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**Joseph Albert, DO, MRO,
DOT Certified Medical Examiner
Medical Director**

Dr. Albert has over 20 years of comprehensive Occupational Healthcare experience. His experience in emergency department medicine is an asset to our team. Dr. Albert is a certified Medical Review Officer and a DOT Certified Medical Examiner.



**James Stephenson, MD, MRO,
DOT Certified Medical Examiner**

A skilled Board-Certified Occupational Health medical provider and surgeon, Dr. Stephenson has over 30 years of clinical health care experience. Dr. Stephenson is a certified Medical Review Officer and a DOT Certified Medical Examiner. An avid traveler, Dr. Stephenson also oversees the Travel Medicine Clinic at our occupational health clinic.



**Monica Kwan-Consigli, PA-C,
DOT Certified Medical Examiner**

Monica has been employed at Pottstown Hospital for over 20 years. During this time, she has been a dedicated medical provider for our Occupational Health Team and Pottstown Hospital's Employee Health Department. Monica's health care expertise in both departments is well respected.



**Theresa Cedzo PA-C,
MSA Health Care Administration,
DOT Certified Medical Examiner**

Theresa's 30 years of comprehensive Occupational Health Medical Provider and Occupational Health Clinic Management expertise is an asset to our team. Theresa also leads our ancillary clinic team.

For More Information: Kathleen Kelly O'Hara,
Client Service Coordinator 610-326-2300 ext. 5555

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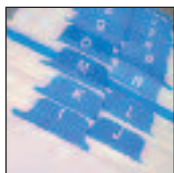
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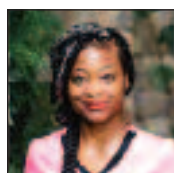
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Cover Story: *David Morrison, owner/agent of Pottstown-based Medicare Education Services, uses his decades of experience in the fields of education and insurance benefits to guide clients through the Medicare election process, ensuring that every person feels like the process is simple.*



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MEDICARE EDUCATION SERVICES

Local Medicare Expertise from a Local, Independent Licensed Sales Agent

By Kathy Hunt

Most Americans think of signing up for Medicare as an eventuality. Once we reach the age of 65, we will look into it. Until then, we don't want to get bogged down with the details of this federal health insurance program. When the time to enroll does arrive, the choices can seem overwhelming. Do we sign up for both Part A (hospitalization) and Part B (medical/out-patient services)? Do we need insurance in addition to Medicare? If so, how do we know which health insurance plan to choose? And just who is going to help pay for the pricey prescription medications that we need to take? It can be baffling.

Individuals residing in Southeastern Pennsylvania have an invaluable, local resource to guide them through the complicated decision-making process — Medicare Education Services. Medicare Education Services removes the stress and confusion around selecting the best Medicare plan for you or your loved one.

Independent, informed education about Medicare

Medicare Education Services is the brainchild of David Morrison. A former teacher with undergraduate and graduate degrees in education as well as 10 years of experience in the industry working with top carriers, Morrison understands the need for unbiased, understandable Medicare advice.

When COVID-19 hit, Morrison left teaching, "took a leap of faith," and started Medicare Education Services. His goal was to educate Medicare beneficiaries with current, applicable information, presented in a simple way, to help them understand and know their choices.

"I wanted to have a business that would help local people, and I wanted to be targeted in what I do, which is educate people on their Medicare options," he said. "That's how the name of the company, Medicare Education Services, was born."



DAVID MORRISON

PHOTO BY STYLISH IMAGES



David Morrison giving a consultation to Jay and Cathy McKeever.

In April 2021 Medicare Education Services became a limited liability corporation (LLC). Morrison is an independent broker and, as such, he is appointed with and represents approximately 25 different insurance companies. This wealth of carriers enables him to consider every client's needs and select a plan that fits each client.

"If you were in the middle of your career, you got a new job, and you got your new employee packet, you'd usually have a choice of two or three healthcare plans," Morrison explains. "You can whittle the choices down either on your own or with the help of HR and come to a decision. But, when someone becomes Medicare-eligible, depending upon the county, they usually have 50-some choices. How do you figure out which is the best one for you without talking to someone?"

Morrison works out of his home office in Pottstown, where he resides with his wife and two daughters. His younger daughter is a senior at Owen J. Roberts High School in Pottstown. His other daughter attends college in upstate New York.

Morrison supports clients from Reading through King of Prussia. He meets people in their homes, at a diner such as Pottstown's Brookside Family Restaurant, over the phone, or on Zoom. Wherever is most comfortable and convenient for the client is where he holds his consultation.

Along with aiding those who've turned 65 and become Medicare eligible, he works with the parents of adult children with intellectual disabilities. According to the Social Security Administration, adults with intellectual disabilities account for about 14 percent of the 13 million U.S. citizens receiving Social Security Disability Insurance (SSDI).

Morrison noted that, after 24 months of collecting SSDI, intellectually disabled recipients become eligible for Medicare. They do not have to be 65 or older to join. The same holds true for people with amyotrophic lateral sclerosis (ALS) or end-stage renal disease.

Helping people choose the right path for them

Once a person has entered the world of Medicare and signed up for Part A and B, there are two possible paths to take, Morrison said. The first involves enrolling in a Medicare Supplement Plan and a Part D Prescription Drug Plan.

"You can think of the Medicare Supplement Plan as a gap filler," he said. "Medicare Part A and B have some expenses that will be paid by the policy holder or Medicare beneficiary. If you get a Medicare Supplement Plan, you do pay a monthly premium for that, but it will really limit your financial exposure to medical bills. Most people will

have no more than a few hundred dollars of out-of-pocket costs if they have a Medicare Supplement Plan."

The other path is Part C, which is also known as a Medicare Advantage Plan (MAP). This is an HMO or PPO plan and will include co-payments and some out-of-pocket expense. However, it may offer benefits above and beyond that of Original Medicare. Each insurance carrier will have different plans built into their version of Medicare Advantage Plan. Each Medicare Advantage Plan has its own network of doctors, which may influence the plan a person selects. As with the Medicare Supplement Plan, a Medicare Advantage Plan limits a person's financial exposure to medical debt.

"Some brokers will push hard one way or the other," Morrison said. "I don't tell people what to do. I want our interactions to be relational, not transactional. When I sit down and consult with them, I go over the pros and cons of a Medicare Supplement Plan and of a Medicare Advantage Plan and let them make their own choice as to what best fits their own needs."

Morrison added, "I view myself as an educator. I explain your options. You tell me what makes sense for you. You could have major medical concerns. Maybe you need a lot of dental work, so we would look at specific plans for you. You could have financial concerns, which means we go over other plans. Ultimately, you make your own choice, but it will be an informed choice."

(Continued on page 8)

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



MEDICARE ENROLLMENT

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

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

MEDICARE ADVANTAGE

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David Morrison uses his decades of experience in the fields of education and insurance benefits to guide clients through the Medicare election process, ensuring that every person feels like the Medicare process is simple.

(Continued from page 7)

Guidance with prescription drug prices

Ask Morrison what the biggest issue facing American Medicare beneficiaries is and he will sum it up in three words — prescription drug costs. The Congressional Budget Office reported that from 1980 to 2018, the amount spent per year on prescription drugs rose from \$30 billion to \$335 billion.

"Each insurance company looks at prescription drugs a little differently," Morrison explains. "Sometimes they have drugs on different tiers. I switched someone from one plan to another and literally saved them \$2,000 a year. This simply was because the other plan treated their medications much better than the original plan did. Usually, it's not that much, but it can happen," he said.

He added that, with the passage and signing of the *Inflation Reduction Act of 2022*, out-of-pocket prescription drug costs will be capped at \$2,000 per year by 2025. This move will protect Medicare recipients from catastrophic pharmacy bills.

Until this cost control is put in place, Morrison remains diligent in securing the best coverage for his clients' prescription medications.

"I know the culprits that drive people's drug costs up," he said. "It's rough when you see a certain, and necessary, drug listed among a client's medications. People could be paying \$7,000 to \$10,000 a year. We might look at GoodRX and the drug will be cheaper through that than through a prescription plan. So, we'll go with that. I also try to get help from the manufacturer. I try to be a resource and get the lowest price for my clients' prescriptions." GoodRX is a mobile app and website that tracks U.S. prescription drug prices.

Key points that everyone should know about Medicare

Morrison understands how confusing Medicare can be. With that in mind, he provides a free, no obligation consultation to help put people on the right track with insurance.

"People often assume that Medicare is completely free, but it's not," he said. "People will typically not pay for Part A if they've worked more than 40 quarters in their lifetime. Part B, people pay for on a monthly basis. Part B's premium is based on income. If someone is in the low income bracket, that person might receive Medicaid in addition to Medicare."

Another misconception is that, once you celebrate your 65th birthday, you can enroll at any time for Medicare. Morrison pointed out that, you have three months before and after turning 65 to join Medicare. Try to sign up seven months or a year later and you will incur late fees.

"If someone is already collecting social security at 62, that person is automatically enrolled at 65. If they're not collecting, they're going to have to apply online, over the phone, or in-person through social security. I have sat down with people who may not be as tech savvy and walked them through the process of applying online," Morrison said.

A third point to keep in mind is that representatives from Medicare will not call eligible or existing recipients and try to speak with them over the phone.

"Medicare beneficiaries get inundated with mail and phone calls and it's easy to get confused by what seems like legitimate information," he said. "However, Medicare does not call people. I ran into a client who said, 'Dave, I messed up. Somebody called, said they were with Medicare. They promised me all this stuff and so I switched my plan. I need help because none of my doctors are in this network, the plan is worse, and I can't get any help. They've ghosted me.' Unfortunately, this happens. I have heard 10 stories like this in the past year."

Morrison also wants people to be aware that Medicare supplements are not part of the fall annual enrollment period. People can change their supplements at any point in time. Likewise, everyone should understand that, if they choose not to get supplemental insurance and, in the future, they experience unforeseen health conditions or crises, they may not be eligible for a supplement at a later time.

This year's fall annual enrollment runs from October 15 to December 7. During that period, you can sign up for Medicare Advantage and Part D Prescription Drug Plans.

Supporting local organizations and communities

There is no question that Morrison is passionate about education and teaching people the ins and outs of Medicare. He is likewise devoted to helping local organizations and communities. As vice-president of the nonprofit Integrate for Good in Creamery, PA, he helps youths and adults with physical and intellectual disabilities transition into the workforce. Integrate for Good collaborates with families, schools, agencies, and businesses to, as its mission statement proclaims, "create opportunities



David Morrison with client Michelle Talis, her mom Judy Talis, and their dog Winston in their home.

for people of all abilities to contribute their talent through inclusive volunteerism, community leadership, and competitive employment."

He has also partnered with Pottstown Cluster of Religious Communities to provide Medicare services to clients of the nonprofit's food pantry. Furthermore, he recently joined Leadership Tri-County, which is part of the Tri-County Area Chamber of Commerce. Leadership Tri-County is a 10-month leadership program that aims to lead Pottstown to a bigger and brighter future, he said.

Local, independent, and ready to assist

If you and your loved one have questions, concerns or are interested in learning more about Medicare, contact David Morrison, owner/Licensed Sales Agent of Medicare Education Services. This insurance agent, specializing in Medicare, will guide you through the enrollment process and find the health insurance that benefits you the most. He will answer the toughest questions that you may have about this federal insurance program.

You can contact David, licensed insurance agent, at 484.424.5222 or david@medicareeducationservices.com. His office hours are Monday through Friday, 9 AM to 5 PM and by appointment on Saturday. For additional information, please visit <https://medicareeducationservices.com/>.

David Morrison shaking hands with Anissa Jones, director of community engagement with the Pottstown Cluster of Religious Communities.



FOCUS ON MANUFACTURING IN BERKS COUNTY

GRCA TO HOST 2022 MANUFACTURING SUMMIT

Join the Greater Reading Chamber Alliance (GRCA) 8 a.m. to noon, Wednesday, Oct. 26, for the region's premier, annual MFG Summit. The event will kick off at the Miller Center for the Arts at Reading Area Community College with a welcome from GRCA President & CEO Jim Gerlach and Dr. Susan Looney, President of Reading Area Community College (RACC). Timothy Simpson, Ph.D. Paul Morrow Professor of Engineering Design & Manufacturing Co-Director, at Penn State University, will look into the future of manufacturing and how its digital transformation will change production and supply chains as we know them in his keynote address titled, "Manufacturing in the Metaverse."

The keynote address will be followed by a panel discussion on talent attraction and retention lead by Alexia Pursley, Human Resources Manager at Arkema. The panel will give insights into how organizational culture plays into attracting critical talent and retaining them. Then, Nic Thomas, who handles Development & Consulting at GAGE Personnel, will share timely data in his presentation "Local Wage: Trends, Pitfalls & Analysis."

His presentation will be followed by Karen Norheim, President & CEO of American Crane Equipment, and Dan

Fogarty, COO of the Berks County Workforce Development Board, presenting the recently released "Pennsylvania Manufacturing Competitiveness Playbook" by the PA Manufacturing Council. This report identifies three game changers and 10 related recommendations to turn around Pennsylvania's economic performance in manufacturing.

WHO: Greater Reading Chamber Alliance

WHAT: 2022 MFG Summit & Career Fair

WHEN: Wednesday, Oct. 26, 8 a.m. to noon

WHERE: Miller Center for the Arts at Reading Area Community College, 4 N. Second St., Reading (free parking available at lot directly next to RACC)

SPONSORSHIPS AVAILABLE. The event's Platinum sponsor is American Crane and Equipment Corp. Sponsorships are available by contacting Keith Stamm, Director of Workforce Development, GRCA, at KStamm@greaterreading.org or 610.898.7776.

ADDITIONAL INFORMATION

Registration required: \$30 for GRCA members, \$40 for not-yet members (includes light breakfast and refreshments), parking available in the Front & Washington Street Garage. Register at greaterreading.org.



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Day of Caring

On September 14th, Morgan Truck Body team members participated in the Day of Caring for the United Way of Berks County. Morgan was assigned to help out at the Reading Science Center, whose mission is to foster a love of STEM through experiential learning to the greater Reading community, especially its youth. Volunteers assembled 1000+ take-home science kits that will be disbursed throughout Berks County.

W.I.N.

Morgan Truck Body formed W.I.N., the Women's Initiative Network, in 2022. This brand-new resource group is dedicated to promoting inclusion and diversity by supporting and driving the development of female team members and their allies toward their professional and personal goals. W.I.N. is team member led and is focused on providing opportunities for sharing experiences and being supported by peers and mentors. The group is dedicated to attracting and retaining women to Morgan and providing professional development, networking, and exposure opportunities.

High School Welding Internship Program

Morgan Truck Body started their 2022 fall welding internship program September 6th. There are 8 local high school seniors participating from Coatesville Area Senior High School, Wilson High School, and Chester County Intermediate Unit Learning Center. The Welding Internship Training Program will certify school aged students to become entry level certified Morgan Welders. Students participating in the program may be offered regular



Morgan Truck Body team members participating in Day of Caring for the United Way.



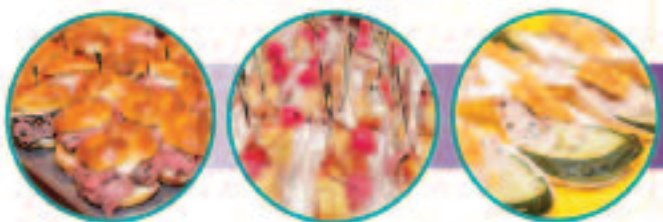
Spring 2022 High School Welding Internship Program Recognition Ceremony.

employment to start upon graduation as a full-time welder. The program consists of classroom training, hands-on training, and on-the-floor training.

Morgan Truck Body is located at 111 Morgan Way Morgantown, PA 19643. For additional information, please call 800-666-7426; email: info@morgancorp.com; and visit www.morgancorp.com.



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INCREASED CYBER THREATS AND HOW TO PROTECT YOUR FIRM



TECHNOLOGY TIPS

**By Marc Umstead,
Plus 1 Technology**

In a press release from
the White House on

March 22, 2022, the President states:

"I have previously warned about the potential that Russia could conduct malicious cyber activity against the United States, including as a response to the unprecedented economic costs we've imposed on Russia alongside our allies and partners. It's part of Russia's playbook. Today, my Administration is reiterating those warnings based on evolving intelligence that the Russian Government is exploring options for potential cyberattacks."

He further explains:

"If you have not already done so, I urge our private sector partners to harden your cyber defenses immediately by implementing the best practices we have developed together over the last

year. You have the power, the capacity, and the responsibility to strengthen the cybersecurity and resilience of the critical services and technologies on which Americans rely. We need everyone to do their part to meet one of the defining threats of our time — your vigilance and urgency today can prevent or mitigate attacks tomorrow."

Regardless of your political affiliation cyber-attacks have been growing exponentially and are predicted to grow even faster in 2022. Cyber-attacks are often agnostic. They are not targeting a specific size, type, affiliation, or industry type. Cyber attackers are usually focused on one thing and that is success. The goal of small businesses is to not be the soft target. Cyber attackers often use tactics that try to access thousands of companies and are only successful against the ones with the least amount of cyber protection.

So, what can you do to ensure you aren't a soft target?

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1. Use 2FA/MFA on all your accounts. Two factor authentication is the best way to protect your accounts from malicious access.

2. The #1 security threat to any business is... YOU! Like it or not, over 90 percent of all security breaches in business are due to an employee clicking, downloading or opening a file or entering their credentials. We recommend that every employee who uses a computer completes our annual cyber security training to help educate them on the tactics used by these malicious actors.

3. Use complex and different passwords for all your web accounts. We recommend using a password management tool that can assist using complex passwords for each website or account you have.

4. Make sure you are using a business grade firewall/router. You can use an ISP provided router to protect your network from cyber attackers.

5. Have an Excellent backup. Make sure you have daily offsite backups ready for any situation.

6. Work with a MSP to ensure your accounts are monitored. We have seen malicious actors pull off complex schemes to steal \$100,000s of dollars because they had gained access to an account and were able to read the emails for months before acting. Does a malicious actor have access to your account right now? You probably would tell me no, but do you know?

7. Protect all devices that have access to company data. If your employees are working from home, are they doing so on company protected devices? Home devices on home networks can be a huge security risk if they are not configured correctly.

Do you have an MSP you work with? If so, check in with them. If not, get one. You can't run a business anymore without professionals managing your technology. The old adage of "A Man Who Is His Own Lawyer Has a Fool for a Client" now can be related to technology. You can't do it yourself. Your brother's neighbor's kid who is good at Halo can't do it either. Bob in sales who is interested in technology can't do it either. You need an MSP with the knowledge, the tools, the monitoring, and the experience to keep your business secure. Doesn't have to be us (I hope it would be) but you need to get one!

Marc Umstead can be reached at 610.792.5660; email: mumstead@plus1technology.com.

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HOW CAN YOU HAVE GUARANTEED INCOME IN RETIREMENT?

Provided by National Financial Network

Some economists point to annuities as "the most efficient way to create income in retirement,"¹ but what is an annuity exactly?

In the simplest terms, an annuity is a contract between you and an insurance company. When you purchase an annuity, the contract confirms that the insurance company will issue you payments for a set amount of time. This is the basic agreement that gives you guaranteed income in your later years.²

Types of annuities

Like most financial products, annuities can be structured in many different ways. To determine if an annuity is right for you, and the appropriate type for your retirement goals, it's important to learn about the different varieties and how each one can factor into your retirement plans. This quick primer is a great place to start.

Fixed annuity

Generally speaking, fixed annuities are thought of as the appropriate option for people who want to minimize risk. In a

fixed annuity, the insurance company guarantees a minimum rate of interest and a set amount for payments. You buy the annuity, and the outcome is known right from the start. In most states, fixed annuities are controlled by the state insurance commissioner, and it's best to contact your state office to learn about the fixed annuity plans specific to your state.

Variable annuity

When you purchase a variable annuity³, the insurance company agrees that you can use your payment (either an initial lump sum or payments over time) toward various investment options, such as mutual funds. As a result, the money you put into your annuity varies with the rate of return on the investment. In contrast to the established income payments you're guaranteed with a fixed annuity, the payments in a variable annuity are not set from the start. They will vary based on how your investments perform. It's possible that you'll have higher earnings than a fixed annuity if your investments do well, but of course, this outcome is not guaranteed, and it is also possible to have



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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.

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your contract value decline from poor investment performance and/or fees. Due to the investment aspect, the Securities and Exchange Commission (SEC) regulates variable annuities across the United States.

Fixed Index Annuity

Fixed index annuities give you a limited potential for growth in exchange for protection from market downturns. Fixed Index annuities are tied to the performance of a market index, for instance, the S&P 500.⁴ As the S&P gains, so will the earnings in your indexed annuity (up to a pre-determined cap), but index annuities are not a direct investment in the index, so no interest is earned in down markets. Like fixed annuities, this kind of plan is regulated by the insurance commissioner of your state. Some people consider fixed index annuities to be a good middle-of-the-road option since they have the potential to grow during up-markets, while being insulated from market risk when the index is down.

Deferred vs. immediate payment annuities

Not only do you have options in how you structure your annuity investment, you can also choose how you want to receive payments. When people are close to retirement and want to set up income payments in the near term, they often turn to immediate payment options. In

this case, they pay an initial sum, and the insurance company begins payments for a set amount of time, starting shortly after the contract begins.

Deferred payments, on the other hand, are meant for the future. People pay for the annuity over time or all at once with the idea that they will receive annuity payments in years to come, often 20 years or more into the future. With both immediate and deferred plans, you can receive your payments all at once or in installments over time, such as monthly or yearly.

Additional potential benefits of annuities

The primary benefit of annuities is to guarantee income in your retirement. A strong investment portfolio can also provide retirement income, but it's not always certain. In an annuity, the insurance company is contractually obligated to send you the payments agreed upon by the two parties.

Buyers also cite the potential tax benefits of annuities: you will not pay taxes on any earnings in the annuity until you take money from it. Also, annuities may provide death benefit options to protect your beneficiaries. For example, if you die prematurely, you may be able to name a beneficiary to receive the outstanding payments in your annuity.

(Continued on page 16)

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GUARANTEED INCOME IN RETIREMENT

(Continued from page 15)

Important considerations for annuities

When buying an annuity, be certain to sign the contract with a long-standing insurance company with an iron-clad financial history. In some cases, particularly with deferred payment annuities, you can be in this contract for decades. The insurance company still needs to be viable when it comes time to collect your guaranteed income payments. Also, review the administrative fees for your annuity, as well as other fees that may be associated with your contract. For instance, some annuities have a surrender fee. This means that if you withdraw your money sooner than stated in the contract, you will be charged for this change.⁵

An annuity can provide secure income for your retirement, while also giving you peace of mind. Yet, like all financial products, there are various ways to use this tool. A financial professional can help you strategize and determine the optimal annuity for your retirement goals.

Footnotes:

1. You Can Buy Steady Retirement Income, CNBC, January 5, 2020
2. All guarantees are dependent upon the claims paying ability of the issuing insurance company.
3. Variable annuities are long term investment vehicles designed to help investors save for retirement and involve certain contract limitations, fees, expenses

and risks, including possible loss of the principal amount invested. The investment return and principal value may fluctuate so that the investment, when redeemed, may be worth more or less than original cost. As with many investments, there are fees, expenses and risks associated with these contracts. All guarantees including the death benefit payments are dependent upon the claims paying ability of the issuing company and do not apply to the investment performance of the underlying funds in the variable annuity. Assets in the underlying funds are subject to market risks and may fluctuate in value. Variable annuities and their underlying variable investment options are sold by prospectus only. Investors should consider the investment objectives, risks, charges and expenses carefully before investing. This and other information are contained in the prospectus or summary prospectus, if available, which may be obtained from your investment professional. Please read it before you invest or send money.

4. S&P 500 Index: The index measures the performance of the large-cap segment of the market. Considered to be a proxy of the U.S. equity market, the index is composed of 500 constituent companies. Source: S&P U.S. Indices Methodology, Standard & Poor's. Indices are unmanaged, and one cannot invest directly in an index. Past performance is not a guarantee of future results.

5. Annuities: How to Find the Right One for You, Investopedia, February 27, 2022

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Pottstown Dance Theatre Hosts Fall Festival

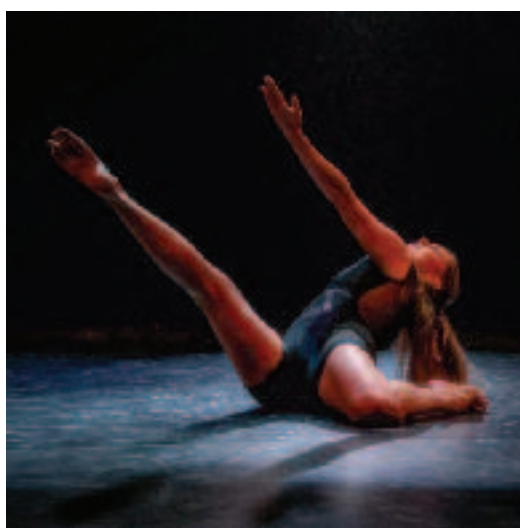
The Pottstown Dance Theatre Repertory Ensemble will host a Fall Festival in their back lot on Sunday October 23rd from 1-4pm.

There will be pumpkin bean bag toss, fishing for apples, pin the nose on the Jack o Lantern (all with fun Halloween prizes) and MUCH, MUCH MORE!

The dancers will perform at random times and show off some fun Spooky moves (some based on Michael Jackson's famous "Thriller" dance).

Refreshments will include apple cider, caramel apples, apple and pumpkin pie, and Jack o Lantern oranges (you can decorate on site).

The cost is \$5 for adults and \$3 for kids 12 and under (with each game or concession costing \$2). Come to the Pottstown Dance Theatre site at 72 West Main Street,



Pottstown 19465 and utilize the on-street parking. There is a driveway that leads to the back parking lot where you'll find the spooky outdoor fun! Proceeds benefit the student dance company and their large show, "The Nutcracker" scheduled for this December. Halloween costumes are optional!

Fall Festival

Saturday October 23 1-4 PM
... on our back lot at
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Fall games, Halloween dances and games, prizes with fall desserts (Caramel apples, apple and pumpkin pie, jack-o-lantern oranges).

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SMART GOALS FOR SOCIAL MEDIA



SOCIAL MEDIA TIPS

By Theresa Mintzer

SMART goals enable you to focus your social media efforts

effectively. Creating monthly or quarterly will dial down your message and create metrics to measure impact. Set aside some time to brainstorm your social media goals. Next look at the goals to see if they meet the criteria below.

- **Specific** — I want more Facebook followers is not a specific goal. However, I want to increase my Facebook followers by 500 or I want to increase the signups for my newsletter coming from Facebook by 50 percent are specific goals.
- **Measurable** — You can use your Facebook analytics to see new followers. How many followers do you have now? Do regular check-ins along the way to make sure you are on the right track. This allows you to make changes as you go.

- **Achievable** — Set obtainable goals. You cannot set an unrealistic goal such as I will have one million new followers in the next month. You can say I want to increase my followers by ten percent.

- **Relevant** — How can social media help your business goal? 500 random followers will not help you spread the message about your business. You need to target potential customers with your messaging.

- **Time-bound** — When you set your goals, make sure to include a date. For instance, I will have 500 new followers by December 31st.

The extra effort of setting goals comes in handy when create content. You now have a focus for your content. I offer Social Media and Facebook Ad Coaching to help businesses create a plan that works. Head on over to my website at www.MintzerSolutions.com for more information and to schedule an appointment.

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BUSINESS SPOTLIGHT

ROYERSFORD - TRE NAIL BAR & PHOENIXVILLE - TRE SPA

Tre in Vietnamese translates to bamboo — a symbol representing soul, strength, and simplicity. This symbol was chosen for both salons (Tre Nail Bar, and sister location Tre Spa Signature) by owner Heidi Truong to exemplify her vision of an all-natural experience with a relaxing atmosphere and exceptional service. Both locations feature bamboo décor and aim to provide a place for customers to feel at ease and take care of themselves. The focus of services provided at Tre are to nourish the mind, body, and soul. Tre's focuses on calming atmosphere and plays relaxing music for ambience — each location has a unique 'tiki bar' style area for Nail Services, and separate rooms for

the other spa services offered: Facials using Dermalogica products and custom-made face masks, Lash Extension (each lash individually applied by lash artists using Silk Lash extensions), Lash Lift and Tint, Brow Lamination, Pedicure, Manicure, Eyebrow services and Wax.

Tre has various memberships Nail, Lash, Unlimited Sauna, which allow you to pay a monthly discounted price for credits to use for services and receive 10% off all additional services within the same month. A yearly membership for 10% or 20% OFF all services is also an available option. Tre has an assortment of products for sale including all-natural and goat milk soap, gift bags of bath bombs, and assorted nailcare items. Tre also sells official Dermalogica skincare products as well! Tre offers easy online booking or gift card purchase via Google, Facebook or website www.youdeservetrespa.com. This features a live schedule, with same day appointments available pending availability. Stay tuned for upcoming seasonal pedicures (as well as upcoming additions: Volcano Pedicure, and Lavender Pedicure. Follow our Facebook, or on Instagram @trespasig and @trenailbar.

At Tre Spa Signature, there is an Infrared Sauna that can be used to further the nurturing of oneself and lowering of stress. Dr Franklin Goodkin provides reflexology and Reiki services by appointment, as well as a special therapeutic



technique — Hawaiian Lomi Lomi. Master Heidi provides Microblading and Microshading for those who need eyebrow enhancement, for more information visit us online.

The use of all-natural ingredients for pedicure and nail services ensures there is no 'chemical smell' that is often the first thing noticed in a typical salon — making this an environment safe for even those who are pregnant, and those that wish to bring children along. Nail services provided builder gel instead of acrylic, a more natural alternative to achieve the same results without the harsh chemicals.

Tre's manicures and pedicures both use a house-made all-natural lemongrass sugar scrub, with regular and gel manicures featuring a dip in soft, warm, moisturizing paraffin wax. These services finish off with a hot towel and lotion. Nail Art can be found on Tre Instagram and

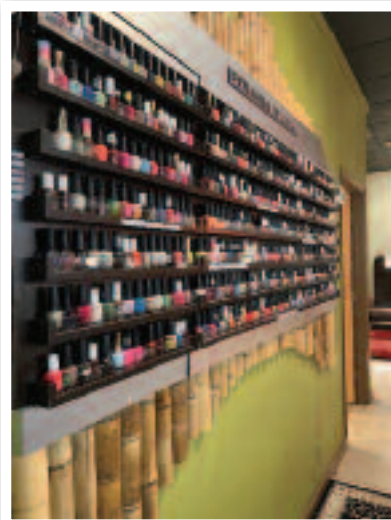
Facebook feeds! Special spa pedicures last about an hour's length of time and include all-natural yogurt mask, extended massage time and hot stone massage, and a soak with Epsom salt and coconut milk, milk, or tea — and rose petals or sliced lemon depending on your choice of pedicure. Spa pedicures include paraffin for the feet as well, to help fix dry, cracked

heels. Tre's mission is to provide services with quality over quantity in mind, and those of drinking-age looking to pamper themselves can enjoy a pedicure along with a complimentary glass of Red or White wine upon request. Tre also offers booking of events such as bridal parties and other gatherings.

Tre Nail Bar and Tre Spa Signature are both currently hiring those with a cosmetology license, esthetician license, massage therapist certifications, or those with lash technician or nail technician certification that need refreshing course, Tre offers FREE training to new employees or a school tuition reimbursement program for those who interest in a new career.

Royersford | Tre Nail Bar
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THE IMPORTANCE OF A PUBLIC RELATIONS STRATEGY



MARKETING TIPS

By Shelby Macilvain,
Communications
Manager, beMarketing

Every business has a unique story to tell, and more often than not, PR strategies are overlooked and undervalued. Developing a PR strategy is crucial for creating brand awareness and promoting engaging content that consumers want to read. Below, the experts at beMarketing share the importance of a public relations strategy within your business.

Strong Public Image and Sharing your Story

With hundreds of thousands of businesses out there, yours must stand out in the crowd. Creating a strong public image that identifies your brand as one people can trust will allow you to capture the spotlight your business needs to be seen in the crowd while simultaneously bringing in more business. A PR agency will use a multitude of approaches using aspects of social media, media relations, and public-facing communi-

cations to tell your brand's story in a clear and newsworthy way.

Increases Opportunities

When working with a PR agency, the team is consistently on the lookout for growth opportunities for your business. Their search may include creating pitches to send to a local newspaper about your new VP or crafting media alerts to obtain news coverage for your latest upcoming event. No matter the task, the goal for your PR team is to generate more business and get new customers through your door.

Boosts Your Engagement with Target Audience

Along with building your business's brand and carrying on its public image, your PR strategy will also help you create connections with your target audience. As you utilize the tools of PR, you'll be able to share and communicate concise messages guaranteed to reach your target audience.

If you're looking for expert public relations services to help build your business's brand and get your unique story out there, contact beMarketing at 484.261.1149!

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Can the Government or Nursing Home Take My House for Long Term Care?



ELDER CARE DIRECTION

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Many elderly people and their family members worry about what might happen to their homes when they are planning for long-term care. The professionals at Elder Care Direction can offer some guidance to people who are planning for their long-term care needs so that they might be able to protect their homes. It is possible for you to protect your home, but there are some situations in which the government might be able to take it.

Understanding Medicaid

Many older adults rely on Medicaid to pay for nursing home care when they are no longer able to live independently. Medicaid is federally funded and run by each state.

People who are able to qualify for Medicaid may use it to pay for their nursing home stays. It is a means-tested program with limits on countable assets and income. Countable assets and income that exceed the limits must be spent to pay for the care. When people move into nursing homes, Medicaid makes the assumption that they no longer need their homes. Medicaid will require a declaration that the homes will be rented or sold along with documentation that a fair

market value price is being asked. Finally, Medicaid will want to know when the house is either rented or sold.

If the house is sold, the proceeds will be used to pay for the care. If it is rented, the monthly rent will count as income and will become a part of the elderly person's contribution to their long-term care. When a house is sold by the family after the patient dies, Medicaid will make a claim for reimbursement.

How nursing homes might take homes

Nursing homes will ask about the property that an elderly applicant owns during his or her admissions process. Nursing homes expect people to sell homes so that they can privately pay for long-term care. Nursing homes generally want people to private pay for their care because the rates that they receive are higher than what they are paid by Medicaid.

While nursing homes cannot take your home, they will encourage you to sell your home so that you can privately pay for your nursing home care before Medicaid starts to pay for your care. However, you do not have to sell your home to pay for your care.

Can you put your home in your family member's name?

There are ways to protect the value of your home such as purchasing a life estate, making a joint purchase, forming personal service contracts and paying a family member for in-home care. However, all of these techniques will require you to engage in specific planning and may need commitments from the family member and the elderly person. To learn more about these options, it is important for you to consult with a professional at Elder Care Direction to make certain that you execute the technique that is the most appropriate for you.

Simply putting your home in a family member's name may not work. If you do this within the five year period before you need nursing home care, you will have a penalty period that will be equal to what you could have paid the nursing home if you had sold your home.

Estate recovery

After you die, the state may make a claim against your estate to recoup some of the money that it paid for your nursing home care. A good plan will contain provisions to reduce the amount that

might be available to pay to Medicaid. It is a good idea to talk to the professionals at Elder Care Direction before you need to enter a nursing home. Advanced planning can help you to keep the value of your home. Schedule your consultation with Elder Care Direction today for help with the planning process.



To arrange a free consultation, please call 267.368.4201.

For additional information, please visit www.ElderCareDirection.com.

Note: Elder Care Direction's sites and services may provide access to independent attorneys, self-help services, including general information related to the law, and lawyers designed to help users safely cope with their own legal needs. Their sites and services also provide services to lawyers and other legal professionals. The principals and employees of Elder Care Direction are not lawyers or a law firm and they do not provide legal, business or tax advice. None of their representatives are lawyers and they also do not provide legal, business or tax advice. The accuracy, completeness, adequacy or currency of the website content is not warranted or guaranteed. Elder Care Direction's sites and services are not a substitute for the advice or services of an attorney. They recommend you consult a lawyer or other appropriate professional if you want legal, business or tax advice.



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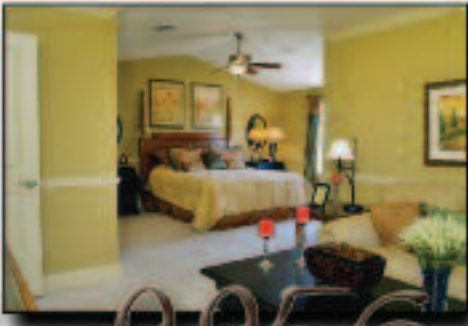
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GOING TO THE HOSPITAL? MEDICARE COVERAGE DEPENDS ON YOUR ADMISSION STATUS



By Sean D. Curran, Esq.

If you are sent to the hospital and the medical staff runs multiple tests to determine what is wrong, you very well may be admitted under "observation" status. If

you end up staying several days or weeks longer, you may get a surprise bill from the hospital for your stay. Your first reaction, if you are on Medicare, is likely that there must be some mistake because Medicare should have covered these expenses. However, under Medicare rules, when a Medicare recipient occupies a hospital bed under observation status, the patient is considered an outpatient. As an outpatient, Medicare Part A does not cover the hospital stay; Medicare Part B only pays for the medical costs that accrue during the patient's hospital stay. Observation status also affects an elderly patient's eligibility to receive Medicare support for rehabilitative care after hospital treatment. Inpatient status versus observation status has a huge impact on what medical expenses the patient will incur, as well as eligibility for skilled nursing facility care. Specifically, if you are admitted to a hospital under "inpatient" status and spend two nights there, Medicare will cover your rehabilitation at a skilled nursing facility for up to 100 days.

Alternatively, you would be personally responsible for any rehabilitative care if you were discharged from a hospital to a skilled nursing facility as an observation patient.

The experience of thousands of individuals who have been surprised by huge hospital bills inspired a recent Medicare law that requires hospitals to notify patients that they may incur huge out-of-pocket expenses if they stay more than 24 hours without being formally admitted. On August 6, 2016, Congress passed the *Notice of Observation Treatment and Implication for Care Eligibility Act* (the NOTICE Act), which requires hospitals to provide oral and written notification to patients who are under observation for more than 24 hours of their observation status within 36 hours of being placed under observation status. The purpose of the Act is to "provide Medicare beneficiaries with accurate real-time information with respect to their classification, the services and benefits available to them, and the respective cost-sharing requirements they are subject to." However, you still must be vigilant in managing your admission status to avoid unwanted surprise expenses.

For additional information, please contact Sean D. Curran at 610.406.5377; email: sean@curraneelaw.com.

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SMALL COMPANIES ARE MORE VULNERABLE TO CYBERSECURITY ATTACKS



By Rob Landis, Binary IT Solutions

Have you felt more secure from cyberattacks because you have a smaller business? Maybe you thought that you couldn't possibly have anything that a hacker could want? Didn't think they even knew about your small business. Employees at small companies see 350 percent more social engineering attacks than those at larger ones. We'll explore why below.

Small Companies Tend to Spend Less on Cybersecurity

Small business leaders often don't spend as much as they should on their IT security. They may buy an antivirus program and think that's enough to cover them. But with the expansion of technology to the cloud, that's just one small layer. You need several more for adequate security.

Every Business Has "Hack-Worthy" Resources

Credit card numbers, SSNs, tax ID numbers, and email addresses are all valuable. Cybercriminals can sell these on the Dark Web. From there, other criminals use them for identity theft. Here are some of the data that hackers will go after:

- Customer records
- Employee records
- Bank account information
- Emails and passwords
- Payment card details

Small Business Owners Are Often Unprepared for Ransomware

Ransomware has been one of the fastest-growing cyberattacks of the last decade. So far in 2022, more than 71

percent of surveyed organizations experienced ransomware attacks.

When companies pay the ransom, it feeds the beast and more cyber criminals join in. And those newer to ransomware attacks will often go after smaller, easier-to-breach companies.

Employees at smaller companies usually aren't trained in cybersecurity. Training employees on how to spot phishing and password best practices often isn't done. This leaves networks vulnerable to one of the biggest dangers, human error. Phishing causes more than 80 percent of data breaches. Teaching employees how to spot these plays can significantly increase your cybersecurity. Security awareness training is as important as having a strong firewall or antivirus.

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BUSINESS PROFILE

Embodys Sunoco Service Center

Embodys Sunoco Service Center, located at 1435 East High Street in Pottstown, has been serving the surrounding area for more than 50 years. The business is a family-owned and operated establishment. Owner Terry R. Embody oversees the nine employees. All makes and models of vehicles are serviced by expert technicians, under the management of John Ray.

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

Other services offered by Embodys include: Pick up and delivery of vehicle; PA State safety and emissions inspection; factory-scheduled maintenance; sales



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

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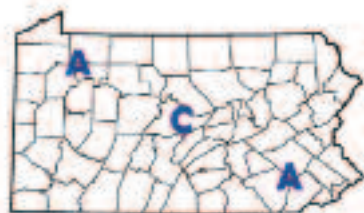
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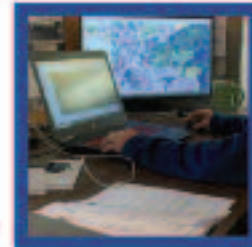
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Concierge Post-op Caregiver

Hello. My name is Christina Miles. I am an experienced certified nursing assistant, concierge post op caregiver, Founder of Caregiver Academy, and the author of "Intentional Caregiving: Ten Principles on How To Become an Exceptional CNA."

Throughout my ten years and counting as a caregiver, I have developed a deep passion for helping other people. That is why, during Covid, I started my company, Caregiver Academy. I also wrote and self-published a book on Amazon called "Intentional Caregiving." The mission of my company is to teach caregivers and healthcare professionals how to level up their care game.

Along with coaching caregivers online, I offer concierge post op caregiving services for people who are recovering from cosmetic and physical rehabilitative surgical procedures. I travel to my client's home, Airbnb, or hotel, and care for them while they are recovering from having a surgical procedure done. I feel very honored to have had the pleasure of caring for hundreds of patients and their family members from all over the world.

Caregiving is universal. Everyone, at some point in their lives, is going to need to be taken care of or need to take care of someone else. It is vital to learn the art of caregiving. My goal is to provide anyone who is interested in nursing with community, resources, and educational caregiving content that will hopefully help them along the way. I know that this industry can be challenging at times, but it can also be extremely rewarding.

With the innovation of modern-day medicine and technology, we as a society are living longer. In order to ensure that our senior citizens receive exceptional, dignified, and efficient care, it is crucial that we have a plan in place.

Here are 4 steps to creating a long-term care plan for your aging parents.

1. Have a family meeting.

The first thing I advise my clients on when I coach them on how to create a road map for long-term care planning is to have a family meeting. Whoever the care plan is being designed for and the individuals who will be providing the care should all be present, either in person or virtually.

Think of it like a sports team. Before the game can even start, you have to pick the players, which players are going to be on the field, and which ones are going to be sitting on the bench, waiting patiently to substitute in when the occasion calls for it.

If the individual who you are putting the care plan together for is cognitively aware, make sure that they are involved in making their wants and needs known during the meeting. Ask your parents, spouse, or adult children what kind of future they envision for themselves.

During this meeting, you need to figure out who is going to be the captain (primary caregiver) of the team. Also, who is going to be the co-captain? The majority of the time, if

one spouse declines in health and needs care, their spouse will usually become the primary caretaker and one of their children (if they have any) will become co-captain.

Most often the role of captain is given to or is filled by women, but men can fill this role as well. Caregiving has no gender. I remember once there was a gentleman whom I cared for, a kind man. He and his wife had ten children. Nine of them were boys and one of them was a girl. The man was in a physical therapy rehab facility recovering from a recent fall while his wife was in a different nursing home that was nearby.

Most of the brothers took it upon themselves to appoint their sister as primary caretaker of their mother and father without discussing it with her first. When they informed her of their joint decision, the main reason why they picked her was because she was a woman. That made her best suited for the job.

The sister reluctantly accepted the position, but made her feelings known that she was not happy about it. The woman, who lived an hour away, had two small children, worked full time as a teacher, and was married. She was now expected on top of all of that to drive to her parents twice a week to oversee that they were being properly taken care of.

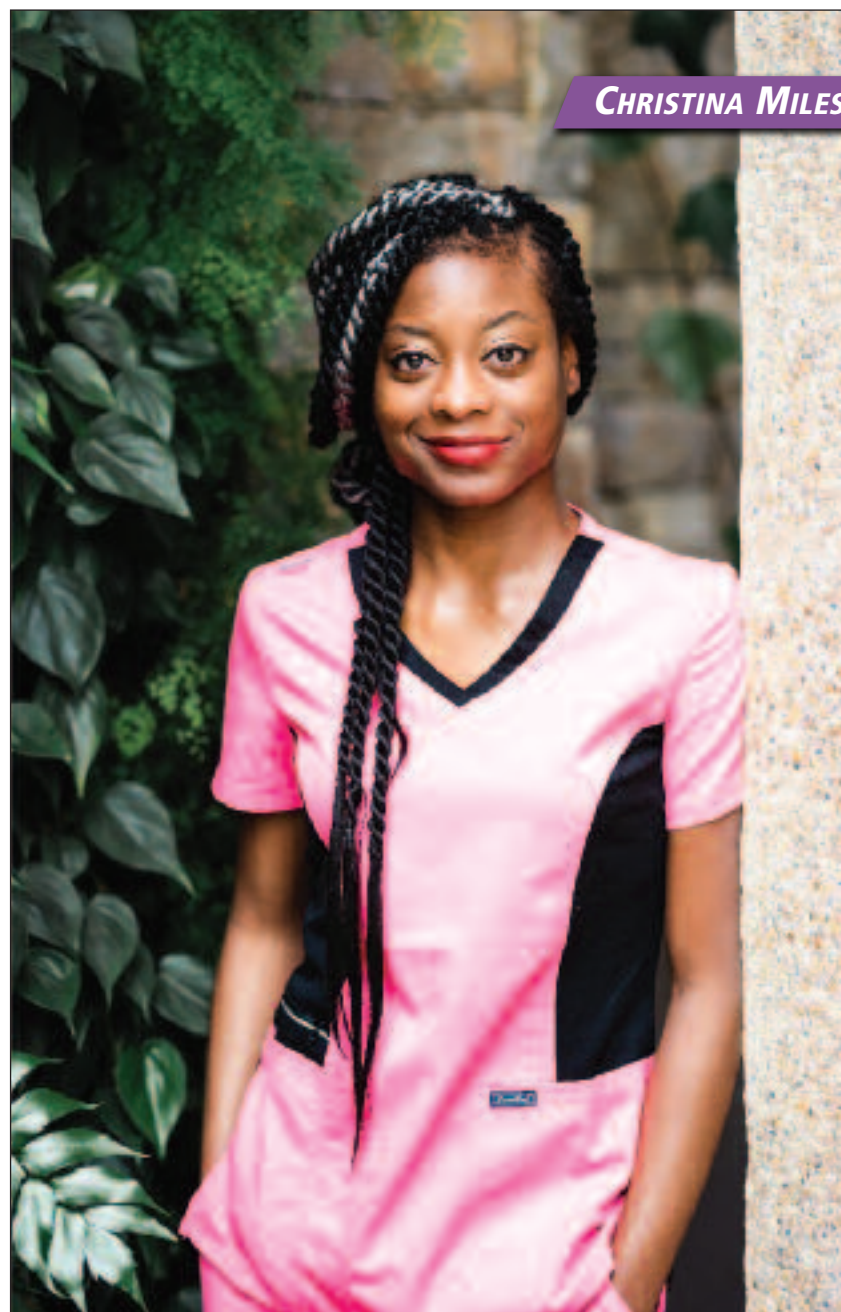
Several of her brothers, on the other hand, lived close by to their parents, worked from home, didn't have children, and were either divorced or single. They refused to have any involvement with the care of their parents. Their explanation for why they couldn't help their sister was because they had to work.

This created immense tension between the siblings. I share this story with you so that you can see why planning in advance is so vital. If the caregiving tasks would have been distributed more fairly amongst the siblings, it would have been an easier experience for the entire family.

Make sure that the players (siblings) who are sitting on the bench are utilized regularly. A great way for them to do this is to actively be supporting the captain and the co-captain as much as possible. This could be little, but much appreciated, acts of care. Such as picking up your parents' medicine from the pharmacy on your way to visiting them, helping to setup automated online banking systems on your parent's phones, and taking over the caregiving tasks so that the primary caregiving family member can get some rest for a few hours.

How the care team is set up differs based on everyone's individual family structure. But I feel it works best for the roles to be filled by opposite strengths. An example would be if your father is the primary caregiver who is doing the bulk of the physical care (toileting, bathing, meal preparation, etc.)

Then the co-captain is going to be handling the medical/financial side of things (overseeing your parents finances are in order or hiring a professional to do so, helping to coordinate doctor appointments, and making sure that all



CHRISTINA MILES

medical prescriptions are correct). I have found that this way is the most efficient and least stressful method.

2. Decide future living arrangements.

The second thing that you need to decide is where your parents are going to live once they are no longer able to care for themselves independently.

Here are some important questions that need to be answered.

- a) Does your parent want to live in a nursing home?
- b) Does your parent want to spend their golden years in their own home?
- c) Does your parent want to live with you?

If your parent is going to a nursing home, you need to get as much information as possible about the facility beforehand. Don't just place your loved one somewhere because every other place was booked. You need to make sure that the environment is going to be a good match for your parent.

Set up a meeting with the director of the nursing home and ask them these questions before enrollment:

- a) How many patients does a CNA or a nurse care for at one time during their shift?
- b) What is the average answer/wait time for a patient call bell?
- c) What is the staffing turnover rate at your facility?

d) How many legal suits has the facility been charged with in the past three years?

e) What ingredients do the cooks at your facility use to make the patient's food?

f) What kind of financial assistance is offered at the facility?

All of these questions are imperative to know.

If your parent wants to stay in their own home, who is going to help take care of them?

a) Are you going to hire a home-care agency to assist your family member? If so, how much does that cost?

b) Does insurance cover it or do you pay out of pocket?

c) Will you pay for a highly trained concierge caregiver to take care of your loved one?

d) Are you going to quit your job and move in with your parent and care for them yourself?

If your parent is declining and the first two choices are not an option, will you move your parent into your home? Again, this question goes back to will you hire a homecare agency, do concierge care, or care for them yourself full time? All of these questions need to be answered in your family care plan.

I remember there was this one time when a patient was admitted to my facility, and I have never forgot this. Her family had one of the best long-term care plans I had ever seen. She called her daughter, who was captain, to inform her that she had fallen and was now at our rehab. The daughter came to our facility and helped to take care of her mom, both physically and emotionally. While she was there, the daughter then called her brother who was co-captain. He went over to his mom's house and got his mom's prepacked emergency hospital bag and brought it to the facility.

They had packed it months in advance. The mom had packed her favorite stretchy pants and shirts, comfortable sneakers, socks, sweaters, pajamas, underwear, toothbrush, and an up to date, printed-out piece of paper that had all of his mother's medications, her doctors, and a list of her family member's phone numbers on it.

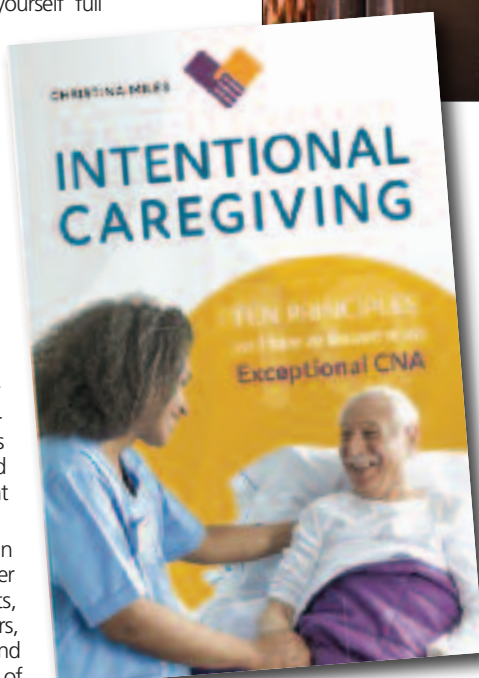
The brother then called each of their family members to inform them of what had happened. They all knew to call him to get updates and information because while he was doing that, his sister was speaking with the doctors, nurses, and was learning from the CNAs how to provide quality care to her mother.

The rest of the family waited patiently to hear from the brother as to how they could be of help. One brother went to the store and bought his mom her favorite dessert. Later on, the patient's sister came to the rehab to relieve her niece, who had been there for five hours and needed to get home. I was incredibly impressed by how efficient and effective their family care plan was.

Think of this like a fire drill. You need to practice the evacuation plan frequently and consistently. That way, when there really is a fire, you and your family members are going to have a greater chance of surviving it. Please plan. Preparation is key.

3. Get your finances in order.

The third and most important step is to get your finances in order. I have seen so many families struggle with this, which is why I'm so passionate about it. Money is queen. You work so hard for your income. Make sure that your money is working for you and not the other way around. Know where and what you're spending your finances on.



Christina Miles's book "Intentional Caregiving: Ten Principles on How to Become an Exceptional CNA" is available on Amazon.com

Here are some essential questions that need to be answered.

a) Do you have a 401k plan?

b) Do you have life insurance?

c) Do you have medical insurance?

d) Do you have a will in place?

e) How much debt are you in?

f) What is your credit score?

g) Are you investing? If so, in what? Roth IRA, stocks, real-estate, or cryptocurrency?

At this point you might be feeling overwhelmed because you have no idea what any of these terms mean. It's alright. Up until a few years ago I also didn't know what any of this meant.

But trust me, it's critical. So if you don't know now, it's okay. But you need to make it a priority to learn all of this, or you can pay a reputable financial professional to help you.

I know that talking about money is taboo, but increasing your financial knowledge is going to help you and your family thrive in life. Here is an example.

I once worked with a woman whose husband had recently passed away. Her husband had handled all of their finances for the entirety of their marriage. She didn't understand how any of the accounts worked, so she hired a financial advisor to help her sort through all of her husband's business dealings and assets. During that meeting she received some life altering news.

Her husband had squandered the majority of their life savings due to his gambling addiction, which she had no idea about. Her beautiful big house went into foreclosure. She had to sell off most of her possessions in order to raise just enough money to move across country, and in with her adult son. They both were struggling financially due to her son's student debt and she was a stay at home wife and mother.

At 74 years old she should have been living the best years of her life, but instead she had to get a job at Walmart, greeting people just to make ends meet. As she told me her story she wept. My heart hurt for her.

That is why I am such a big proponent of building generational wealth. It is never too late to start. You're going to have bigger advantages when you start younger, but it's never too

late to start investing. That way when you are ready to retire you live a comfortable lifestyle.

I know that it can be hard, but you can do it. Start talking openly about money with your family members, spouse, and your kids.

Money is a tool. You just have to learn the techniques on how to use that tool so that you can be financially successful. Money cannot make you happy, but it sure can make getting through the hard days easier.

Start today by looking at your bank account. Then make a list of all your monthly expenses, how much you are spending a month, and what are your money goals. Finally, create a road map of how you are going to achieve it. Make this process as fun as possible. You got this!

4. Live your life to the fullest.

The number one thing my patients tell me is to live my life to the fullest. So many people reach their golden years and look back on their lives with regret. "I wish I hadn't worked so much." "I wish I had spent more time with my family." "I wish I hadn't let my pride get in the way and apologized to my child." "I wish I had been a better parent." I have heard them all. That is why I tell my clients how important it is to live their lives and to have fun.

Make it a priority to do something once a month that you enjoy or have never done before.

I love traveling around the world, so every year on my birthday I visit another country. Traveling is food to my soul and spirit. Create a list of ten things that you love to do or that you want to do and start checking them off one by one today.

I cared for a man who lived on a sailboat with his family, and they sailed all over the world. The incredible stories that man would tell. I loved hearing about all the amazing adventures he and his family had experienced. Another client I cared for had an awesome tradition she did with her grandson who was seven. Once a month they would do fun activities together. One time they went hiking, the next time they went to a sports game, and another time they went on a family road trip. They had a blast. She cherished those moments dearly.

I cannot stress this enough. Prioritize having fun in your life! You only get one. Now go create some amazing memories :)

**For additional information,
please email Christina Miles at
CaregiverAcademy1@gmail.com.**

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REGIONAL CHAMBER ROUNDUP

GREATER READING CHAMBER ALLIANCE



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

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

UPCOMING EVENTS

POWER NETWORKING AT THE PEANUT BAR

Tuesday Oct 11, 2022
11:30 AM - 1:00 PM EDT
The Peanut Bar, 332 Penn St., Reading, PA 19602
\$25 / GRCA Member (includes lunch)
**GRCA member exclusive event
Contact Katie Johnsen
kjohnsen@greaterreading.org
Register:
<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11207>

VISIONS READING CONTACT CENTER RIBBON CUTTING

Wednesday Oct 12, 2022
12:00 PM - 1:30 PM EDT, cutting at 12:30 pm
35 N 6th St, Reading, PA 19601
Contact Melissa Hassler
mhassler@greaterreading.org

EMOTIONAL INTELLIGENCE IN THE WORKPLACE

4 weeks on Thursday: Oct. 13, 20, 27, Nov. 3
9:00 AM - 12:00 PM EDT
Center for Business Excellence, 49 Commerce Dr., Wyomissing, PA 19610
\$695/person for Chamber Members;
\$845/person for Not-Yet Chamber Members
Contact mdolinski@greaterreading.org
Register:
<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11178>

BCAC MEETING: OCTOBER

Friday Oct 14, 2022
9:00 AM - 10:30 AM EDT
Meetings are held the 2nd Friday of each month.
Virtual Event. Login Link sent week of meeting.
Free to attend for BCAC Members
Interested in attending? Contact Katie Hetherington Cunfer.
610-898-7773 kcunfer@greaterreading.org

EVENING OF EMPOWERMENT 2022 WITH KEYNOTE MARISSA ORR

Thursday Oct 20, 2022
6:00 PM - 8:00 PM EDT
Abraham Lincoln Presidential Ballroom, 100 North 5th Street, Reading, PA 19601
**parking available in Abe Lincoln Parking Garage
\$60 / GRCA Member; \$75 / Not-Yet GRCA Member
**price includes Marissa Orr's book *Lean Out: The Truth About Women, Power, & the Workplace*
Contact Rachael Romig 610-898-7775
rromig@greaterreading.org
Register:
<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11091>

2022 MANUFACTURING SUMMIT

Wednesday Oct 26, 2022
8:00 AM - 12:00 PM EDT
Miller Center for the Arts at Reading Area Community College, 4 N. Second St., Reading, PA 19601
**free parking available at lot directly next to RACC
\$30 / GRCA Member; \$40 / Not-Yet Member
Complimentary to Students (contact Rachael Romig at rromig@greaterreading.org)
Sponsorships available! Contact Keith Stamm at kstamm@greaterreading.org
Contact Keith Stamm
kstamm@greaterreading.org
Register:
<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11086>

ESSENTIALS OF EFFECTIVE LEADERSHIP - FALL 2022

Dates: Five weeks on Wednesdays, Oct. 26, Nov. 2, 9, 16, 23
8:30 AM - 11:30 AM EDT
Center for Business Excellence, 49 Commerce Dr., Wyomissing, PA 19610
\$695/person for Chamber Members;
\$895/person for Not-Yet Chamber Members
Contact Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org
Register:
<https://greaterreadingchamber.chambermaster.com/eventregistration/register/11125>

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

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TRICOUNTY AREA CHAMBER OF COMMERCE

Building Communities, Creating Connections, Supporting Commerce

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

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

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

Follow us on:



#WhyTCACC

#tcaccbettertogether

MEMBER ANNIVERSARIES

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

44+ Years

Universal Machine Co.

35 Years

Orlando Law Offices, P.C.

15 Years

DeMedio's
Building Maintenance, Inc.

Chris Rowe,
State Farm Agent

5 Years

Virtual Essense
Hair Design

WELCOME NEW MEMBERS!

Congratulations to the businesses listed below for becoming new TCACC Members!

Axiom IV Therapy, Inc
<http://www.axiomivtherapy.com/>
(484) 393-1588
Health & Wellness

New Path Vision
<https://newpathvision.com/>
(610) 326-2754
Optometrists / Opticians- Medical Services

The Gambone Group
<https://gambone.com/>
(610) 277-4220
Real Estate Developers

Tolbert Photography LLC
<http://tolbertphoto.com/>
(484) 459-0745
Photographers / Photography Studios

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.

#WhyTCACC – Fairness, Integrity, Meaningful Work!



By Eileen Dautrich, TCACC President

We are focused on putting our Members 1st and excited about the new opportunities we are working on to strengthen relationship building opportunities in the organization.

We are also focused on our Chamber Community and creating opportunities for Members to be more engaged in the Chamber Community through sharing their time and expertise with us while serving on a Chamber Committee.

If you missed any of my recent emails discussing the above, please let me know – I will be happy to forward them to you.

The following will highlight opportunities for exposure for our Chamber Member businesses, regardless of the size of their company and the size of their marketing budget.

Please email me, eileen@tricountyareachamber.com, with any questions and/or if you are interested in any of the following opportunities!

Sponsorship opportunities for individual events and programs will also be returning:

- **Membership Breakfasts** - \$500/event
- **REACH Luncheons** - \$300/event
- **Emails** - \$150/month
- **Social Media** - \$150/month
- **Chamber Chat** - \$100/month
- **Marketing Package** - website presence, website ad space, billboard, social media posts, and email recognition and an email sponsorship! 3 months of being showcased! - \$900

TIERS 2023:

For 2022 we began offering a **Tiered Investor** opportunity. We are getting ready to start securing Tiers Investors for 2023. There are a few small changes to this opportunity to package your membership and event participation and exposure for your business in one fee for the year; we will announce the 2023 Tiers soon!

Benefit from the Meaningful Work of Others in the Community:

Refresh Fridays – monthly seminar sessions on a variety of topics, taught by your fellow Chamber Members, will begin again this fall. Stay tuned for more details but in the meantime if you would like to have a particular topic discussed please let me know.

We'll Help Wednesdays – join us on the first Wednesday of every month! Sign up ahead of time to stop by the Chamber Office between 8:30 and 9:30 AM to talk with a Chamber staff person and let us help you personally with a business issue you are dealing with and/or connect you to beneficial resources.



We will continue to expand and improve on our current events and programs, and always appreciate your feedback throughout that process. As always, please do not hesitate to reach out to me if you have any questions or the Chamber team can assist you in some way.

#tcaccbettertogether

TCACC 2022 TIERS INVESTORS STAKEHOLDER

BUILDING COMMUNITIES

CREATING CONNECTIONS

SUPPORTING COMMERCE



2nd Annual Conference

Access to other professionals to build
relationships & expand your circle of influence

Thursday, November 3rd
11:30 AM - 5:00 PM
La Massana at Bella Vista Golf Course



Neen James
Keynote Speaker
"Attention Pays: Learn
how to drive profitability,
productivity, and
accountability."



Kim E. Feunten-Dow
CEO of Girl Scouts of
Eastern Pennsylvania
(GSEP)



Denise Nakamura
The midday anchor
for KYW Newsradio,
and former NBC 10
anchor.



Ginger Kunkel
President at Tompkins
Community Bank

\$180 per person for TCACC Members; \$300 for Non-Members

Registration Fee includes: Lunch & Refreshments, Swag Bag and
The Book: "Attention Pays" by our Keynote Speaker, Neen James.



For phone tickets, please call 484-333-2700 or visit www.tricountyareachamber.com.
Sponsorship Opportunities and availability will be on Grand Site tickets.
Please call up to 30 days before event for ticket sale.

Scan the QR Code to learn more

TRICOUNTY AREA
CHAMBER OF COMMERCE



MEMBERSHIP BREAKFAST

Featuring:

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

Tuesday, October 18th
8:00 AM - 9:35 AM

At Spring Hollow Golf Club
3350 Schuylkill Rd., Spring City, PA 19475

**SHARING BUSINESS STRATEGIES AND METHODS
IN SMALL RELATIONSHIP BUILDING GROUPS**

ALSO SERVING AS THE CHAMBER'S ANNUAL MEETING

MEMBER: \$35 | NON-MEMBER: \$70



Register HERE

Sponsored By:



Creating Connections That Count

Friday, October 28th
8:30 AM - 10:00 AM

TCACC Conference Room
152 East High Street, Suite 200
Pottstown, PA 19464



Featuring:
Jenna Armato

There is no charge to attend; however, we do
ask that you register due to limited seating.
Scan the QR Code to register or visit
[tricountyareachamber.com](https://www.tricountyareachamber.com)



SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

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



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

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

UPCOMING EVENTS

Registrations can be found at www.springfordchamber.com

Chamber Luncheon – Welcomes Area Veteran Ralph Tutrani

An inspiring story about a Gunner and His Huey Helicopter Experience

Thursday, October 13th – 11:30am – 1:00pm
Spring Hollow Golf Club

Arcadia at Limerick Pointe – Mega Mixer

Space is limited, registration required

Thursday, Oct 6th 5:00pm – 7:00pm
TriCounty Federal Credit Union
1550 Medical Dr, Pottstown

Upper Providence Community Day

Saturday, October 15th 12:00 – 5:00pm
Upper Providence Township Building
Registration Now Open
Fall Festival and Business Expo

Shark Think Tank – Business Owners Roundtable

Thursday, Sept. 20th 11:30am – 1:00pm
Copperfield Inn at Lakeside
Business owners' members only

YPN – Business and Brews

Thursday, Oct 20th, 5:00pm – 7:00pm
Location TBD

Mix and Mingle - Mixology

Wednesday, Nov. 2nd, 6:00pm – 6:00pm
Creekside Bar and Grill

\$40.00 includes mixed drinks and lite snacks

Chamber Luncheon – Education Update Luncheon

Including Spring-Ford School District, WMCTC and PJP

Thursday, Nov. 10th – 11:30am – 1:00pm
WMCTC – Catered by the kids of the Culinary Arts Department

Save the Dates: Chamber Holiday Events

- Thursday, Dec. 8th – Spring-Ford Chamber Holiday Party -Sunnybrook Ballroom
- Thursday, Dec. 15th – Holiday High Tea



Chamber Appreciation Night

Thank you to everyone who came out to the Spring-Ford Chamber Member Appreciation Night and enjoyed a fun activity driven night at the Pottstown Carousel. A good time was had by the over 140 members and their families. This carnival themed night was made possible by Keller Williams, Finance of America, Magical Memory Planners, Staples of Royersford, Citadel Credit Union, Lindt Chocolate, Handels Ice Cream, Oehlert Brothers, Help at Home with Pam, Arcadia at Limerick Pointe, Pivot PT and the Pottstown Carousel.



Spring-Ford Chamber Holiday Events:

The Chamber is excited to bring back their holiday events this December. Registration is now open for their Dec. 8th Holiday Party at Sunnybrook Ballroom and the December 15th Holiday High Tea which is excited to be back at the WMCTC and catered by the kids at the Culinary Arts Department.

Inspirational October

Thursday, Oct. 13th Veteran Ralph Tutrani

On Feb. 14, 1969, U.S. Army Huey helicopter #174 was gunned down while on a medical rescue mission in Vietnam, killing two of the crew on board. Hear Ralph's inspiring story of loss and reconnection.

Spring Hollow Golf Club
11:30am - 1:00pm

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

October 6 @5pm -7pm Mega-Multi-Mixer

Arcadia at Limerick Pointe will host a multi-chamber mixer on Thursday, October 6th. Food, beverages, tours and prizes. Members-only mixer. Registration required. Space limited.

October 18 @ 4:30pm PV WIN Escape Room

Ladies...let's work together to discover clues, find hidden objects and crack secret codes to Escape the Room! Which team will be the first to escape the room? Four rooms to choose from including the new, limited-time Halloween themed Escape Room! Tickets include snacks and adult beverages, networking and one hour game. All welcome to attend! Bring a friend and save \$5 each. Must pre-register.

October 20 @ 4:30pm – 6pm 2022 PV Chamber Business Book Club & Wine Tasting Evansburg Vineyard

Meet us at the vineyard for book discussion and wine tasting! All are welcome to attend. Book review: *StrengthsFinder 2.0*. All welcome to attend. Register required.

October 27, 2022 @ 11:45am Business Roundtable Luncheon

Join us for interactive discussion and sharing of best practices among other business owners and key decision makers. Member-only event.

Save the Date! December 6th @ 5pm -7pm Annual Holiday Party

@ Copperfield Inn at Lakeside

All welcome to attend! Silent Auction, Raffles, Wine Pull, Music, Exhibitors, Dinner and Drinks. Visit website for more details.

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

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.

POST-EVENT

PVCC's Annual Business & Community Shredding Event was a huge success. Sponsors, volunteers and participants -thank you so much for your support!



REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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

Celebrating 90 years in the PXV Business Community



PHOENIXVILLE
REGIONAL CHAMBER OF COMMERCE

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

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

UPCOMING EVENTS

FEATURED EVENTS:



PHOENIXVILLE SOCIAL HOUR! Tuesday, October 04, 2022

Quick Connections will help you engage in the community by meeting new people and learning more about how to get involved in Phoenixville. Bring a friend or two and spread the word.

Check the Facebook Page!

CHAMBER MEGA MIXER Tuesday, October 06, 2022

Please join us for the Fall Mega Mixer at Arcadia at Limerick Pointe. Co-hosted by Perkiomen Valley Chamber of Commerce, Phoenixville Regional Chamber of Commerce, Springfield Chamber of Commerce, and Tri-County Chamber of Commerce.

51 West Arcadia Drive
Limerick, PA 19468

FIRST FRIDAY- OCTOBER Friday, October 07, 2022

Again this year, First Fridays will operate within the weekly Bridge Street open-air closure to create an ambience of a night market all along Bridge Street.

Historic Downtown Phoenixville

INTERESTED IN MEMBERSHIP? LEARN MORE:



EVENTS:



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THE SBRA COMMUNITY

WHO IS ON YOUR TEAM?



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

Forty-eight years ago, when I started my first big company, I had just left teaching high school physical education and had no background in owning and running a “real” business. I was driven

by instinct and gut feeling rather than sound business practices. I felt that my vision and beliefs were sufficient to build a successful and profitable business. Hard work and sacrifice was what would help me navigate through all the difficult times and guide me to be successful. I was young and dumb and about to learn a very important lesson. Most people cannot be knowledgeable and experienced in every aspect of running their business. Surrounding yourself with people equal to or better than yourself, is the key to being successful while reducing the stress of the day to day challenges of owning and operating a business. Here is what I learned that “I needed to know” to help me be a successful business owner.

1. Someone needs to be the VISIONARY. Fortunately, that is where my strength was. I saw the finished product even before I started to build it. I saw a need and a void. I saw a pain that nobody was addressing. I saw a market with multiple opportunities for growth and expansion. I knew who the competition was and what they were not doing that the market needed. I saw into the future and believed that I could provide the products and services

needed to be successful. I had a vision, I had a dream. Almost everyone has visions and dreams but only a few ever make those visions and dreams come true.

2. The VISIONARY needs to be HUMBLE. As much as I wanted to be the leader and in charge of everything, I quickly learned that I had limited experience and knowledge of some very fundamental business needs such as how to set up a legal business entity, how to set up an accounting department to keep proper records and comply with local, state and federal tax laws, how to hire and train staff and comply with related HR regulations, how to properly protect my business, employees and myself from lawsuits and accidents, how to successfully market and advertise my business to get customers and how to build a BRAND. You see, I had the vision, (IDEA), But I had NO idea how to make it a reality. I needed help.

3. I needed a MANAGER to help me put all the pieces together and oversee the day-to-day operation of the business. This person was skilled in hiring and managing people. They knew how to run an efficient, cost-effective operation. They had experience in purchasing and keeping the cost of the operation within budget. They managed the business.

4. I needed a person that had TECHNICAL skills to be on top of our daily finances, legal and insurance protection, compliances and human resources. This person needed to be up-to-date with all the ever-changing rules, laws and regulations that could make or break a business.

Being a visionary is only part of a successful business. The vision must be driven by a sound and experienced team of people that know how to make the vision a reality. This team works together for the common good of the business and communicates effectively to reach the goals established by the team. TEAM=Together Everyone Achieves More

My successes over my 50-plus years of being an Entrepreneur are due solely to the people (teams) I surrounded myself with and allowed to exercise their knowledge and experience to help me build my vision into Successful Businesses. Without them, my dreams may have become nightmares.

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SBRA Business Spotlight



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SIX WAYS TO PERSONALIZE YOUR PITCH WITH SOCIAL SELLING



By John Whitehall,
Sandler Training

You've probably been social selling for years without realizing it. Every time you add more people, opportunities, or information to your pipeline from digital sources, you're employing this modern selling strategy. Social media and online marketing have quickly become the gold standard for prospecting.

Ninety percent of top performing salespeople utilize social media as part of their approach.

However, it doesn't stop there. To execute social selling correctly, you need to make sure you find the right person, at the right time, deliver the right message, over the right channel, and with the right "ask." Top sellers use social media to perfect and personalize every part of the sales cycle. When they take this extra step, 64% of sales representatives that invest time in social media hit their team quota, while only 49% of salespeople who don't use social media achieve this mark.

Whether you're struggling to use these new selling tactics or just looking for better ways to connect with potential buyers, here are six ways top performers are using social selling to add a little punch to their sales pitch.

1. Personalize Your Prospecting

These days, it's unusual and almost unexpected to call a prospect without looking them up online first. The wealth of information you can find on your prospects is invaluable before you make that first contact. You can personalize your prospecting pitch so much better if you jump online first.

Beyond ensuring that you're talking to the right person, you might find that you have a common connection to help get the conversation started. You might find that they're especially qualified or disqualified by the information they have on their online profiles. Or, you might discover that they're connected with your competitors or your brother-in-law!

The point is, if you're making prospecting or sales calls without doing some online research, you're missing out on valuable information to help you sell more and sell more easily.

2. Personalize Your Referral Requests

Everyone has been in a referral conversation where the response is, "Sorry, I can't think of anyone." However, you can eliminate that result forever by personalizing your ask using social media.

Before any meeting on your calendar, in-person, or on the phone, research the person with whom you're meeting. Look at their friends, connections, and followers, and identify 10 people who might be good prospects for you. At the end of the meeting, ask the person to qualify this list for you. Have them scratch out any names that wouldn't be a good fit, and put a star by any of them they think might have a need.

By personalizing your referral request with names of people they know, you will eliminate the mental blocks between you and the introduction. Then, all you have to do is ask how well they know the referral, and whether they would be comfortable introducing you. If you get good at this tactic, you will never HAVE TO make another cold call. Each meeting on your calendar will lead to another warm referral.

3. Personalize Your Presentation

With the help of social selling, you should be able to identify the decision makers and influencers attending any sales pitch. Then, you will need to determine their interest in the project, their personality style, and their pain points. The key to success in any sales pitch is proving you can solve the prospect's problem, within their budget, and according to their decision-making criteria.

Think about how social selling can help you with all three. Can you identify, target, and connect with white knights on your side? What about dark knights pulling for the competition? What could you find out about the higher-ups or end-users?

Taking a few minutes or even a few hours to personalize and perfect a big pitch is time well spent. Presentations are boring and annoying when the information or content is irrelevant. Every prospect is asking, "What's in it for me?" Make sure you have the answer to that question!

4. Personalize Your Client Outreach

Many salespeople are so focused on prospecting that they forget to keep in touch and connect with existing clients on social media. Stay top of mind for up-sells, cross-sells, renewals, referrals, and more by sending some personal touches over social.

You will probably want to like, share, and comment on your client's posts. You can also send personalized thank you messages, give recommendations and endorsements, and introduce them to your network. Often, closing the sale is just the start of the relationship. Don't forget to keep a "warm fuzzy file" on your clients. Reach out to them with good news on their project, new information on their industry, or new products and services they might need. Set up quarterly review meetings and client appreciation events to keep building the relationship.

How often should you tell your clients that you appreciate them? Do it before someone else does!

5. Personalize Your Communication

This strategy is rare, which makes it all the more special. Most people communicate with others in their own preferred method. However, top performers have learned to adapt their style to fit their prospect's preferred method.

When you first meet a prospect or bring on a new client, ask them about their preferred communication method. Do they prefer a phone call, face-to-face, text message, email, or direct message on social media? You won't know if you don't ask. Then adapt your outreach based on the answer. You'll find it much easier to get a response and then get a sale if you use a channel that the client prefers.

Think about it this way. If someone in the sales process has to be uncomfortable, it should be you, not the prospect. Also, the method of communication is just the tip of the iceberg. You can match their tone, words, body language, pace, and dozens of other attributes to enhance and personalize your communication.

6. Personalize Your Posts

If you're wondering what to post on social media, one of the best strategies is to make your posts personal. It might be sharing photos or videos of your workday, or you might share something specifically with or about your clients. Personalizing your marketing and social media posting makes them more relevant and engaging.

Think about the posts you typically see on your social media feed. What stands out? What gets the most likes and shares? People rarely like or share advertisements, but they love to share and comment on good news, personal events, original posts, or completed projects. Even if you don't work in a very interesting industry, your client's stories are interesting. Your story is interesting.

In sales, don't make the mistake of sending the same message to everyone. That's called advertising. The sales function is typically most effective when it's a one-to-one conversation, which includes questions, listening, and thoughtfully crafted responses, not a one-way broadcast.

Remember, you're trying to start a sales conversation with the right person, at the right time, with the right message, on the right channel, and the right ask. You can't do that without personalization.

If you haven't already, we encourage you to make social selling a large part of your daily sales behavior. The selling landscape has changed. Marketing and sales automation have become commonplace. There are now billions of people begging for attention and personal touch on social media. Now, more than ever, it's important to be the one listening, personalizing, and making human connections. It just might be the slight edge you need to sell more, and sell more easily.

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Wednesday, October 28th,
9:00-9:30 a.m.

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

The Longacre Company

CELEBRATING 100 YEARS IN BUSINESS



The Longacre Company, a provider of diverse electrical, mechanical and renovation services, is celebrating a major milestone this year —

100 years in business!

"Our commitment to quality through the years has stood the test of time when others had come and gone," said company president and third generation owner Steve Longacre. "We could not have made it this far without great employees, decades-long loyal customers, and our steadfast commitment to always provide quality products and customer service," he said, adding, "We work with homeowners looking to do home improvements as a primary contractor, but we also operate as a mechanical and electrical subcontractor to larger general contractors. We're pretty flexible in our industry and I'm grateful we are so diversified."

The Longacre Company's electricians, plumbers, designers, and technicians are seasoned professionals with real, hands-on experience. They have the unique ability to plan and design your complete project — from the electrical, plumbing, heating, and air conditioning systems to the installation of the floor coverings. Start to finish, your work will be performed by their team of professionals to make sure that your project is everything you want it to be.

Whether it's a complete remodeling of your home's interior, or the installation and maintenance of



Jeff and Steve Longacre pose with portraits of their father, J. Arland Longacre, and grandfather, Arland E. Longacre.

plumbing, electrical, heating and air conditioning systems, the Longacre Company is the single source for all your home improvement needs. They have the kitchen, bath, appliance, and floor covering you're looking for.

Their showrooms feature a selection of appliances that rivals the big stores ... an impressive kitchen and bath design studio ... hardwood, ceramic tile, and carpet floor coverings ... and, of course, the Longacre professionals — a talented team with the experience to pull it all together. With a history spanning several generations, The Longacre Company is truly a unique source for a full range of services. They are committed to your complete satisfaction. You can count on The Longacre Company to deliver the finest service and materials — before, during, and after the sale. They bring an incredible wealth of experience to your residential projects, repairs, and maintenance.



The Longacre Company headquarters at 602 Main Street in Bally.



HVAC - Residential, Commercial & Industrial



Kitchen Design / Remodeling

A History of Quality & Service

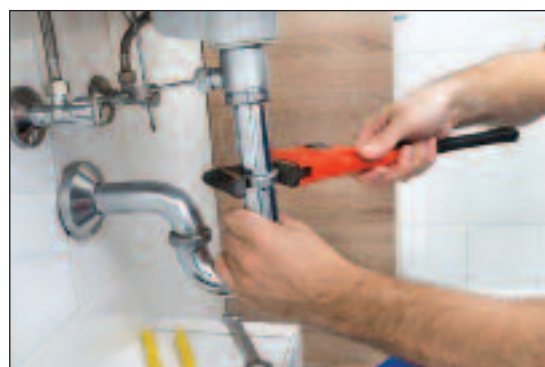
Since June 1922, when Arland E. Longacre, a farm boy from Bally, took his “muskrat money” and started his own electrical business, the Longacre name has stood for quality products and services. As Arland Longacre’s house wiring business grew, he needed help and started hiring men. In 1932 electric ranges and refrigerators were starting to appear on the market so Arland decided to rent and open a retail store building in Bally. Two years later the business moved into a newly constructed building at Fifth and Main Streets, Bally. As time passed, he expanded the appliance lines, including sound equipment. Again, more space was needed so he built a warehouse and five car garage in 1944. Longacre purchased and renovated the former Bally bank building in May 1947. At the end of that year the business moved into the new two-story building, complete with approximately 3,300 square feet of display area. Additional office and warehouse space was again added in 1959, giving the company over 10,000 square feet of space.

That same year Mr. Longacre incorporated the business to form Longacre Electrical Service, Inc. He served as president until his death in October 1969. What started in 1922 as an electrical wiring business serving local farms blossomed into what is today a diverse enterprise serving residential, agricultural, commercial, and industrial clients. The company’s electrical, appliance, kitchen remodeling, bathroom remodeling, plumbing contractor services, building, and HVAC heating, ventilation and air conditioning contractor divisions work together to offer customers complete and dependable design, sales, installation, and service.

With one hundred years in the books, the Longacre Company looks forward to serving customers throughout the region for many years to come. The Longacre Company is located at 602 Main Street, Bally, PA 19503. For additional information, please call 610.845.2261 and visit www.longacreco.com.



Bathroom Design / Remodeling



Plumbing - Commercial, Residential & Industrial

THE LONGACRE COMPANY RANGE OF SERVICES

Electrical Services

Whether your need is for an electrical contractor to provide electrical services for a manufacturing facility or an electrician to help with the installation of a ceiling fan in your home, The Longacre Company employs experienced and skilled technicians to handle the job. Known for quality installations, honesty and integrity, Longacre is a company our customers have learned to trust to do the job right. Equipped with advanced tools and diagnostic equipment, Longacre electricians arrive well prepared. Their products and services are guaranteed to meet your expectations and give you peace of mind. Service technicians are on call for emergencies 24 hours a day, seven days a week.

Heating & Air Conditioning (HVAC) - Residential, Commercial & Industrial

The Longacre Company is one of the leading heating and air conditioning contractors in the area. They can provide the homeowner with a simple replacement of an older system to a complete design and installation of a high efficiency multi-zoned system. They also can provide the commercial and industrial customer with complete service and installation of large roof top systems and chilled water systems. Longacre offers a variety of well-known brands of heating and cooling systems. Whether your system requires gas, oil, electric, or a heat pump, it will be sized and installed correctly. Installers and service technicians are factory trained in all of the latest technology. You can be sure your system will be serviced and maintained by knowledgeable, efficient, and courteous personnel with an emphasis on providing you with complete satisfaction.

Commercial Refrigeration & Air Conditioning Services

Refrigeration covers a wide range of services offered by The Longacre Company. Those in the restaurant business call Longacre for service and maintenance of walk-in coolers and freezers, deli tables, beverage coolers, ice machines, ice cream machines and more. Commercial/Industrial facilities call on Longacre for chillers, air driers, process equipment and support equipment. Longacre also services large commercial air conditioning equipment. The relationship Longacre enjoys with vendors allows for high level of support from many manufacturers. 24-hour emergency response is a service that many in the area rely on for peace of mind. Their daily hours of operation follow their store hours, but there is always someone answering the phone for emergencies that may occur.

Plumbing Services — Commercial, Residential & Industrial

Longacre has become one of the area’s premier plumber service and installation contractors.

Whatever the job may be, they can provide service from as small as replacing washers in your kitchen sink faucet to the installation of a complete water and sewer system in your home. Longacre also services and installs a full line of water treatment equipment. In addition to their residential services, Longacre also provides service and installation for the commercial, industrial, and institutional markets as well. Many of their repeat customers include area hospitals, nursing homes, and manufacturing facilities. Their installers and service technicians are knowledgeable, efficient, and courteous personnel committed to getting the job done right. Longacre also provides 24-hour emergency service if the need arises.

Kitchen & Bathroom Design / Remodeling

The Longacre Company’s Kitchen and Bathroom Division can help you in many facets of your interior remodeling project. From a complete kitchen or bathroom replacement to a cabinet modification, The Longacre Company’s design professionals will work with you from beginning to end. You will have peace of mind knowing you will be working with one company that has skilled finish carpenters, registered plumbers, licensed electricians, and experienced floor covering installers.

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FOUR BUSINESS LESSONS WE CAN USE FROM THE ELVIS MOVIE TO BE MORE SUCCESSFUL



BUSINESS GROWTH TIPS

By Audrey Faust, MBA

Some of you may have seen the recent Elvis Movie. I did and I really enjoyed it plus I was surprised to walk away with some great insights. I'm very excited to share four valuable business lessons that I personally took away from 'Elvis' to be more successful.

1. People will always remember how you made them feel.

There is a very famous quote from Maya Angelo along these lines and it is so true! Elvis was a genius at this, he made women feel something that they didn't know that they could feel. He sparked an excitement in people that was unprecedented and that was part of his magic.

So always remember when dealing with either your current or prospective clients, how are you making them feel? Are you making them feel heard? Are you making them feel important? Because that's what they're going to remember.

2. Pay attention to your numbers.

I'm putting my CFO hat on here! Elvis got himself into trouble because he didn't pay attention to his numbers and that can often be the downfall of some businesses. We can have success and then let that get away with us and start forgetting that knowing our finances and being able to understand them is really the key to long-term success. Or we place all of our trust into someone to take care of them and completely check out on that side of our business which is never good.

If numbers are not your thing, then make sure you educate yourself on the

basics and then hire someone who you really trust to support you with this.

3. It's all about the snow! In the movie they refer to snow as like the wow factor! Elvis was around at a time when there weren't really any great big shows put on by entertainers. He really blew the lid off the industry by dressing a certain way, dancing a certain way, and creating these big shows for his audience. And because of this people even tried to shut him down and put him into jail for the way he was performing!

Sometimes what we want to offer can be ahead of the times or very different from our competitors, but in order to stand out in today's market we have to remember that it's all about the snow!

4. Never stop believing in your dreams.

Elvis really believed in his dreams and vision. He did not let anyone stop him even though they tried. He carried on even in the face of a lot of criticism and hate towards him.

The few times in his career that he let people try and change him it didn't work, and you could see him lose pieces of himself to make others happy, but when he brought it back to who he authentically was and what he was about, you could see not only him, but all his fans come alive again. He created a legacy that is undeniable and has lasted long beyond his years.

So don't be afraid to be who you authentically are, to follow the dream / vision that is burning deep within you and don't let other people's advice sway you if it doesn't feel aligned with you.

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

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CLOSING SALES STARTS WITH BUILDING TRUST

People do business with people they trust. Closing the sale is simply the end result of building relationships and earning the trust of your prospects and eventual customers.

If you're selling a product or service to a business where your sales cycle is long — 12 to 18 months or more — closing the sale means playing the long game. It means being thoughtful, not transactional. It also means investing the time and effort to lay a foundation of trust with your potential customers.

There are no short cuts to building trust, but there are key steps you can take. There's no scientific formula for earning trust in any relationship, including professional ones. Successfully earning the trust of a prospective customer is a culmination of a series of efforts that coalesce into a relationship based on respect.

As you find your own recipe for building trust with your prospects, here are some steps and suggestions to help you along the way.

Listen: Step one in building trust is to stop talking and simply listen to your prospective customers. Demonstrate curiosity in what they do and show interest in helping them solve their challenges. Ask questions about them and their situation rather than jumping into a sales pitch.

Respect Their Time: Demonstrating respect for your customer's or prospect's time is a form of respect that should always be considered. Prepare for meetings in advance and focus your meetings on how you can best serve that customer.

Always Have Their Interests in Mind — Not Yours: Never offer solutions to problems your customers don't have or push them towards a product that doesn't add value to their business. Building trust and closing a sale will only happen if you put your customer's interests and needs above your own and find them the best solution for their business.

Keep Your Promises: When you tell a customer you'll do something, follow through and deliver on that promise. Finishing what you start, meeting deadlines and providing your customers with valuable solutions are some of the fastest ways to build trust.

(Continued on page 45)



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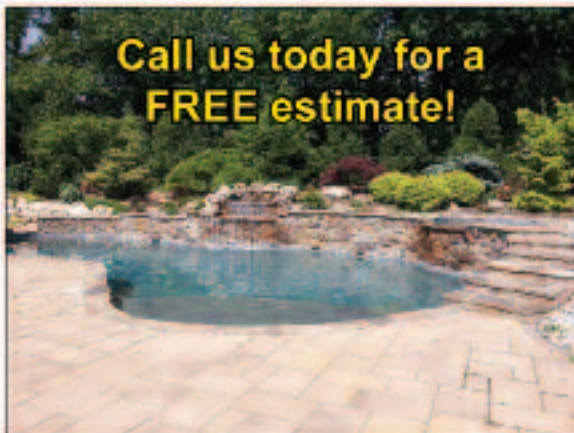


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MEDICARE ANNUAL ENROLLMENT TIPS

By Chester Perfetto Agency, Inc.

If you do not keep track of the months of the year, another way to realize it's October is by all the advertising that you see regarding Medicare. October 15th begins Medicare's Annual Enrollment Period. That is the time of year individuals on Medicare can review and change their Part C Medicare Advantage Plan or Part D Prescription Drug Plan. Here are a few things to look out for:

• **Review your Annual Notice of Change (ANOC):** By law your current plan must mail you a notice indicating the changes for next year. This few-page document clearly indicates the changes in premiums and copays.

• **One size does not fit all:** Just because your sister, best friend, or even spouse has one plan it does not mean it's also the best plan for you. With dozens of choices, it's very common you may have a different plan (and different needs) than your peers.

• **Pay now or pay later:** Under Medicare you have two options: Option one is to stay with traditional Medicare and purchase a Medicare Supplement and Part D to "fill in the gaps." Medicare

Supplements have a monthly premium but have very little or no out of pocket costs. Alternatively, you can get a Medicare Advantage Plan. Medicare Advantage plans typically have lower premiums and extra coverage for things like dental and vision. However, medically you will have copays and out of pocket costs for any service you use. In most situations you can only change, enroll, or disenroll from your Medicare Advantage plan during Annual Enrollment. October 15th – December 7th.

• **Stop the bleeding:** Medicare Supplement benefits are equal regardless of the company. The only difference is price. Why pay more for the same coverage? You can review and change your Medicare Supplement plan any time of year and some have saved \$100's if not more annually without reducing their coverage.

If you need a plan review or simply curious to see the other options available to you, we can help. Contact us today for a no cost consultation so you are comfortable with the coverage you have. 610.678.0373 or schedule online at calendly.com/perfettoteam.

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Ask SCORE

(Continued from page 42)

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Go the Extra Mile: Fulfilling your obligations is a must when building trust. But, going above and beyond is a sure way to expedite the process. Make your customers feel special by investing in their business and their mission. You can take them to lunch just to check in, send them article links that you think will help them with a project or initiative, connect them with your contacts on LinkedIn, or any number of efforts that they may value.

When you boil it all down, closing the sale requires listening, respect and putting the prospective customer's needs first. As you build your client base, remember that sales is not about selling. It's about building trust. If you take these six trust-building actions, you'll provide incredible value to prospective customers and increase your chances of closing the sale.

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

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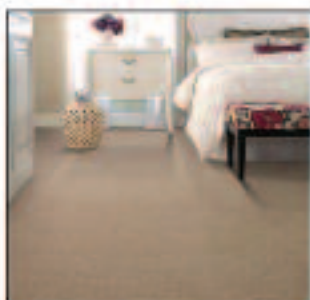
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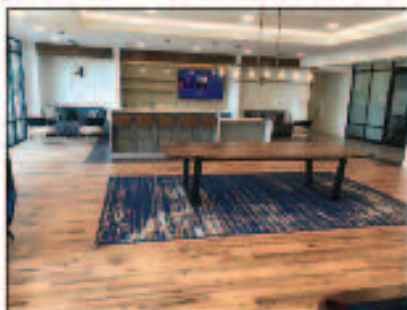
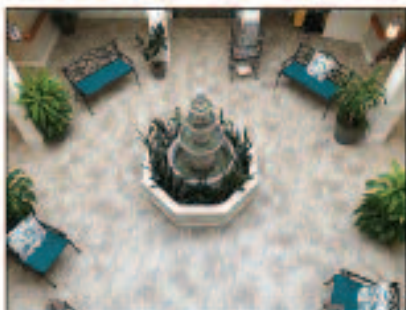


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CLIENT PARTICIPATION IN ESTATE PLANNING



LEGAL PERSPECTIVES

By Lee F. Mauger, Esq., Wolf, Baldwin & Associates, P.C.

The term "estate planning" is often interpreted by clients as meaning the preparation and execution of a Will. While estate planning typically results in the preparation of legal documents, including a Will, effective estate planning also involves detailed documentation and characterization of client assets, and asset structure considerations well beyond basic Will drafting. Furthermore, estate planning does not "end" with the signing of the Will. Rather, estate planning should remain in the forefront of every client's objectives and must be integrated within the client's team of advisors and professionals.

It should be obvious, but the clients themselves need to be an integral part of the estate planning process, and an experienced estate planning attorney must ensure that the client fully understands the important estate planning concepts in order to avoid unintended estate planning errors. Attorney explanation of these concepts in clear and meaningful language ensures the client's comprehension of these concepts.

One example of the importance of client understanding of estate planning concepts involves the disposition of client assets (upon death) which are never actually controlled by the client's Will. One of the most common client misimpressions arises with clients' Individual Retirement Accounts (IRAs), 401(k)s, annuities, and even life insurance. For many clients, these IRA and 401(k) accounts represent a significant portion of their estate, yet many first-time clients coming to my office for the purpose of having their Wills prepared mistakenly believe that their new Will dictates the post-death distribution of those accounts, like IRAs and 401(k)s, which have their own beneficiary designations.

Assets with direct beneficiary designations such as IRAs, 401(k)s, annuities, and the like are referred to as "non-probate assets." (Non-probate assets are not necessarily exempt from or subject to the Penn-

sylvania Inheritance Tax; that is a discussion for another article!) The beneficiary designations which clients make directly with the financial institutions with respect to these non-probate assets cannot be superseded by the preparation and execution of a new Will, even if the new Will is executed after the date of the initial beneficiary designations. Those beneficiary arrangements on file with the financial institutions are irreversible unless a new beneficiary is designated, and they cannot be overridden by the Will that the attorney is asked to prepare. Similarly, another increasingly popular non-probate tool has become the use of TOD (Transferable on Death) and POD (Payable on Death) designations on banking and investment accounts, even such banking and investment accounts which are not retirement (or so-called "qualified plan") accounts. Unfortunately, these TOD and POD arrangements are occasionally recommended to a client and implemented without a full and complete integration of the account into the client's overall estate plan.

Several years ago, I had the unfortunate experience of having to handle the post-mortem effects of a TOD arrangement which significantly altered my client's original estate planning wishes.

(Continued on page 50)

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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.

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LEGAL PERSPECTIVES

(Continued from page 48)

In that situation, the widowed client had consulted with me on her estate plan approximately 10 years before her ultimate demise, and shortly after the death of one of her two sons. After discussions with the client and a thorough analysis and research of the client's assets (both probate and non-probate), the client decided upon an estate plan which would provide a distribution of one-half of her estate to her surviving son, with the other one-half of her estate to be distributed equally among her five adult grandchildren (four of whom, coincidentally, were the children of the now deceased son).

Five years after we completed her estate plan, the client moved her investment accounts to a different financial institution. The new financial advisor advised her to direct her IRA to the living son, and to have her main investment account designated as Transferable on Death to the five grandchildren. While each of these two separate arrangements did, at that time represent approximately one-half of her then net worth, upon her death five years later there were two problems that arose in the administration of her estate. First, due to her longevity and her IRA Required Minimum Distribution, the IRA was less than half of her estate, and,

further, the monies that the surviving son was receiving from her IRA account were subject to Federal income tax, while, the TOD investment account that was distributed equally to the five grandchildren was not subject to Federal income tax. Further, due to the direct distribution of essentially the deceased client's entire estate, there was now no estate "residue" available to cover the estate's administrative costs and expenses. Thus, in addition to the inequities that resulted from the client's change of her asset structure, additional work was needed from the executor and my office to calculate and collect from all of the beneficiaries of these assets the Pennsylvania Inheritance Tax which was due on their portion of the TOD account.

Fortunately, most clients do not make such sweeping changes to their estate plans without first consulting their estate planning attorney. However, this was a painful reminder of the need for a "team approach" to estate planning. The moral of the story is, consult an experienced estate planning attorney to put together a comprehensive estate plan, and keep the attorney in the loop when you are considering making changes to the plan.

Lee F. Mauger, Esq. recently joined the law firm of Wolf, Baldwin & Associates, P.C. He focuses his legal practice in estate planning and probate and estate administration in Montgomery, Berks and Chester Counties. He can be reached by phone at 610.323.7436, or by email at hmauger@wolfbaldwin.com.



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Lee. F. Mauger, Esq. Joins Wolf, Baldwin & Associates, P.C.

Wolf, Baldwin & Associates, P.C. recently announced the addition of Attorney Lee. F. Mauger to the firm. Mr. Mauger is the 10th attorney at the firm and will focus his practice on Estate Planning and Administration.

"We are so pleased that such a well-respected local attorney as Lee Mauger chose to join our firm," said Levi Wolf, managing partner of Wolf, Baldwin & Associates. "Mr. Mauger brings a wealth of knowledge and experience to add to our already highly-skilled group of lawyers. We welcome Mr. Mauger and his clients as he begins a new chapter in his extensive career."

Mr. Mauger has been practicing law in Pottstown for over 40 years. A Pottstown native and Hill School graduate, he received his Bachelor of Arts from the University of Pennsylvania in 1978, and his Juris Doctorate in 1981 from the Dickinson School of Law in Carlisle, Pennsylvania. After a brief stint with the Montgomery County Public Defender's Office, Mr. Mauger returned to Pottstown to join the firm founded by his father, L. Stanley Mauger, Esq. With general practice experience in a variety of areas of the law, including business structuring, land use, and transactional real estate, over the years they transitioned their focus to estate planning and estate administration, including trust drafting and interpretation. Mr. Mauger has been a partner at several firms in Pottstown, including Mauger and Major and Mauger and Meter, eventually entering solo practice in 2020 before joining Wolf, Baldwin in 2022. Mr. Mauger has counseled hundreds of Pottstown area residents, providing a clear, understandable explanation of the law, and practical advice and solutions to their important personal and financial concerns.



"After over 40 years of private practice in the Pottstown community, I am blessed to have a wonderful personal as well as professional relationship with many of my clients," said Mr. Mauger. "It is important that those clients continue to have the resources available to them that a full-service law firm can provide. I look forward to becoming a part of the Wolf, Baldwin team of devoted and knowledgeable attorneys and staff."

In addition to his professional practice, Mr. Mauger has served on several local community boards, including the Pottstown Library, and was former president of the Pottstown Area Lawyers Association. Mr. Mauger was former Vice-Chairman of the North Coventry Planning Commission, and currently remains in that capacity with the Union Township Planning Commission in Berks County, Pennsylvania, where he resides.

Wolf, Baldwin & Associates, P.C. is a general practice law firm, with offices in Pottstown, Pennsburg, Reading, and West Chester. The firm's areas of practice include Workers' Compensation, Business and Corporate Law, Estate Planning, Estate Administration and Probate, Municipal Law, Real Estate, and General Civil Litigation. The firm was founded by Attorney Jack F. Wolf in 1973.



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Long Time Volunteer at Pottstown Hospital

Mike Smith has been volunteering at Pottstown Hospital for over 22 years and has amassed over 5,000 hours. His interest in volunteering at Pottstown Hospital began because he enjoyed being around people and helping them out every day. Mike said, "I've always wanted to be a volunteer since volunteering is in my heart. Then one day, I called Pottstown Hospital and a month later started volunteering."

Mike has covered all the departments and floors as a volunteer at Pottstown Hospital. His favorite part of volunteering at Pottstown Hospital is being around the patients, his fellow volunteers and hospital employees. He enjoys being in a medical facility where he can attend to people of our community.

Recently, Mike got a great comment from a patient. He intentionally skipped his lunch to attend to a patient, and she called him an angel and a hero who looks out for people. This is the best feeling in the world for Mike.

Mike's advice to anyone who is interested in volunteering at Pottstown



Hospital is to reach out to the Volunteer Coordinator, Sharon Steinmetz. He also said, "Pottstown Hospital has a wonderful volunteer program, and the volunteer coordinator is a super nice person."

Volunteers at Pottstown Hospital donate thousands of hours each year and cover many of the departments and floors. If interested in volunteering at Pottstown, please call 610.327.7136.

About Pottstown Hospital: Located in Pottstown, Pa., and a member of Tower Health, Pottstown Hospital is a 213-bed hospital that offers a full range of health services, including inpatient and outpatient, medical and surgical, and diagnostic and emergency care. Pottstown Hospital is accredited by The Joint Commission and has been recognized for its quality outcomes and clinical expertise across many service lines. Its cancer program is nationally recognized. The hospital also is a Primary Stroke Center; Joint Commission-certified for hip and knee replacement; and Heart Failure and Chest Pain certified. Its Emergency Room, which is second busiest in Montgomery County, sees more than 45,000 patients a year. For more information, visit www.towerhealth.org.



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SOUTH STREET'S REDEFINED MARKET POSITION



DOWNTOWN MARKETING & DEVELOPMENT By Barry Cassidy

I visited South Street in Philadelphia this week to have lunch with a long-time friend. It was the day after there was a news article that had people questioning the closure of the side streets during the Made in America concert weekend. It appeared to me that the police were trying to limit access to the commercial area because they were afraid of violence.

During my visit the street looked like a war zone. There were barricades on the street blocking parking on the 200 block. The 200 block, which was once a thriving area, had experienced setbacks when Chef's market closed in 2009. The closure left a gap on the north side of the block which was a hard space to fill after George left. Now most of the stores on the 200 block are closed. It does not get much better as you move up to the 300 block.

Jim's Steaks and the Eyes Gallery are closed because of the fire that took a toll on both buildings and forced the businesses to be interrupted until restoration efforts can be addressed. It was hard for me to walk the street any further than 4th and I went back to Bridget Foy's to meet my friend and discuss his new book.

I reviewed the photos that I took for my Last Days of Lockdown project, and it appeared that there were more vacancies now than there were during the 2021 lockdown. The street is in a downward spiral.

I don't think that you can blame the police, the merchants or political administrations that govern the area, although I am sure that the people in Society Hill and Queens Village wish that some of the actions relating to public urination and the like were still being enforced. The

"quality of life" issues mean something to the neighbors who live close to the street.

There was a time, back in the day, when the threat of construction of the Crosstown Expressway made real estate values tumble, and the artists and culture stores moved in and made South Street the "hippest street in town." It almost appears that the street has "crashed" again, but I am not sure if the rents are going to crash too. I believe that many of the buildings will sit vacant for some time.

I was hired there after the Mardi Gras riots to reposition the street after all the bad publicity concerning sexual assaults during the Greek Picnic and general lawlessness. Much of the lawlessness was related to the quality of life issues that are currently being ignored. I did what I could, but it was hard because merchants, residents, well positioned residents, and politicians all had different interpretations of what was wrong and how to fix it.

I enjoyed my time there, as I like the atmosphere of the street, and the fact that I knew about the street even before I moved to Philly. My previous street in Philly was Kensington Avenue from Front to Lehigh, and being in charge of South Street was a step up in terms of quality of stores and nature of the district.

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Mitchell E. Burack

Environmental Law is all I do.

My work includes stormwater permitting and disputes, underground tank issues, and government enforcement action resolution generally. I also frequently advise and represent businesses on issues of liability for potential site contamination caused by historic operations — invisible under buildings and pavement, but threatening to devalue business property which you currently own.

Whatever the issues, my goal is always to open a path to resolution, via "mindful advocacy" as an alternative to the substantial time and cost of an administrative hearing process or a civil lawsuit.

Similar issues arise in negotiating purchase and sale agreements for properties having history of industrial use, or even harmless-seeming neighborhood businesses such as dry cleaning or auto repair.

Sometimes I am contacted immediately after receiving a Notice of Violation or notice of an environmental claim; or early in the environmental due diligence period for a property sale; or even early enough to work with real estate counsel to negotiate a favorable allocation of environmental liabilities and a reasonable due diligence process. Sometimes it is a bit later in the game and some initial triage may be needed before "mindful advocacy" can succeed.

Whatever the case may be, I get the job done with the cards that are dealt. People who know me say that I am a good issue-spotter and problem solver who can cut through the noise and focus on a reasonable path to resolution. I will do that for you; and I also promise to give my Best Efforts at thoughtful and value-added assistance, as well as cost-effective time management from beginning to end.



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DOWNTOWN MARKETING & DEVELOPMENT

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I have some good Kensington Avenue stories.

Every day I used to take the SEPTA flyer into Market East and walk along 10th and make a left on South and survey the district. I had on my headphones and had the playlist timed so that right about the time I got to 10th and South, the Orlons' song "South Street" started playing. I would look for signs of distress or neglect and address those issues as a first order of business. It was timed in a manner that I got to say "Hi" to DA Lynn Abraham every morning as she emerged from Starbucks with a coffee to go. She was on the street every morning to get her coffee and had a pretty good idea of what flies and what dies on the street.

One of the items I initiated was the hosing down of the street every morning. Garbage trucks were leaking smelly juice. Through environmental enforcement efforts and the city exemption given to me to hook up to the fire hydrant and hose down the streets in the morning, that smell disappeared. During my latest visit to the street, I recognized that familiar smell had returned.

I am not a big "close down the street" person as I believe that car traffic is good for a street. It pushes people to the storefronts and leaves less room for confrontation. Keeping the streets open is also good for masking the number of police that need to be on the street at any one time. Police are important and the appearance and staging are important elements to the success of the street.

I am not sure if there is any quick shift plausible for South Street to return to the days of glory. Maybe there is a need for it to crash in order to make a rebirth. After all, hippies like me are dying off and maybe that iteration cannot live forever. I would hope not, but it sure

looks bad down there and there is something needed.

I am going to go out on a limb and make some suggestions. The first is to stop closing down the street. I understand the outdoor dining during the pandemic, but it is not in the best interests of the street to have the closure. Never shut down the street and the cross streets at the same time, that constitutes merchant death.

Finally, involve the residents in the community policing as they are a large stakeholder in the process. It has to be hard on them to not to be able to enjoy the street many of them moved there to be close to.

The advent of gun violence in cities across America and the remote working environment, which got a boost by the pandemic, have the commercial districts in cities changing nationwide. As the Twenties in 20th century America were Roaring, the Twenties of the 21st century have yet to be defined, but certainly will leave an impact on society and the way that we live. Attacks on free speech and icons of our past will lead the way to a totalitarian society. Eliminating or redefining the ideas of what constitutes entertainment and protections concerning quality of life enjoyed in the past will have a profound effect on the nature of life as the century moves forward.

As I sit here in my suburban townhome in Downingtown, a one-hour SEPTA ride removed from my old stomping grounds, I fear for what will happen on South Street. I can only hope that the next iteration will be better. My visit there gave me an empty feeling in my stomach, although I do highly recommend the Crispy Chicken sandwich at Bridget Foy's.

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



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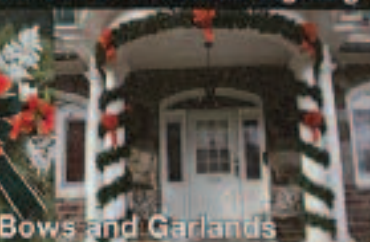
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