaranteed death benefit and guaranteed cash values inside the policy. Guarantees are based on the claims-paying ability of the issuing insurance company. Dividends are not guaranteed and are declared annually by the issuing insurance company's board of directors. Early cash value accumulation and early payment of dividends depend upon policy type and/or policy design, and cash value accumulation is offset by insurance and company expenses.

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MEDICARE PRESCRIPTION DRUG PLANS



ASK DAVE Provided by David Morrison, Medicare Education Services

What are the differences between the different Medicare Prescription

Drug Plans? Joanne G. Norristown

That's a common question Joanne. Before we get to what is different, let's look at what is the same with all Part D Prescription Drug Plans (PDP's).

All Part D PDP's are offered through private insurance companies and go through four stages of spending. A Medicare Beneficiary moves through these stages based on shared spending between the Beneficiary and the drug company, so as you move through the different stages, the cost of your drug will change.

The differences in Part D PDP's have to do with your cost, both in terms of the premium you pay for the plan and the amount you pay for your drugs.

The premium, or money you spend to buy your drug plan, will be different with each plan. There are Part D plans that are included in Medicare Advantage plans. Medicare Advantage (MAPD) plans cover

all of your Medicare Parts A and B benefits, as well as Part D coverage. There are also stand-alone Part D plans. These plans have a premium that can range from around \$10/month up to over \$100/month.

Another difference between PDPs is the actual cost of drugs from one plan to the next. Drug companies place covered drugs on a formulary, or list of drugs. Each drug on the list is given a tier, from tier one to tier five, with tier one being the least expensive, and tier five being the most expensive.

Each drug company has a different formulary. That means a tier 3 drug with one company may be a tier 2 drug with another company. Based on your personal drug regimen, different PDP's will be more cost effective for different people. That is why it is wise to review your PDP plan during the Annual Enrollment Period. This ensures you are in the best plan for the drugs you take. People can often reduce their drug cost by selecting a different PDP.

Questions about your drug plan? Call Dave, a licensed agent, at 484.424.5222 for assistance and visit www.MedicareEducationServices.com.

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David Morrison

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- ✓ When people become eligible for Medicare, they are often confused about what coverages they are eligible for, and what their options are.
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- ✓ Whether it is a Medicare Advantage Plan, a Medicare Supplement Plan and/or a Prescription Drug Plan, at Medicare Education Services, we want you to Know Your Choices.



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MEDICARE PART D

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GET AHEAD OF YOUR PERSONAL PAPER CHASE

Forget everything you've read about the "paperless" office. Though our computers, PDAs, and smart phones have digitized many aspects of daily life, paper is still very much with us.

That's not necessarily a bad thing for a small business owner. After all, clutter is usually a sign of activity, whether it's new projects, financial reports, receipts from sales and expenses, or reminders of upcoming appointments. What's more, many entrepreneurs love their cluttered desks and offices because they know exactly where to find something they need—often to the bemusement of their tidier colleagues and employees.

But when you become too accustomed to clutter, you may not realize how cumbersome it becomes, or how it compromises your productivity. Minutes spent looking for a particular item can add up, especially if you're pressed for time. You are also more likely to be distracted during your searches, derailing the reason you dove into the pile in the first place.

Organizing Coach Carol Halsey has developed a five-step approach called DRAFT—Discard, Refer, Act, File, and Table—that can help small business owners organize for efficiency:

Discard: If it's something you'll never retrieve again, trash it, don't file it. Your files should be a "resource holding tank," not a dead storage place.

Refer: If someone else needs the information or can handle it for you, pass it along.

Act: If it requires action by you, do it now. It's inefficient to delay and handle the paper a second or third time.

File: If it's important and you will truly need it later, file it in a proper filing system that allows you to find things quickly.

Table: If it's something you'll need in

the near future (but not today), place it in a simple follow-up system for easy, quick access.

Planning is also essential to staying organized. Professional organizer and productivity expert Julie Morgenstern recommends selecting a single consistent planning tool, whether it's digital or on paper.

"When all your ideas are in one place you can prioritize everything in context, not in pieces," she says. The planner should have your to-do list, phone calls and key documents "That boosts your confidence, particularly in meetings, because you know where everything is, and where to find it," Morgenstern adds.

Another organization must-have is a filing system for critical information such as contacts, pitch letters, proposals and marketing content. "This kind of system is critical to your speed of execution," Morganstern says. "If you can't find it, you will get frustrated and start to procrastinate."

You can also manage business contacts better with a client information system. It should contain details about your client, his or her assistant's name, family information, past contacts and projects for them, etc.

For more guidance on how to operate an efficient office, connect with SCORE, a nonprofit organization which offers free and confidential counseling to members in the small business community. The nearest SCORE office is in Pottstown. Request free counseling or check out the workshop schedule by going to www.pottstownscore.org.

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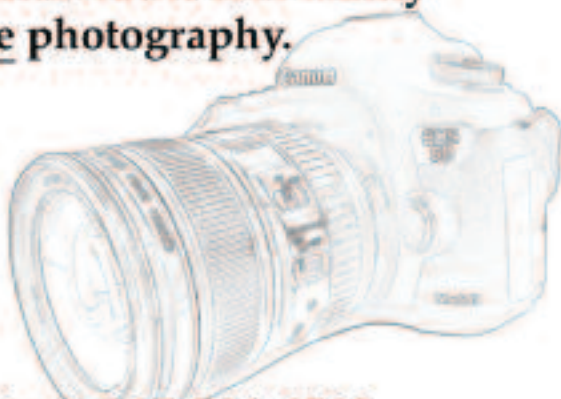
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UNDER THE REFRIGERATOR MAGNET – YOUR ESTATE PLANNING TO DO LIST



LEGAL PERSPECTIVES

By Carolyn Marchesani, Esq., Wolf, Baldwin & Associates, P.C.

Many of us use our fridge for posting important daily To Do Lists. These may include groceries needed, upcoming appointments and countdowns to vacation.

However, we often overlook something equally important, preparing for life's uncertainty. This is known as your What To Do List.

If you are in a relationship, you and your partner probably have a system for managing information and tasks. Sometimes, it is one person's job to take care of finances, make phone calls to health care providers, or manage the maintenance and repair of your home and car. However you manage this in your daily life, you will need to communicate this information to others if something happens to you. The person who needs to know this information is your Go-To Person (GTP).

If you live alone, or with minor children, then you may not have someone to regularly assist with these tasks. The person who lives alone, is a single parent or the manager of the household, needs to identify their GTP. Either way, the resources you use and the necessary documents that relate to your family, home, healthcare, and finances need to be accessible to your GTP if something happens and you need assistance.

To help your family, friends and loved ones know what to do if something happens to you, you can create this What To Do List. It is perhaps not ideal to place your List on the fridge next to the photos

from your last hike or your grandchild's latest photo, however, it *is* important to act on three steps:

- 1) Prepare the List
- 2) Let your GTP (Go-To Person) know where it is
- 3) Keep the List updated

1) The List

First, you need to prepare the What To Do list with the following information. A "Table of Contents" might help organize the information – making it easier for your GTP to find what is needed.

You will need to list Contacts: keep a list of the contact information for the many people you work with (Include: name, phone numbers, email, website, address). Who needs to be on the list? School Representatives, Care Takers, Babysitters, Attorneys, Financial Advisors, Tax Preparer, Insurance Brokers, Health Care Providers, Veterinarian, Repair & Maintenance People, Family Members, Employer and/or Past Employers, Social Services representatives, or any other contacts that are necessary to include. Save these contacts on one list.

(Continued on page 42)

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LEGAL PERSPECTIVES

(Continued from page 40)

Set a reminder on your phone or calendar to review this contact list quarterly and update the list as needed.

You will need a list of Documents: examples of these include your Will, Power of Attorney, Advanced Health Care Directive a.k.a. Living Will, Medical Records, Deed or location of your deed, Mortgage, Home Equity Loan, Vehicle Title & vehicle loan information, Insurance Policies, Investments, Stocks and Bonds, Employment Information (pension benefits, investments), Income Tax Records, DD Form 214 if you are a veteran, Marriage Certificate, Birth Certificate, Death Certificates of those in your family who have died, and your Funeral Instructions.

2) Location (other than the fridge)

Taking the time to record the information listed above and confirming that you have the documents available is an important first step. You must then identify for your GTP where this information and the documents can be found. It is likely that you will store some of this information on your computer. This makes the quarterly task of reviewing and updating your What To Do List easier.

Please also have a hard copy of the information stored in a physical location so that if your computer cannot be located, or the computer cannot be unlocked, the information will be available to your GTP when they need it. Simply emailing your What To Do List to your GTP is not the best option. This may not be wise due to security reasons. Additionally, electronic communications may not be accessible due to power outages, change of email address, or technological issues.

A related subject is Digital Information. Sharing your passwords, and account information is a personal decision. You will need a plan for your GTP to access your digital information such as health care portals, banking, and investment brokerage accounts if you are unable to assist them, not to mention your social media and other accounts.

Do you need a safe deposit box for storing documents? In Pennsylvania, to access someone else's safe deposit box in a bank, there needs to be notice given to the Commonwealth and an appointment scheduled with the bank. There may also be a fee related to this process.

(Continued on page 44)



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2492 Old Route 100, Barto (PABK2006488)

Do you have a need to expand your current business without paying for costly industrial ground and engineering? This property could be yours! The 4 1/2 acre parcel has plenty of room for expansion. Property is currently used as a welding shop but there are many potential uses related to truck, auto, wholesale, distribution and more. The 100 x 55 block and steel industrial building has a crane with not 1 but 2 3-ton hoists in addition to a freestanding 30 ton runway. Tractor and Trailer drive-thru shop! Steel insulated Overhead Doors: 16 x 16 and (2) 14 x 12, and 3 exterior passage doors. Shop is equipped with 3 phase 440volt electric and radiant heat. Office area consists of 2 offices and 1 full bath with shower and additional half bath. Location is perfect! Centrally located on the border of Berks and Montgomery Counties and within 5 minutes of the Lehigh County border. Easy access to main routes and interstate 78, 13 miles to PA Rt 422, 12 miles to Allentown PA Rt 22, Interstate 78, 45 miles from I-78 Truck Center, 20 miles to Lehigh Valley International Airport, 60 miles to Philadelphia International Airport via I-76 and I-95 **ALL THIS AND MORE, DON'T MISS OUT ON THIS INCREDIBLE OPPORTUNITY! \$1,200,000**



FOR SALE- (PAMC2036622)

1651 Main Street, Collegeville

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FOR LEASE- (PAMC2039422)

535 E High Street, Pottstown

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FOR LEASE- (PAMC2041964)

1483 N Charlotte Street, Pottstown

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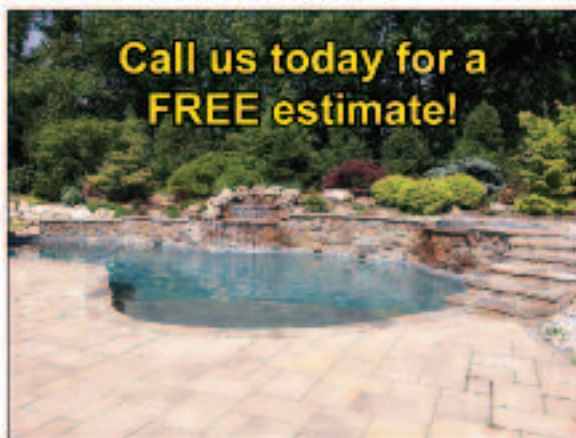
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LEGAL PERSPECTIVES

(Continued from page 42)

It is a personal choice to maintain a box (and the maintenance fees related to it). Today, there are fireboxes that you can maintain in your home that can serve the same purpose. You will need to provide the location of the box and its key or combination to your GTP.

3) Keep the List Updated

Remember, set a reminder on your phone or calendar to review this contact list quarterly and update the list as needed. Anytime there is a significant change in your lifestyle or family, it is a good idea to review and, if needed, update your list.

Please note the way your documents are titled. Confirm your home and other real estate is titled on your deed. (Note, if you decide to add someone to your deed, realize that they will have to agree to removing their name if you want to change the title later.) Be sure the location of your deed and how your real estate is titled is on your list.

Check your beneficiary designations for your retirement, pensions, insurance, and bank accounts. Provide the name and contact information for the beneficiaries on your list.

One of the common hopes of the clients I meet with for estate planning is that they have made things easier for their families and friends. Taking the time to prepare this What To Do List, letting your GTP know where the List is, and keeping the List up to date will certainly make the process of dealing with life's uncertainty easier for you, your family and friends. Now you can focus on your next hike, your grandchild, or that grocery list.

Carolyn M. Marchesani, Esq. is an associate in the law firm of Wolf, Baldwin & Associates, P.C. She focuses her legal practice in estate planning and probate and estate administration in Montgomery, Berks and Chester Counties. She can be reached by phone at 610.323.7436, or by email at cmarchesani@wolfbaldwin.com.

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ACTIVE SHOOTER DRILL AT POTTSTOWN HOSPITAL

Recently, Pottstown Hospital along with Pottstown Police Department and Montgomery County SWAT-Western Region took part in an Active Shooter Emergency Preparedness Drill in the hospital.

Jim Magee, Manager of Emergency Preparedness, said the hospital has conducted drills in the past for mass casualties resulting from biohazards and other scenarios, and felt it was the right time to do an active-shooter drill as part of its emergency planning. "We have the 2nd busiest emergency department in Montgomery County, which leads to a large patient base. I think it was incumbent upon our staff to do an active-shooter drill," he said.

Patient care was not interrupted because the drill was conducted in a closed unit in the hospital. Hospital administration intentionally chose this unit due to its size allowing for a variety of scenarios during the drill. The drill helped Pottstown Hospital maintain a constant state of readiness and meet Pennsylvania Department of Health and Joint Commission requirements. The drill was designed to prepare staff,

including security and health care workers, for their roles in limiting casualties in an active-shooter scenario. Magee said the hospital has a good working relationship with Pottstown Police Department and Montgomery County SWAT-Western Region, and this drill provided an opportunity to enhance their collaborations. They plan to run the schedule future drills.

ABOUT POTTSTOWN HOSPITAL: Located in Pottstown, Pa., and a member of Tower Health, Pottstown Hospital is a 219-bed hospital that offers a full range of health services, including inpatient and outpatient, medical and surgical, and diagnostic and emergency care. Accredited by The Joint Commission, Pottstown Hospital has been recognized for its quality outcomes and clinical expertise across many service lines. The Hospital is Joint Commission-certified for hip and knee replacement and is also an accredited Chest Pain Center. Recently, Pottstown Hospital was recognized as a recipient of Get with the Guidelines/American Heart Association/American Stroke Association – Stroke Gold Plus Quality Achievement Award with Honor Roll Elite and Target: Type 2 Diabetes Honor Roll. The Cancer Center at Pottstown Hospital is also nationally recognized, bringing over a decade of award-winning care to our region. The Pottstown Hospital Emergency Department, a Primary Stroke Center, is the second busiest in Montgomery County, seeing more than 45,000 patients a year. For more information, visit pottstown.towerhealth.org.

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What's happening now is this: Utility companies are in the process of transitioning to using green, renewable energy, which is a good thing, but it also costs them quite a bit to implement. Therefore, OUR electricity rates are going up. So, in effort to keep the costs down for that transition, they're incentivizing homeowners who are looking to transition to renewable energy on their own.

For homes in your area that qualify for it, it's actually possible to put solar panels on the home with literally no out-of-pocket money at all — no upfront costs.

When a homeowner does that, two things happen:

1. The electric bill gets switched over to a solar payment, usually lowering the monthly payment a bit, and then it stays the same. It doesn't ever go up again.
2. The homeowner gets a federal tax credit. On average, it's around \$5,000 —

sometimes higher, sometimes lower.

All this sounds good, but there's a catch— About 80 percent of homes in your area just don't qualify. Meaning, they either have too much shade from trees, or sometimes, people simply don't use enough electricity for this program to make sense.

To see if it makes sense, they look at two things:

1. They look at the home's "sky view" to see how much power can be generated from your roof.
2. They look at your electricity usage — it's on your bill on a graph.

With these two pieces of information, a report is generated. There's no cost or obligation associated with the report. It's just for information.

The report shows us two things:

1. If the home qualifies for this program.
2. If it does qualify, you'll know exactly how much money is being saved.

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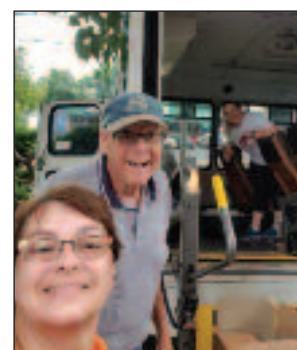
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Richard A. Zuber Realty Support Veterans Making a Difference

Throughout the entire month of June 2022, agents and staff of Richard A. Zuber Realty collected nonperishable food and toiletry items for the nonprofit organization Veterans Making a Difference. The organization is dedicated to helping veterans in need in Berks County.



Left: Richard A. Zuber, owner of Richard A. Zuber Realty, and Real Estate Agents Vanessa Deskie and Jody Dolansky, Community Outreach chairperson, begin to load the Zuber bus in July 2021, with donations for Veterans Making a Difference headquarters in Reading, PA. The organization's annual food drive runs throughout June 2022.

Giving back to veterans is an honor and a privilege for Vanessa Deskie, real estate agent with Richard A. Zuber Realty and member of Zuber Realty's Community Outreach Committee. "Generations of my family have served our country," Deskie explained. "My family's service includes my grandfather's and father-in-law's service in WWII, my dad's tenure in the army between wars, my uncle's tour in Vietnam, my cousins' service in Iraq, and many more past relatives dating back to the Civil War."

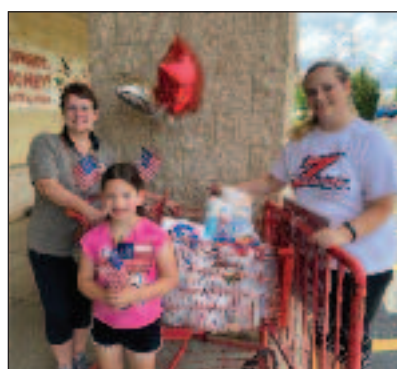
"Thanks to the generosity of the shoppers, we've routinely collected 10 or more grocery carts packed solid with items



on their way to Veterans Making a Difference," noted Jody Dolansky, chairwoman of Zuber Realty's Community Outreach Committee. "We're inspired each year to exceed our previous donations."

In celebration of Independence Day, on or around July 4, 2022, Rich Zuber will load up the Zuber bus with the communities' donations and head to the Veterans Making a Difference headquarters in Reading.

Zuber Realty, a locally-owned and operated organization, includes agents dedicated to community service, a management style which offers training, professional development and support for all agents, freedom from a fee-based arrangement, the flexibility offered through a trained and experienced office support staff, and opportunities to utilize assorted creative marketing services. More than just a real estate company, Zuber Realty offers real estate specialties including seller and buyer brokerage for both residential and commercial real estate, property management, appraisal services, title services, and a full line of insurance services. The firm's motto "We work for you!" underscores the company's dedication to full service from dedicated, experienced professionals.



Left to right: Vanessa Deskie, coordinator of the project, volunteer Madison Hansley, and Jody Dolansky, Chairwoman of Zuber's Community Outreach Committee, pose for a photo during collection day, June 2021, at Redner's Market. Donations are destined for Veterans Making a Difference in Reading, PA.

STOCHASTIC EVENTS AND CHANGE, TRUST THE NARRATIVE



OPINION

By Barry Cassidy

A spectre is haunting America. The spectre of uncertainty. The last time I witnessed this much uncertainty in standard events was in 1979, when things seemed pretty unstable. The events of 1979 were pretty straightforward, and we knew why things were happening. Random events continued to be random, and we had a defined understanding of what the issues were.

Good things and bad things happen over a period of time. The stochastic nature of events is part of the ebb and flow of time and existence. My dad used to tell me, "You take the good with the bad. Most times, it all evens out." So, I took heart in his words and found them to be true for the most part.

When you see events happen sequentially in one direction, those events are not stochastic and tend to be planned. However, thinking about events over the past couple of years and the decisions that both ends have made on the political spectrum makes you wonder what is going on in America.

You know something is up when you hear "trust the science" or "follow the narrative" statements and proclamations. Then you see people shouted down when they question the "narrative" or the "science" you know something is being sold to the population and is not a free flow narrative.

For example, America discovered a virus called Covid-19. Immediately all these deaths occur in nursing homes, particularly in the urban areas. In my opinion, that is not random. It is a scare

All, all that you dream

Comes to shine in silver lining

And clouds, clouds change the scene

Rain starts washing all these cautions

Right into your life, make you realize

Just what is true, what else can I do

Just follow the rule

Keep your eyes on the road that's ahead of you

— Paul Barrere / William H Payne

tactic indicating that everyone better hide. "Are we all going to die?" I heard one little girl ask her mother. My wife and I hid in our house and went to the store every three weeks for supplies. We didn't visit our elderly relatives because we may kill them.

I tried my best to understand how some of these things are random. But then, we had riots once all the people were off the street. The riots had an especially big impact on small businesses, causing massive vacancies, as I have detailed on the website lastdaysoflockdown2021.com. I watched TV as a legitimate protes-

tor, an elderly black female, was pushed to the ground when she tried to stop masked rioters from breaking store windows. These kinds of incidents are not random. This was an attack on our way of life, targeting the backbone of America, Mom, and Pop Shops.

Sitting in my house, I thought about what would happen if the protestors started coming into my neighborhood and looting my hood. My wife, who is anti-gun, seriously talked about the need to get a weapon to protect ourselves.

(Continued on page 48)

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OPINION

(Continued from page 47)

So, you have people scared, and there is a run on buying guns and ammo.

Now you have mass shootings in public schools and my old target area South Street Headhouse District. Philadelphia has become like the old west. This may be an outgrowth of an increased number of life goals being blocked to the point that someone feels they need to act. I would suppose that the question is more about the lack of civility allowed when people are shouted down. Then you have people who identify as the underclass and seek retribution even if it means the end of their life or incarceration. That is a pretty powerful emotion.

Think about White Privilege as 57.8 percent white, 18.7 percent Hispanic, 12.4 percent Black, and six percent Asian, which indicates that more white people get chances than others. As I delineated in past columns, there was massive discrimination against black people 100 years after the civil war, particularly in the South, that I witnessed first-hand, as a union organizer in Memphis, the sheer disdain for black people by whites. Many of those people had not much more than the black people but were encouraged to feel a step above others based upon their skin color.

Redlining and restrictive real estate covenants led to hyper-segregation, and the welfare system led to a life of a separate set of rules for those on the public dole as a new form of slavery. These are not stochastic events. These are events that were planned. I tend to think that most white people have no animosity toward minorities, but for a long time, there was social pressure to accept the "nationalistic narrative."

Maybe in the long term, this is part of the ebb and flow of time and existence, as my dad said when I was young.

The experiences of today feature attacks on religion. We have a constitution that identifies five freedoms it protects — speech, religion, press, assembly, and the right to petition the government. Together, these five guaranteed freedoms make the people of the United States of America the freest in the world.

The freedom of religion for a long time pushed a national narrative that if you did not believe in god, you pretty much should not tell anyone that because you would be ostracized, and one must look to Madalyn Murray in the 50s and how she was portrayed as evil for supporting the separation of church and state.

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In all of this, and I have given a bunch of examples through time on both ends of the spectrum, I believe there is a common denominator who pushes these narratives, people with a lot of money and power. They bend the regulations and use their wealth in the courts to their advantage. This is who we called the elites, George W. Bush called him his base, but when you are rich and powerful, I would expect there has to be a leader. I had never witnessed someone with enough gall and audacity say something like that...and people cheered.

So, what happens with a global elite pushing for the "Chinese Model," a

world government and unified leadership. Does their value set protect: speech, religion, press, assembly, and the right to petition the government? Or is it about the suppression of speech, denigrating religion, the narrative as press coverage, making it hard to assemble, and endorsing rioting to petition the government?

Across these five areas, something does not seem random because they all happen in sequence and coordination. So, I urge you all... please "trust the science."

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



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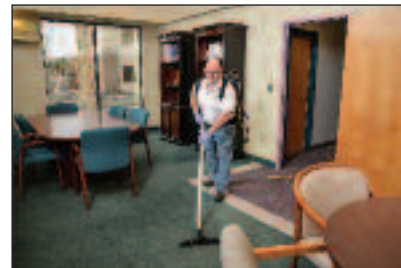
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