

**INSIDE:** Focus on Manufacturing – Part II • IT Policies You Should Have • SBRA Community: Business and Its Myths

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**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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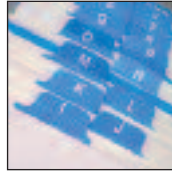


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**Cover Story:** Shelly Stockmal, Victory Community Leader and Senior Vice President of the Victory Bank, believes that her team's happiness and job satisfaction are integral to the bank's ability to deliver high-quality services to its clients and communities.



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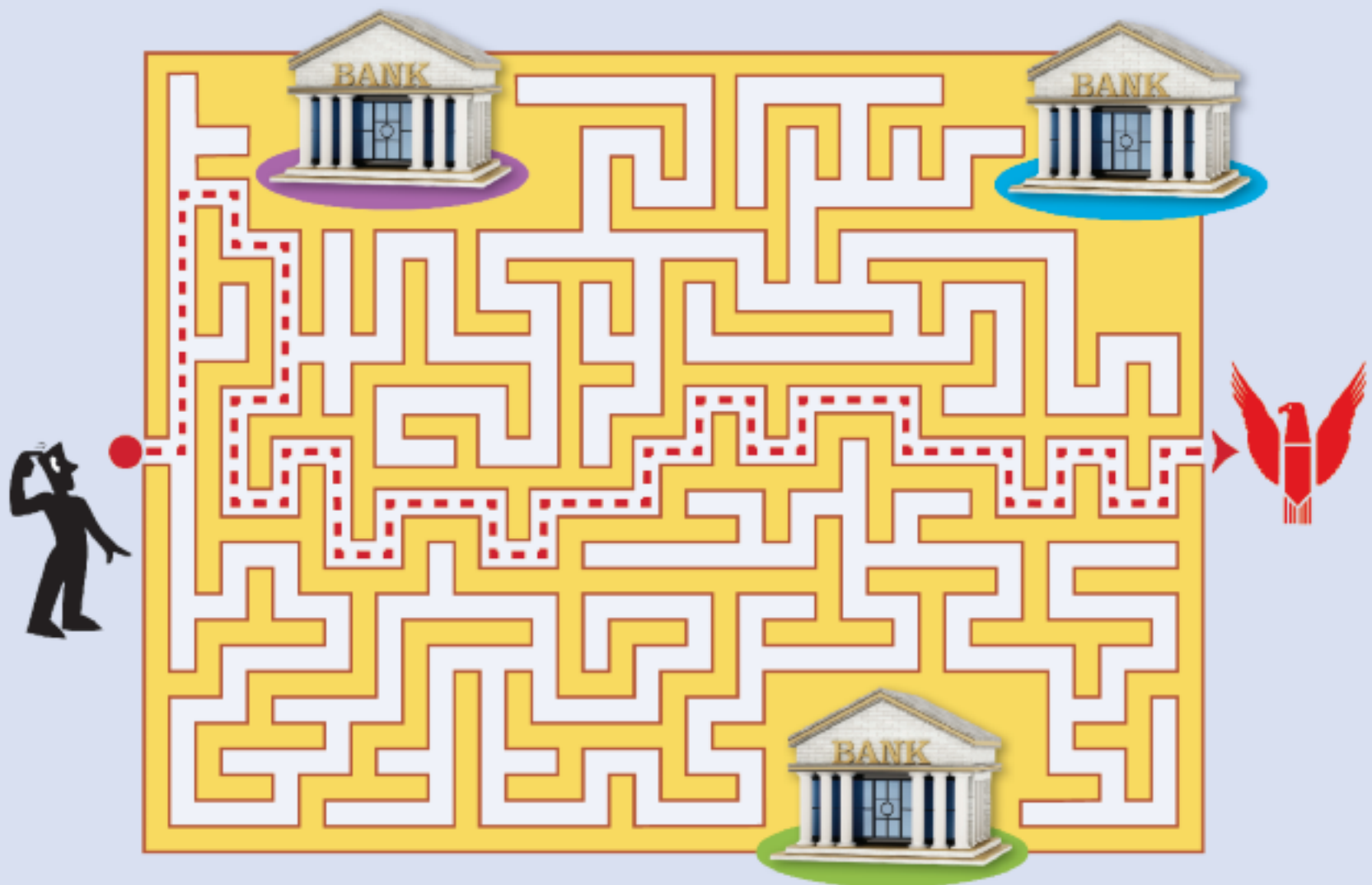
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# THE VICTORY BANK

## ***Treating Customers Like They're Family***

**By Kathy Hunt**

We all hope to work in a positive, supportive environment at a job we love. Some of us may additionally dream of having colleagues who are more like family than coworkers. A fortunate few, like Shelly Stockmal of The Victory Bank, get to have both. As Victory Community Leader and a Senior Vice President at the Bank, Stockmal has enjoyed and helped foster a strong sense of community and cooperation in the workplace.

"I fell in love with banking because it's helping people," Stockmal said. "It helps people finance their dreams and does so much good for our community. Our culture here is unique. We're very supportive of and caring toward our employees, reinforcing that this is how everyone should be treated—respectfully, helping."

Open since 2008, The Victory Bank, headquartered at 548 North Lewis Road in Limerick, takes an individualized approach to banking, focusing on how to make each client stronger and more successful. It is classified as a "business niche" bank, with roughly 90 percent of its loans classified as commercial. Stockmal has been with the bank since 2008.



**SHELLY STOCKMAL**

PHOTOS BY STYLISH IMAGES





## The Road to Victory

Stockmal began her career in banking at Commonwealth Federal Savings and Loan Association. She was there for eight years before going to National Penn Bank, a move that enabled her to learn about commercial lending. At National Penn Bank, she worked with the person who would set her on the road to career victory, Richard Graver, the first employee of The Victory Bank. When Graver announced he was leaving National Penn to start a new bank, it dawned on Stockmal that she had never considered how banks came into being. Graver and Joseph Major, who serves as CEO and Chairman of the Board at The Victory Bank, offered her the opportunity to work alongside them in this new endeavor once they had raised the necessary capital to start the Bank.

"I decided I'd probably never have an opportunity like that again, so I jumped in with both feet," she said. "I'm curious, and I wanted to know how a bank becomes a bank."

In the early days, Stockmal and her colleagues repeatedly heard that they had chosen a terrible time to open a bank. The United States was in the middle of the Great Recession, the worst economic downturn since the Great Depression of the 1930s, and the longest recession since World War II. It lasted from 2007 to 2009 and resulted from a global financial crisis and the bursting of the U.S. real estate bubble, that period when home prices rose far above property values and reached unsustainable levels.

Despite a dismal economy, The Victory Bank found itself on solid ground. It didn't have problem loans to handle and process, but it did have prospective customers. "Larger banks were taking over other local



banks, and clients of the acquired banks started coming to Victory and giving us a chance," Stockmal said.

From the beginning, The Victory Bank had an appealing stance on banking. Its statement of purpose is, "We exist to help our clients fulfill their visions and dreams." The values-based business is staffed by like-minded individuals who strive to serve their clients and the communities in which they work.

The Victory Bank's website further details its approach to banking: Owned and managed by several

hundred local shareholders, the bank was started using just a couple of simple ideas. — The most important of which was working relentlessly to populate our bank with a team of better bankers. The Bank hires people with high moral character, people who can learn and adapt, who have the ability, talent, and experience to do great work, and people who, at their very essence, care about doing a high-quality job for their clients and communities.

*Continued on page 8)*

## COVER STORY

(Continued from page 7)

In its infancy, the Bank operated out of a double-wide trailer on the spot where The Victory Bank now stands. "We were all working in such close proximity, and, as a result, we bonded," Stockmal said. "We had this very grassroots approach to our situation, and we all just pitched in. We all took out the trash. We all cleaned. We all just did everything, which is something that we carry through to today." She added, "It was fun and very exciting to watch our building being built. We got our certificate of occupancy the week of Christmas 2008 and have continued to grow ever since."

Six years after moving into its headquarters on North Lewis Road in Limerick, The Victory Bank sensed that it needed additional space. It moved some operations into an adjacent building and opened a loan office in Wyomissing.

### Leading the Victory Community

Early in her tenure at The Victory Bank, Stockmal was an executive assistant. "Our CEO decided that, although we were too small for a dedicated human resources person, one of our key strategies is to have a superior, well-trained workforce. So, he decided that I should move out of the executive assistant role, go to school, and start to develop a human resources department here at the bank," Stockmal said.

She pointed out that the Chief Financial Officer (CFO) had initially handled human resources (HR). Because his CFO duties had expanded and he also managed IT, it made sense to shift the HR responsibilities to her.

Stockmal attended Villanova University's College of Professional Studies, receiving a master's certificate in human resource

management. She holds SHRM-SCP (Society of Human Resource Management-Senior Certified Professional) certification. The SHRM-SCP indicates the competency of those in HR who work at the strategic level and engage in critical functions such as developing HR policies and aligning HR strategies with organizational goals.

"I love people," she said. "I see good in everybody, so I fell in love with the idea of human resources. Handling disciplinary issues isn't the fun part of the job, but I've learned that there is a way to do it where you are respectful and maintain the employee's and your integrity."

When Stockmal became the head of HR, Joe Major and she had a conversation about job titles and how interesting titles spark conversations and elicit positive reactions. She had just finished reading a book about society and civilization, which prompted her to suggest the title of Victory Community Leader. "Obviously, I live in an external community, but I also serve an internal community, which is Victory," she said. "We are a community here, and I'm really proud of that."

### Timely, Personal Banking Support

In addition to HR, Stockmal oversees the retail team and its manager, Betsy Knott, who runs both the Retail Branch and the Bank's Customer Care Center. The latter provides current and prospective clients with prompt, live interactions with staff. Callers don't have to navigate lengthy, automated menus or wait on hold for interminable periods to speak with an actual person. At The Victory Bank, personal contact is essential to a positive banking experience. For that reason, it has never used voicemail. The emphasis is on the word "care" because it's not about the call, but the "care" clients receive when they reach out to The Victory Bank.

The Bank's retail team concentrates on primary banking services, such as checking, savings, money market accounts, cash management products, online and mobile banking, and home equity loans. The Bank also offers commercial mortgages, term loans, equipment loans, equipment revolvers, and general business lines of credit for financing inventory and receivables. Real estate remains a major source of loan requests. The Victory Bank serves both the commercial side of real estate, supplying construction loans for contractors and land developers, and the residential or consumer side, providing mortgages to homeowners.

Structurally, the Bank is a portfolio lender; it keeps the loans on its balance sheet and follows up with monthly statements, loan payment collection, and payment of taxes. It does not provide ancillary services, such as insurance.

"One of the wonderful things about being a small bank is that we're all cross-trained," Stockmal said. "You can come in

and bank with anyone, and that person will know what to do. We don't really have tellers. We have personal bankers on our floor who can help with anything. Our employees appreciate that and can take pride in handling any client's needs themselves. Our clients appreciate that they get the help they need when they need it," she said.

### Happy Clients, Happy Colleagues

Stockmal noted the bank has an extremely low turnover rate. "What really speaks to me is, when we do have openings, our employees will refer people they know," she said. "We have family members and friends who work here. At the end of the day, that is my litmus test. If you're working somewhere and you really buy in, it's not just about the paycheck. You feel like you're producing something meaningful. You feel that you are valued, that people respect you, and that you're willing to let your son, your daughter, your best friend, and other people you care very deeply about work there. I want us to be the employer of choice and for people to be excited every day to come to work."

One of the factors contributing to Victory's high retention rate may be its implementation of flexible paid time off (PTO), a policy that allows employees to take time off without the need to accrue hours or count the hours used. Stockmal credits Joe Major with introducing this innovative way to support its exempt and non-exempt staff. After lengthy research and a bit of brainstorming, the bank rolled out flexible PTO in 2014.

"We know that people are more productive when they are able to disconnect from work," Stockmal said.



"Everybody needs a break, right? So, we made it mandatory that everyone takes a week off every year. Employees work with their managers when they take time off. Time off is so important. If you're struggling or you have a death or reunion in the family, you want to be able to attend those things. It has really helped teams pull together. Employees value the benefit greatly and understand when someone needs that additional time off; their turn will come, too. It's a way we can help people with work-life balance," she said.

## Extolling Financial Literacy and Helping Others

Along with supporting its staff and valuing respectful, helpful interactions among employees and clients, The Victory Bank emphasizes financial literacy. In order to elevate people's understanding of finances and teach them how to make the best, most informed financial decisions, the bank offers a financial literacy class. Generally, the course is held on-site. However, a few years ago, Stockmal and Bill Vitiello, Director of Institutional Relationships and Marketing and TriCounty Area Chamber of Commerce board member, held it at Montgomery County Community College (Montco). For this class, high school students were bussed to the college.

Stockmal values the Bank's close working relationship with Montco.

She has taken workforce development training at its Pottstown campus and finds the support that Victory receives from the community college invaluable. "I'm not sure if other businesses realize that Montco offers workforce training," she said. "Montco doesn't just educate our youth, which is so important. It provides enriching education and training programs to businesses as well. Usually, if someone asks me if I can run some sort of financial literacy class, I'm

signing up to do it. I feel that this is where we can make the most impact. I believe strongly in helping people understand finances. When people become financially literate, it can change their lives. If people can change their lives, it changes society for the better," she said.

Among the groups who have benefited from the Bank's classes are the Boy Scouts of America and the Girl Scouts. Stockmal has a long, happy history with the Girl Scouts. She, her daughter, mother, and grandmother were members of the organization. Her daughter earned the Girl Scouts Trifecta award, which is given to those who have achieved bronze, silver, and gold awards, while Stockmal and her grandmother were troop leaders.

"It's a worldwide organization and the largest leadership program for girls in the world," Stockmal said. "Being involved in it has helped me in all aspects of my life, particularly when it comes to leadership. It's such a wonderful organization and does so much good for our community. It's not just Girl Scouts, though. There's the DECA program in Pottstown and all kinds of groups that reach out and help youth find their way and develop leadership skills," she said, adding, "My daughter says my superpower is that I can weave Girl Scouts into any conversation. It's true, and it's that way with the Bank, too. I feel being involved with things that have deep meaning make society and communities better. That helps us all evolve, which is why we're here. It's why we exist, to help people."



## A Bank for All

One of the many things about The Victory Bank that Stockmal appreciates is the local nature of its work. The Bank's board of directors is comprised of community members and local business leaders, people who understand the area and have observed where growth and development are needed most. "I'm so grateful for the community in which we all work and live for the support we've received over the years, that people have been willing to take a chance on us and that they're willing to give us honest feedback on areas where we do well and where we can improve. It's been such a blessing," Stockmal said.

For additional information about The Victory Bank, please call 610-948-9000 or visit [www.VictoryBank.com](http://www.VictoryBank.com).



*The Victory Bank held its first revived Business Series Seminar in September with Owen Pesnell from Padula Media. It was a full house, and Owen certainly knows his stuff!*

## Manufacturing PA Initiative

Manufacturing PA supports Pennsylvania's manufacturing community through strategic partnerships while emphasizing job training to career pathways. In Pennsylvania, manufacturing is in our DNA. From companies focused on medical devices and organic foods to nanomaterials and fabricated metal products, Pennsylvania has successfully applied its workforce's skilled approach, established infrastructure, and in-state resources to modern manufacturing.

Governor Tom Wolf has created a new multifaceted initiative to enhance the growth and competitiveness of manufacturing companies in Pennsylvania. The Manufacturing PA Initiative includes DCED's strategic partners such as the National Institutes of Standards and Technology Manufacturing Extension Partnership (NIST MEP) funded Industrial Resource Centers (IRC), Pennsylvania's colleges, universities & technical schools and non-profit organizations providing critical training and workforce development opportunities supporting the manufacturing industry and its workforce. Job training to career pathways is a primary focus of the initiative's efforts.



The Manufacturing PA Initiative includes three new programs:

### **Manufacturing PA Training-to-Career Grant Program**

The Manufacturing PA Training-to-Career Grant program will not duplicate existing programs such as WEDNet and Next Generation Industry Partnerships but is designed to help companies identify and train a skilled workforce for existing or near future open positions, engage youth or those with barriers in awareness building activities of career opportunities in manufacturing, and or advance capacity for local or regional manufacturers.

The grant funds may be used for professional services/consultants, internships, equipment purchase, shop modifications, program development, marketing, domestic travel, and salaries and fringes. Pennsylvania Technical Schools; Trade Schools; Community Colleges; School Districts; Post-secondary Academic Institutions; Non-profit organizations (Workforce Development Boards, Manufacturing Associations, and Economic Development Organizations) are eligible. Funding is dependent upon budget recommendations and constraints set in the adopted annual budget for the Commonwealth.

### **Industrial Resource Centers**

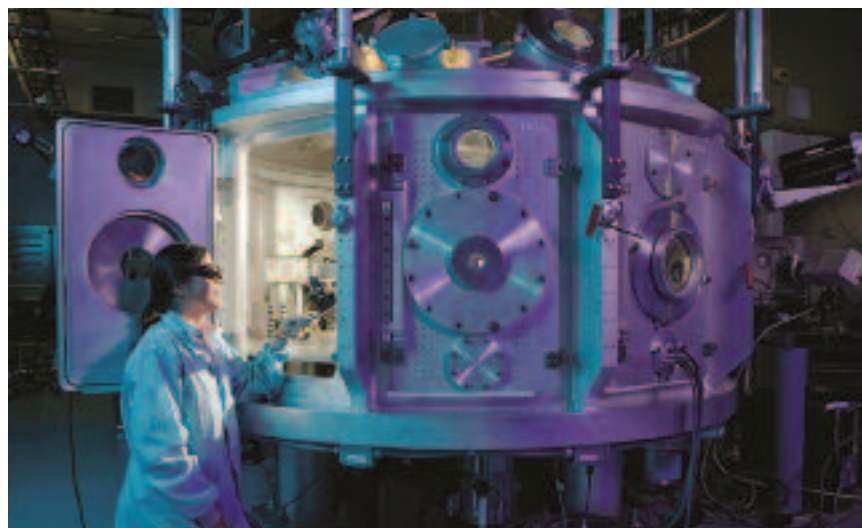
Pennsylvania's seven Industrial Resource Centers (IRC) serve as the state's lead economic development organizations, providing support to the manufacturing community. The IRCS specialize in providing technical assistance to the manufacturing sector by assisting companies with improved bottom line strategies, productivity enhancement and waste elimination, and with topline growth by supporting strategic initiatives, new and improved products, market differentiation and workforce development strategies.

Funds will be awarded based upon submission and review of IRC proposals and work plans that demonstrate regional needs, number of manufacturers, proposed projects, and projected impacts. For additional information about the Industrial Resource Centers Program, contact Neil Fowler at 717.214.5395.

### **Manufacturing PA Innovation Program**

The Manufacturing PA Innovation Program leverages the internationally acclaimed science and engineering talent and discovery capacity of all Pennsylvania's institutions of higher education to help ensure that Pennsylvania remains a national and international leader in manufacturing and achieves the full economic potential for good well-paying manufacturing jobs.

PMIP grant funds are used for student research, research-related expenses, project-related travel costs (domestic only), and administrative costs. The sole applicant under this program is Carnegie Mellon University. Funding is dependent upon budget recommendations and constraints set in the adopted annual budget for the Commonwealth.





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Edwin's son Terry joined the company in 1974. Together, the Groff's helped shape the future of the food manufacturing industry while establishing the company as a global brand. Terry led a culture of integrity, creativity, and innovation that developed numerous inventions like the first stainless steel-lined ovens and a twisting die for braided pretzels. That culture still exists today.



For more than a century, innovation has been in our DNA and our business has thrived because of our relentless pursuit of ways to improve the mixing and baking systems that make our customers successful.

RBS is more than just a leading snack food equipment manufacturer. We are a business that builds strong and lasting relationships with employees, communities, and customers alike. Partnership, collaboration, empowerment, and shared success make Reading Bakery Systems not only a great place to work, but a great place to build a career.

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# FOCUS ON MANUFACTURING IN BERKS COUNTY

## Reppert's Candy Growing

Reppert's Candy grew last year with the help of Longacre Electric and Victory Bank. They installed new machines and have expanded their workforce. This will allow them to expand their wholesale offerings and they now sell their product in 40 USA states wholesale. They are currently looking at greatly expanding their current business into a national supplier for finished Chocolates. Operating out of a 12,000 square foot facility in Oley Township, Reppert's Candy offers more than 65 varieties of candy and approximately 200 different style chocolate molds.

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Reppert's Candy is located at 2708 W. Philadelphia Ave., Oley, PA 19547. They would love to have you stop in to check out their new candies and their new look. For additional information, please visit: [www.reppertscandy.com](http://www.reppertscandy.com).

Other Retailers with Reppert's Candy include: Coventry Parlor at Laurel Locks, Inc.; Pottstown Memorial Medical Center; Professional Pharmacy Pottstown; Professional Pharmacy Pottstown; S.Clyde Weaver; Dutch Valley Food Distributors; and Patsy's Potpourri of Gifts, 30 E. Philadelphia Ave, Boyertown.

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## Morgan Truck Body

*Impacting and Empowering the Community: One Body at a Time!*

### 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 19543. For additional information, please call 800-666-7426; email: [info@morgancorp.com](mailto:info@morgancorp.com); and visit [www.morgancorp.com](http://www.morgancorp.com).



# HOLIDAY SERVICES GUIDE

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## Grace & Savor, LLC

Miya Pack is the Founder and Executive Chef of Grace & Savor, LLC, based in Philadelphia, PA. Her interest in the culinary arts began in childhood, and she was putting together full meals under supervision by age seven. Her love and respect for all things plant-based also came during this time and she was a self-assigned vegetarian for many of her younger years.



During her early twenties, traveling from East to West Coast while enlisted in the Navy, Chef Pack discovered the bounty of California farmer's markets. They are diverse and culture-rich, and she lived the practical and simple "farm-to-fork" concept every day. When her enlistment ended, Chef Pack returned to the East Coast and was saddened by the drastic change in her access to quality, healthful foods. She wondered: "What chronic illnesses, like diabetes, are ailing inner city communities in food deserts with no access to fresh produce?" This curiosity and desire to help others, brought Miya Pack out of the home kitchen, and into the professional world of being a Chef.

Since 2012, Chef Pack has cultivated her love for food, and care for others' health, beginning with a pop-up shop and growing into the brand that is Grace & Savor today. Chef Pack's specialties include commercial kitchen management; private chef services; corporate and formal event catering; and much more.

For additional information, please call Grace & Savor, LLC at 215.800.8323; email: [admin@graceandsavor.com](mailto:admin@graceandsavor.com); and visit Instagram: @graceandsavor.

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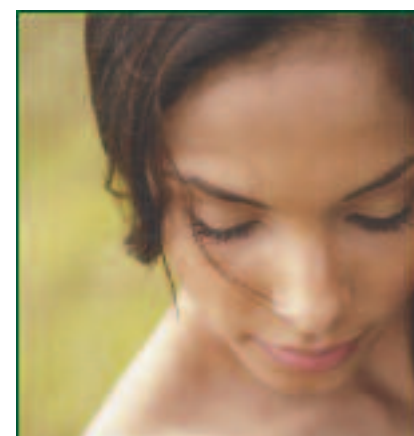
As part of an ongoing effort to make self-care a necessity, Glow has also made the massage services affordable to everyone. All massage services are the same price.

On your feet all day? Consider a 30-minute foot soak. Freshly handmade by Glow Spa's therapists upon your arrival, they come out to you in a large hand-hammered bowl and are made with clean, nourishing ingredients. Glow Spa's foot soak services include a warm agave oil massage, followed by hot stone massage with shea butter. Following that up with a honey-based serum wrap as a treatment for your feet, brushing the serum on dry heels and toes and drying of feet to ensure a lasting, silky soft feel.

Glow Spa offers a wide array of services including Facials, Massages, Medical Treatments, Meditation, Foot Soaks, Body Wraps, Waxing Services and its award-winning Spray Tans. Regardless of the services offered, there is

no compromise on the products used or the level of customer service they provide. All products are organic, natural and exclusive.

Glow Skin Boutique is located at 321 Bridge Street, Phoenixville, PA 19460. For additional information, please call 610.457.4447 and visit them online at [www.glowboutiquespa.com](http://www.glowboutiquespa.com).



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Without oil, your car won't run. Without water, your plants will wither. And without good cash flow, your small business is almost certainly doomed.

Yet despite its importance, cash flow is relatively simple to monitor and manage. It comes down to making certain that more cash enters your business than exits your bank account.

The first step toward ensuring a healthy cash flow is converting sales into real money as quickly as possible. That boosts your bottom line, and provides a safeguard against unpleasant surprises such as slow or non-paying customers, and unexpected expenses.

One way to shift cash your way is to ask for all or a portion of payment up front. Asking for at least a deposit before you begin work protects both you and your customer. And if you establish the policy fairly and properly, it shouldn't alienate good customers.

Accepting credit card payments also can help speed cash into your account, though it does require a small transaction fee. If you already have a merchant credit card account, encourage customers to use this option more often. Also consider new technology such as Square, which allows credit card transactions to be made using smart phones, regardless of where you

do business. This technology expedites the flow of cash into your bank account, sometimes as quickly as the next business morning, and adds a welcome measure of convenience for your customers.

A healthy cash flow also requires close attention to your receivables—the money that customers owe to you for products or services you've delivered. Create a detailed "aging schedule" of what you are owed, by whom, and for how long. Call overdue accounts, focusing first on the largest amounts due. Don't rely on email unless you feel certain you'll receive a response.

SCORE has developed a variety of helpful templates and other starter guides for projecting, managing, and analyzing cash flow. Just search the "Tools and Templates" section of [www.score.com](http://www.score.com). SCORE and its chapters also regularly host workshops on cash flow, both on-site and via the Web. You'll find a complete schedule in [score.org](http://score.org)'s Local and Online Workshops sections.

*To learn more about cash flow and other critical small business financial issues, contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 13,000 volunteer business Mentors who provide free, confidential business mentoring and training workshops to small business owners. To find the SCORE chapter nearest you or to chat with a mentor online, visit [www.score.org](http://www.score.org).*



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# Edward Jones Financial Advisor Announces Grand Opening

"We are excited to be opening an Edward Jones office in Exeter Township, because we see a need for the type of service we provide," Brett Diamond said. "This firm concerns itself with the needs of individual investors and small-business owners, and we're happy to be bringing that kind of personalized service to this community."

While the location is new, Edward Jones has been helping individual investors reach their long-term financial goals for more than 100 years. Brett looks forward to continuing the tradition of providing personalized service in Berks County and beyond. The new office is located at 3701 Perkiomen Avenue, Suite 1, Reading, PA 19606; 610.621.2512.

Edward Jones, a FORTUNE 500 firm, provides financial services in the U.S. and through its affiliate in Canada. The firm's nearly 19,000 financial advisors serve more than 8 million clients with a total of \$1.6 trillion in client assets under care. Edward Jones' purpose is to partner for a



positive impact to improve the lives of its clients and colleagues, and together, better our communities and society. Through the dedication of the firm's 50,000 associates and our branch presence in 68 percent of U.S. counties, the firm is committed to helping more people achieve financially what is most important to them. The Edward Jones website is [edwardjones.com](http://edwardjones.com) and its recruiting website is [careers.edwardjones.com](http://careers.edwardjones.com). Member SIPC.

*Fortune 500, published May 2022, data as of December 2021. Compensation provided for using, not obtaining, the rating.*

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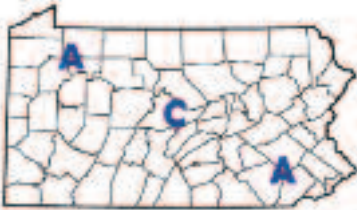
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# FOUR REASONS FINANCIAL ACCURACY CAN HURT YOUR BUSINESS MORE THAN YOU REALIZE



## BUSINESS GROWTH TIPS

By Audrey Faust, MBA

Financial accuracy is not often an area that business owners think about when it comes to what could be hurting their business. Here are four reasons why financial accuracy or lack thereof, is something that you need to be aware of.

### 1. You may not be making the best decisions in your business.

Bad information in, equals bad information out. If you're looking at your financials every month then it's important that the information that you're looking at is accurate so that you can see if you're on track or not, and then based on that what actions you may need to take to course correct so that you stay aligned with your goals and vision for the quarter/year etc.

### 2. It could be costing you money in taxes.

I recently did a simple financial review for a client and just spending that hour together going over her books meant that we were able to save her a few thousand dollars in taxes for that year. Her bookkeeper hadn't been reviewing the expenses coming in and was putting certain expenses into shareholder distributions that should have been written off.

When you are on top of your expenses and working in partnership with your accounts team, then you can discuss anything that's come up that needs to be

reviewed and make sure that it's applied correctly so that it's not costing you money.

### 3. Watch out for vendor overpayments or underpayments!

Having a good accounting software in place can help you check when invoices have been paid or not. I was once brought in for a client running a \$40 million business to help them transition to Quickbooks. During this project we spotted so many manual errors where a lot of vendors and subcontractors over the last couple years had been overpaid. Some invoices even three times over! And on top of this some people had been underpaid.

In this case, one of the vendors they had been underpaying was FedEx, so they were racking up charges from them for the late payments. And then these late charges weren't getting billed out in the system so more lost money!

### 4. It could cost you your customers

Passing financial mistakes on to customers in the form of under or over charging them damages your reputation! If repeated mistakes are happening, then this could lead them to distrust you and it certainly doesn't help to create the image of your business as reliable and dependable.

All aspects of your business including the financials need to reflect that because it's all part of your reputation.

More helpful articles on growing your business can be found on Faust Consulting's website blog [www.audreyfaustconsulting.com](http://www.audreyfaustconsulting.com).

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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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# MAXIMIZE PRODUCTIVITY FROM YOUR WORKFORCE



## TECHNOLOGY TIPS

By Marc Umstead,  
Plus 1 Technology

Almost every firm is experiencing staffing issues. Leadership must ensure they are maximizing employee productivity. I divide these productivity enhancements into three categories: hardware, software, and time management.

Hardware improvements can be the addition of monitors, replacing aging hardware, and if applicable, providing remote work abilities. Adding just one additional monitor to workstations can boost productivity by 20 percent. Team members can multi-task more efficiently and enables staff to work in more than one application at once. If your staff is complaining of technology frustrations and your equipment is more than five years old, it may be time to think about doing a workstation or server upgrade. Not only can aging equipment lead to productivity loss due to slow or sluggish

work, but older equipment is also at a greater risk of failure. Older computers will often fail at the most inopportune times (like April 15th). Remote work is also something that can add productivity. If there is a snowstorm or power/internet outage at the office, having a remote work option can lower the loss of productivity.

Software can also help bolster productivity. Adding a CRM can help organize customer information and track new opportunities. Firms may also consider software that helps manage tax workflow. Implementing a customer portal for clients to upload and download information not only improves productivity but it is much more secure than email. Using a communication platform such as Microsoft Teams for inter-office messaging and collaboration can save a lot of time and is critical for anyone operating in multiple locations.

Time Management is perhaps the most important but the most difficult of these three items. Using task scheduling can not only help with productivity, but is a great tool for discovering available resources.

*(Continued on page 20)*

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## TECHNOLOGY TIPS

(Continued from page 18)

Teaching staff to schedule their work and using their calendars to do it provides the staff with uninterrupted time to focus and management with the visibility into scheduled work. Using a public facing calendar solution that enables clients to schedule their own meetings cuts down on the back-and-forth admin time to schedule meetings. We also encourage having scheduled team meetings regardless of company head count. Schedule the meetings weekly or biweekly to review

any pressing matters and update each other on progress. These meetings can help management spot where someone may need help or identify any client issues.

Productivity is more important now than it has ever been. We recommend firms implement these steps to increase productivity of their employees.

Marc Umstead can be reached at 610.792.5660; email: [mumstead@plus1technology.com](mailto:mumstead@plus1technology.com).



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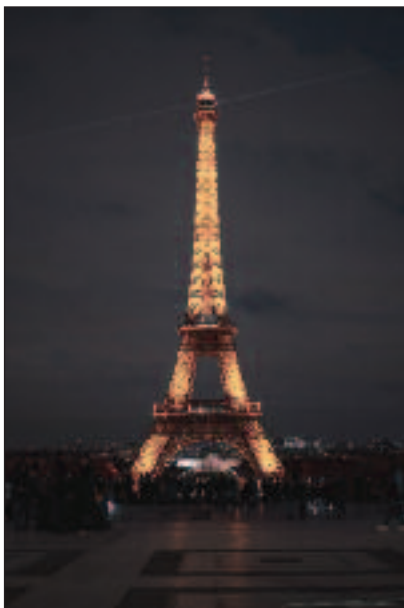
# Performing Arts Educators & Greater Paris Summer Stages Present Local Student Dance Company

Performing Arts Educators (a non-profit performing arts presenting group based in Florida) has teamed up with *Paris Summer Stages* to bring the dancers of Pottstown Dance Theatre to perform in Paris as entertainment to the arriving athletes and committee members for the 2024 Olympics. Dancers will be treated to a tour of the Eiffel Tower and the Champs-Elysees, the Arc de Triomphe, Sacre Coeur, the Notre Dame Cathedral, the Louvre, Versailles, and a boat ride down the River Seine. One performance will be at Chateau Vaux-le-Vicomte, Chateau Chantilly, and one other site TBD in the Greater Paris area. The director, Michelle Jones Wurtz, is very familiar with old Paris and will also bring the dancers to places she knows to be an added hit; for example, the D'orsay Museum where Renior, Degas, Gauguin, and Van Gogh have most of their work.



She also has toured the Paris Opera House and wants the dancers to see the various original dance costumes on display there including the first Giselle costume, and the Dying Swan. Behind the Opera House is a very cute perfume museum where people can watch famous scents get made (including Chanel and Prada).

If you want to dance in Paris, see the city that remains a Mecca for the art world, and carry lifelong memories with you... join us! With the 22-23 School Year underway, there's still time to learn a dance form to come along! Dancers aged 10 and older (12 and older by 2024) are welcome to apply for the trip! We NEED BALLET DANCERS, TAP DANCERS, JAZZ DANCERS, HIP-HOP DANCERS, BREAK DANCERS, THEATER DANCERS, IRISH DANCERS, and AFRICAN DANCERS! If you're good at it, we can use your talents! Call us at 610.323.2569 or visit us on the web at [www.pottstowndance.com](http://www.pottstowndance.com) to get registered!



## Join Us in Paris!

We are preparing to head to Summer Stages in Paris, France 2024. We will be there as the Olympic athletes arrive and will do two separate performances in greater Paris. We are seeking additional student dancers to get enrolled and join us!

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# Do You Have These IT Policies?

**(If Not, You Should)**



By Rob Landis,  
Binary IT Solutions

IT policies are an important part of your IT security and technology management. So, no matter what size your business is, you should have them. Let's get you started with some of the most important IT policies your company should have in place.

## Password Security Policy

A password security policy will lay out for your team how to handle their login passwords. It should include things like:

- How long passwords should be.
- How to construct passwords (e.g., using at least one number and symbol).
- Where and how to store passwords.
- The use of multi-factor authentication (if it's required).
- How often to change passwords.

## Acceptable Use Policy (AUP)

The Acceptable Use Policy is an overarching policy. It includes how to properly use technology and data in your organization. This policy will govern things like device security. For example, you may need employees to keep devices updated. If this is the case, you should include that in this policy.

## Cloud & App Use Policy

A cloud and app use policy will tell employees what cloud and mobile apps are okay to use for business data. It should restrict the use of unapproved applications. It should also provide a way to suggest apps that would enhance productivity.



## Bring Your Own Device (BYOD) Policy

The BYOD policy clarifies the use of employee devices for business. Including the required security of those devices. It may also note the required installation of an endpoint management app. It should also cover compensation for business use of personal devices.

## Wi-Fi Use Policy

Your Wi-Fi use policy will explain how employees are to ensure they have safe connections. It may dictate the use of a company VPN. Your policy may also restrict the activities employees can do when on public Wi-Fi. Such as not entering passwords or payment card details into a form.

## Social Media Use Policy

With social media use at work so common, it's important to address it. Otherwise, endless scrolling and posting could steal hours of productivity every week. Include details in your social media policy, such as:

- Restricting when employees can access personal social media.
- Restricting what employees can post about the company.
- Noting "safe selfie zones" or facility areas that are not okay for public images.

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## ON YOUR MARK, GET SET, GO... TO THE HOBART'S RUN BY THE RIVER

Hobart's Run is again preparing for its annual 5k: **Hobart's Run by the River**, on Sunday, November 13, 2022, beginning at 9 a.m. (8 a.m. registration) at scenic Riverfront Park, 100 College Drive, Pottstown, Pa.

This community and family-oriented fundraising event helps the nonprofit make an impact in Pottstown through its various neighborhood improvement initiatives, including the Adopt-a-Trashcan Program, Façade Improvement Grants, Business Incentive Grants, and Homeownership Improvement Program, as well as outreach that benefits area children and families in need.

All details are regarding Hobart's Run by the River can be located on the Hobart's Run calendar at <https://hobartsrunpottstown.org/calendar>; sponsorship and racer registration information



can be found by going to November 13, 2022 on the calendar and clicking Hobart's Run by the River 5k Fundraiser to access the digital sponsorship form or a printable racer registration. Interested parties may email Jacqueline Steinman at [jacqueline@hobartsrunpottstown.org](mailto:jacqueline@hobartsrunpottstown.org) or call 610.705.1018 to sign up or learn more.

## NEW STAFF AT MARATHON

Marathon Business Group, LLC & Marathon Advisory Services, LLC, in their 17th year serving business owners throughout the eastern half of PA and in contiguous states has added to its staff.

Marathon offers merger and acquisition advisory services, business brokerage, strategic planning, performance improvement consulting and interim CEO/COO staffing. Marathon has been employing interns from Alvernia University, Kutztown University, Bloomsburg University, and other universities for the past 12 years.

Jack A. Russell has joined Marathon as a

Financial Analyst/Office Administrator focusing on financial analysis, market research, and brand development. Jack is an undergraduate student at Alvernia University majoring in Accounting and Finance.

The Marathon companies are located at 2240 Ridgewood Rd, Reading, PA 19610. Marathon is an award winning affiliate of VR Mergers and Acquisitions, an international network.

Raymond H. Melcher, Jr President & CEO of the Marathon Companies, is a FINRA securities licensed affiliate of World Equity Group.

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

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

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



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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.

**Q: How many flooring options are there?**

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

**Q: Are there any Waterproof floors?**

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



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

**Q: When is it time to replace our floors?**

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



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



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## LET'S GET TOGETHER — MAYBE?

**By Rosemary Keane, Communications Director, Schuylkill River Greenways**

Non-profits depend on in-person events to reach donors, extend the reach of their mission, and attain a level of respect and recognition in their communities. While most events have been cancelled or transitioned to remote or hybrid over the last two years, getting together in person is back.

But it's not the same. Organizations cannot just pick up where they left off. Here are some ways to make your back-to-in-person event a success:

- Make it worth their time (and money): People have realigned priorities post-Covid. They are working remotely, working hybrid, or just enjoying more autonomy and flexibility in their work life. They expect the same in their free time. After two years of "showing up" in pajamas, many people need coaxing back to in person events-so make them attractive and exciting.

- Make it safe: While in-person events are generally considered safe since vaccines and boosters, it's important to be mindful that some of your attendees may feel differently. Offering low-contact food options, requiring vaccinations, and allowing for social distancing are all good

ways to show that you are concerned for the health of your audience.

- Make it affordable. Companies and people have tightened their belts and budgets in the last two years. Once it became obvious that travel, events, and conferences weren't a necessity, budgets for those items were slashed. A \$250 a head gala might need to become a \$75 cookout to ease attendees back to events.

- Make time to mingle: Networking has been a casualty of Covid and in person events can bring it back. While getting back to small talk may feel awkward, having downtime between planned events can create an organic space for your attendees to have conversations and make connections, something that was nearly impossible to do while logging off their fourth Zoom meeting of the day.

The landscape of events has changed since 2020, but the need for connection and meaning has stayed the same. As we all learn to reinvent and reevaluate the way we gather, keeping focused on the mission of our organizations and the needs of our communities will be the key to success.

*For additional information, please call 484.945.0200 and visit [www.schuylkillriver.org](http://www.schuylkillriver.org).*

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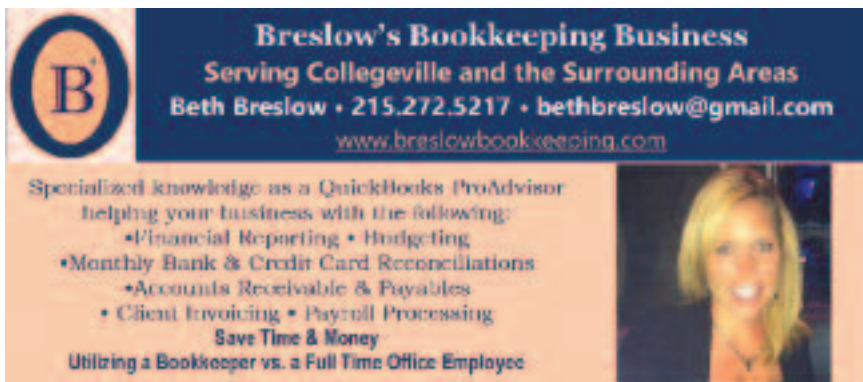
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| FASTSIGNS                                               | 26      | <b>PHOTOGRAPHY PROFESSIONAL</b>                         |  |
| LUCKY SQUIRREL PRINTWORKS                               | 27 & 46 | STEVE LADNER PHOTOGRAPHY                                |  |
|                                                         |         | 48                                                      |  |
|                                                         |         | STYLISH IMAGES PHOTOGRAPHY                              |  |
|                                                         |         | 50                                                      |  |
|                                                         |         | <b>PLUMBING CONTRACTOR</b>                              |  |
|                                                         |         | A. JACKSON ECKER, INC.                                  |  |
|                                                         |         | 27                                                      |  |
|                                                         |         | <b>PRINTING SERVICES</b>                                |  |
|                                                         |         | EVERYTHING PRINTING                                     |  |
|                                                         |         | 25 & 27                                                 |  |
|                                                         |         | <b>REAL ESTATE / COMMERCIAL &amp; INDUSTRIAL</b>        |  |
|                                                         |         | ZUBER COMMERCIAL REALTORS                               |  |
|                                                         |         | 55                                                      |  |
|                                                         |         | <b>REAL ESTATE / RESIDENTIAL</b>                        |  |
|                                                         |         | RE/MAX ACHIEVERS NICOLE OHLER                           |  |
|                                                         |         | 23                                                      |  |
|                                                         |         | <b>RESTAURANTS</b>                                      |  |
|                                                         |         | GRACIE'S 21ST CENTURY CAFÉ                              |  |
|                                                         |         | 37                                                      |  |
|                                                         |         | HARES HILL BREWING COMPANY                              |  |
|                                                         |         | 37                                                      |  |
|                                                         |         | SPECK'S DRIVE-IN                                        |  |
|                                                         |         | 37                                                      |  |
|                                                         |         | YE OLD COVENTRY PUB                                     |  |
|                                                         |         | 37                                                      |  |
|                                                         |         | <b>RETAIL / TOBACCO &amp; RELATED PRODUCTS</b>          |  |
|                                                         |         | COLE TOBACCO                                            |  |
|                                                         |         | 27                                                      |  |
|                                                         |         | <b>RETIREMENT COMMUNITY / SENIOR CARE</b>               |  |
|                                                         |         | KEYSTONE VILLA AT DOUGLASSVILLE                         |  |
|                                                         |         | 20                                                      |  |
|                                                         |         | <b>SALON / SPA / NAIL BAR</b>                           |  |
|                                                         |         | TRE NAIL BAR / TRE SPA                                  |  |
|                                                         |         | 13                                                      |  |
|                                                         |         | <b>SKIN &amp; MEDI-SPA SERVICES</b>                     |  |
|                                                         |         | FRENCH CREEK AESTHETICS                                 |  |
|                                                         |         | 50                                                      |  |
|                                                         |         | <b>SKIN BOUTIQUE &amp; SPA</b>                          |  |
|                                                         |         | GLOW SKIN BOUTIQUE                                      |  |
|                                                         |         | 13                                                      |  |
|                                                         |         | <b>TECHNOLOGY / IT</b>                                  |  |
|                                                         |         | BINARY IT SOLUTIONS                                     |  |
|                                                         |         | 22                                                      |  |
|                                                         |         | PLUS ONE TECHNOLOGY                                     |  |
|                                                         |         | 15                                                      |  |
|                                                         |         | <b>VIDEO PRODUCTION/TELEVISION</b>                      |  |
|                                                         |         | PCTV NETWORK                                            |  |
|                                                         |         | 21                                                      |  |

AMITY SHIRT FACTORY

Your Idea,  
Your Design,  
Your Shop

Tee Shirt Printing  
Conundrum: "I need ... 150 shirts, three colors print front and back, personalized, by Friday (this is Tuesday), for \$6.00 a tee. I have a picture for you to use."

Does anyone see the problem here? This is a huge undertaking. To want it in two days for that price is absurd. Yet this is something that screen-printers get all the time. It is usually started by, "Your shop was recommended." The picture that is sent is a pixelated \*.jpg ... the printer has to redo it to make the print job legible.

There is a rule of thumb that most do not want to learn. You can have two of the three ... Fast, Cheap, Good. If you want it Fast and Good ... it will not be Cheap. If you want it Fast and Cheap ... it will not be Good. If you want it Good and Cheap ... it will not be Fast.

At Amity Shirt Factory, we try and blur these lines. If the specification for a



given project is reasonable, we have the ability to do all three. Unfortunately, there is an additional issue ... getting the garments. In this day and age, getting the work-horse garments tees and sweatshirts in black, athletic gray and navy has been quite difficult. It is getting better but it is still very tricky.

So, the next time we estimate a three-week lead time, please understand that we screen-printers are doing a lot "behind-the-scenes" to get you project to be the best, most affordable project it can be.

For additional information about Amity Shirt Factory, please all or text 610.858.9441, and tell 'em Charlie sent you!

Your Idea, Your Design, Your Shop

# AMITY SHIRT FACTORY

Call or Text Douglassville, Pa.  
**610-858-9441**

Screen Printing & Embroidery  
All work completed In-House

The Route 422 Business Advisor (ISSN 1524-1254) is published monthly, twelve times per year by MACnificent Pages, P.O. Box 334, Pottstown, PA 19464-0334, and is mailed free to qualified business owners and operators throughout the Route 422 and Route 100 Business Corridors in Pennsylvania, USA, and is available in digital format at [www.422business.com](http://www.422business.com). Copyright © 2022 by MACnificent Pages. All rights reserved. Reproduction in any form is forbidden without written permission of the publisher. Views expressed in articles published in the Route 422 Business Advisor are the views of authors and individual contributors and are not to be attributed to the Route 422 Business Advisor, its editorial advisors, or its advertisers, unless expressly stated. The Route 422 Business Advisor does not verify the accuracy of claims made in advertisements, and publication of an ad does not imply endorsement by the magazine or MACnificent Pages. All ads are non-cancellable. ERRORS — It is the Route 422 Business Advisor's policy to review all ads set in-house with the advertiser regarding content, spelling, prices, and contact information PRIOR to publication. In ALL cases, including camera-ready ads, the advertiser assumes complete responsibility for the accuracy of information presented in ads. In any case where an error is clearly the fault of the Route 422 Business Advisor, and which would prevent a reader from contacting an advertiser or in which incorrect pricing is involved, Route 422 Business Advisor's liability will be limited to granting a FREE ad run to the advertiser or a correction announcement, whichever the advertiser prefers, provided the Route 422 Business Advisor is notified PRIOR to the next edition's deadline. Placing an advertisement in the Route 422 Business Advisor constitutes acknowledgment and acceptance of these terms.

## REGIONAL CHAMBER ROUNDUP

### GREATER READING CHAMBER ALLIANCE



- 606 Court Street, Reading, PA 19601
- 610.376.6766 • fax 610.376.4135
- [info@greaterreading.org](mailto:info@greaterreading.org)
- [www.greaterreading.org](http://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

##### SUPERVISOR TRAINING MODULE 2: MANAGING PERFORMANCE & DEVELOPING EMPLOYEES - FALL 2022

6 weeks on Tuesdays: Nov. 1, 8, 15, 22, 29 Dec. 6

Time: 8:30 a.m. - 11:30 a.m.

Location: Center for Business Excellence

49 Commerce Dr., Wyomissing, PA 19610 or  
virtually on Zoom.

Fees/Admission: \$625/person for Chamber  
Members; \$780/person for Not-Yet Chamber  
Members

WEDnet eligible

Contact Information: Mark Dolinski, Vice  
President Training and Professional Development  
610-898-8386; [mdolinski@greaterreading.org](mailto:mdolinski@greaterreading.org)

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11126>

##### CHAMBER TRIP 2022: TUSCANY, ITALY - 11/1-11/9

Nov. 1, 2022 - Nov. 9, 2022

12:00 PM - 12:00 PM EDT

Optional 2 Night extension in Rome (returning  
Nov. 11, 2022)

Hotel accommodations will be provided  
with 10 meals including 7 buffet breakfasts  
and 3 dinners. Sightseeing including local  
guide and all entrance fees as follows: Full  
day guided tour of Florence; Full day  
excursion to Pisa and Lucca, including the  
Leaning Tower, Duomo and the Baptistry;  
Full day tour of Siena; Full day excursion to  
San Gimignano and the Chianti region  
including wine tasting. Please see full  
brochure to left for complete pricing based  
on occupancy. Early Bird Pricing if booked by  
April 15 - Save \$100!

Click here to BOOK YOUR TRIP TODAY!

<https://www.aventuraworld.com/booking/login/>

(Group booking code: XFGDYI)

Contact Information: Rachael Romig, Sr. Director  
of Events & Special Programs 610-898-7775

[rromig@GreaterReading.org](mailto:rromig@GreaterReading.org)

##### INTRO MICROSOFT WORD - NOVEMBER 2022

Four sessions on Thursdays: Nov. 3, 10, 17, Dec. 1

Time: 8:00 a.m. - 10:30 a.m.

Location: Shearer Technical Computer Consultants  
727 Penn Ave., West Reading

\$300/person - Chamber Members; \$375/person -  
Not-Yet Chamber Members

Contact Information: 610-898-8386

[mdolinski@greaterreading.org](mailto:mdolinski@greaterreading.org)

##### NOT BIASED? THINK AGAIN. (DEIB TRAINING BREAKFAST IN PARTNERSHIP WITH RBAR)

Thursday Nov 3, 2022

8:30 AM - 10:00 AM EDT

Location: Berks County Community Foundation

237 Court St., Reading, PA 19601

Free to attend.

Registration required but seating is limited.

<https://www.eventbrite.com/e/not-biased-think-again-tickets-427157618937>

Contact Information: Aaron Gantz

[agantz@greaterreading.org](mailto:agantz@greaterreading.org)

##### LEO DESIGN GALLERY RIBBON CUTTING EVENT

Thursday Nov 3, 2022

3:00 PM - 5:00 PM EDT, Cutting at 3:30 pm

Location: 1295 Penn Ave.

Wyomissing, PA 19610

Contact Information: Melissa Hassler

[mhassler@greaterreading.org](mailto:mhassler@greaterreading.org)

##### INTRO TO EXCEL - NOVEMBER 2022

Four weeks on Fridays: Nov 4, 11, 18, and Dec 2

Time: 8 a.m. - 10:30 a.m.

Location: Shearer Technical, 727 Penn Avenue

West Reading, PA 19611

\$300/person - Chamber Members; \$375/person -  
Non-Chamber Members

Contact Information: Mark Dolinski, Vice  
President Training and Professional Development  
610-898-8386; [mdolinski@greaterreading.org](mailto:mdolinski@greaterreading.org)

register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11220>

##### SALES METHODS & MASTERY TRAINING PROGRAM

Thursday Nov 10, 2022

8:30 AM - 4:30 PM EST

Nov. 10 & 11

Time: 8:30 a.m. - 4:30 p.m.

Location: Center for Business Excellence  
49 Commerce Dr., Wyomissing, PA 19610

\$795/person for Chamber Members;  
\$995/person for Not-Yet Chamber Members;  
\$695 Early Bird registration by Oct. 22 (Chamber  
Members); \$795 Early Bird registration by Oct. 22  
(Not-Yet Chamber Members)

Contact Information: Mark Dolinski  
610-898-8386; [mdolinski@greaterreading.org](mailto:mdolinski@greaterreading.org)

## TASTE OF BERKS



# MONDAY, NOV. 14

## ABRAHAM LINCOLN BALLROOM, READING

Sample food & drink from more than 30 vendors.  
Enjoy live music, a photo booth and caricature artist!

Visit [TINYURL.COM/TASTEOFBERKS2022](https://tinyurl.com/tasteofberks2022)  
to purchase tickets & for more info.



##### DE MUJER A MUJER - ALL WOMEN'S RIGHT NOT SOME WOMEN'S RIGHT

Thursday Nov 10, 2022

5:30 PM - 7:00 PM EST

Workshop is one hour  
+ breakout networking sessions

*El taller es de una hora + sesiones de trabajo en red*

Location: Abraham Lincoln Hotel

100 N 5th Street Hwy, Reading, PA 19601

\$10/person; Advanced Registration Required

GRCA/W2W policy does not allow active  
campaigning or distribution of campaign materi-  
als at its event. No solicitation. Photos are taken at  
events and may be used on social media and in  
future advertising; by attending you are consent-  
ing to the use of your photo.

Contact Information: Rachael Romig 610-898-  
7775; [rromig@GreaterReading.org](mailto:rromig@GreaterReading.org)

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11094>

##### TASTE OF BERKS 2022

Monday Nov 14, 2022

5:00 PM - 8:00 PM EST

Location: The Abraham Lincoln  
(Abraham Lincoln Events)

100 N 5th Street Hwy, Reading, PA 19601

Don't hesitate; this event sells out!

\$30 / person; Cash bar

Note: All tickets are non-refundable but transfer-  
able to a friend/family member.

Contact Information: Rachael Romig, Senior  
Director - Events & Special Programs  
[rromig@GreaterReading.org](mailto:rromig@GreaterReading.org)

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11132>

##### BA FALL FORUM 2022: KAREN NORHEIM & AMERICAN CRANE

Wednesday Nov 16, 2022

7:30 AM - 9:30 AM EST

Location: Berkshire Country Club

1637 Bernville Road, Reading, PA 19601

\$30/ GRCA Member; \$40/ Not-Yet GRCA  
Member

\*\*includes breakfast

Contact Information: Rachael Romig, Senior  
Director - Events & Special Programs

[rromig@GreaterReading.org](mailto:rromig@GreaterReading.org)

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11095>

##### W2W NETWORKING EVENT: SPILLING THE TEA - BRINGING YOUNG WOMEN TO THE TABLE

Thursday Nov 17, 2022

5:00 PM - 7:00 PM EST

Location: WCR Center for the Arts

140 N 5th St., Reading, PA 19601

\$20 / GRCA Member; \$30 / Future Member

Free for Students (contact Rachael Romig)

Contact Information: Rachael Romig, Senior  
Director - Events & Special Programs

[rromig@GreaterReading.org](mailto:rromig@GreaterReading.org)

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11093>



# 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](http://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:

**35 Years**

Bally Block Company

Complete Graphics, Inc.

TriCounty Active Adult Center

YWCA Tri-County Area

**25 Years**

Sanatoga Animal Hospital

Tri County Toyota

**20 Years**

Keller Williams Real Estate

**15 Years**

Sher Properties, Inc.

**5 Years**

Moyer-Drabick & Associates, Ltd.

Office Service Company

Splitting Edge Axe Throwing

## WELCOME NEW MEMBERS!

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

### Phoenix Physical Therapy

<https://phoenixphysicaltherapy.com/pottstown/>  
(484) 925-1955

Physical Therapy / Rehabilitation

### Swipez Processing

<http://www.swipezprocessing.com/>  
(610) 233-6257

Business Consultants / Credit Card Processing

### The Second Nest Holistic Healing Spa

<https://www.facebook.com/SecondNestSpa>  
(484) 793-6255

Massage Therapy

**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.*

## Thank you Members – GATHERING OF GRATITUDE MEMBER LUNCHEON



By Eileen Dautrich,  
TCACC President

At the beginning of this program year, in August, it was great to hear from our Members and receive your feedback. You provided us with useful information on how we can help you make the most out of your membership – thank you! Last month we asked again, with a survey a day, and you again came through with responding, providing us with information that we will use in future planning.

This Gathering of Gratitude Luncheon is one small way for us to say thank you!



This QR code will take you to my current ask – Can we meet? Let me know if we can schedule time together. This is your Chamber, and I am anxious to hear your thoughts on how we continue to improve.

#tcaccbettertogether



The TriCounty Area Chamber of Commerce wants to express our appreciation and gratitude for all of our Members at this special luncheon. You are all valuable parts of our organization and because of you, we are

**BETTER TOGETHER!**

**Thursday, December 8**

Luncheon: 11:30 AM - 1:30 PM

Western Montgomery Career & Technology Center  
77 Graterford Rd., Linerick, PA 19468

Lunch will be prepared by the students and staff

This luncheon is FREE TO ALL MEMBERS - Must Register  
Limited to 2 people per chamber Member business.



For more details or to register, please call 610.326.2900,  
email [alibee@tricountyareachamber.com](mailto:alibee@tricountyareachamber.com)  
or visit [tricountyareachamber.com](http://tricountyareachamber.com)

Scan the QR code to go directly to the event page on our website!

## TCACC 2022 TIERS INVESTORS STAKEHOLDER



## CREATING CONNECTIONS MIXER

TRICOUNTY AREA  
CHAMBER OF COMMERCE

**TUESDAY, NOVEMBER 15**

**4:30 PM - 6:30 PM**

**MONTGOMERY COUNTY COMMUNITY COLLEGE POTTSTOWN  
CAMPUS CHALLENGER LEARNING CENTER-THIRD FLOOR MEZZANINE  
101 COLLEGE DR. POTTSTOWN PA 19464**

**FREE TO ATTEND FOR TCACC MEMBERS  
MUST REGISTER IN ADVANCE  
TICKET INCLUDES FOOD AND REFRESHMENTS**

**SPONSORED BY:**

**MONTGOMERY  
COUNTY COMMUNITY COLLEGE**



**Register HERE**

## Building A Resilient Organization

**Friday, November 11th  
8:30 AM - 10:00 AM**

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



**Featuring:  
Denise Williams**

**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**



## Always buy Chamber this Holiday Season!

### Members:

- Check out the member directory (QR Code) and support a fellow member!
- Bring fellow members to your business - offer a Member to Member Discount!
- Don't forget to post press releases on holiday specials or community events on our site so we can put them in our Live, Work, \$hop Newsletter!
- Tag us on social media so we can share your news!



## REGIONAL CHAMBER ROUNDUP

### SPRING-FORD CHAMBER OF COMMERCE Building a Better Community Through Business

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



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

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



#### Congratulations to Janney Montgomery on their new location

Janney offers a full line of diversified investment services. No matter where you are in life — just starting out, in your peak earning years, nearing retirement, or contemplating your legacy — we are here for you. When you work with us, it's about going beyond investing. It's about connecting your life and your finances.

We take a comprehensive and customized approach to your finances, by understanding your needs and goals and aligning your investment strategies to help meet those goals. Our depth of knowledge and experience, combined with our Firm's capabilities and resources, enables us to provide high quality service, while offering advice and executing financial solutions for every stage of life. Our new location is 542 N. Lewis Road, Suite 104, Royersford, PA 19468

## UPCOMING EVENTS

Registrations can be found at [www.springfordchamber.com](http://www.springfordchamber.com)

#### Mix and Mingle - Mixology

Wednesday, Nov. 2nd, 6:00pm – 8:00pm  
Crescent Bar and Grill  
\$35.00 includes 4 mixed drinks and lite snacks

#### Network Before Work

Wednesday, Nov. 9th, 8:00am – 9:30am  
Lindt Chocolate, Philadelphia Premium Outlets  
Free

#### 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

#### Lunch and Learn – Creating a Mindset for Success

Wednesday, Nov. 16th 11:30am – 1:00pm  
Speaker: Terese Brittingham  
Location: Keller Williams Collegeville  
Free Event – Bring Your Own Lunch

#### Shark Think Tank – Business Owners Roundtable

Thursday, Nov. 17th 11:30am – 1:00pm  
Copperfield Inn at Lakeside  
Business owners' members only

#### Spring-Ford Chamber Holiday Party

Thursday, Dec. 8th, 5:00pm – 7:00pm  
Sunnybrook Ballroom

#### Holiday High Tea

Thursday, Dec. 15th – 11:30am – 1:30pm  
Western Montgomery Career and Technology Center

#### 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.

## REGIONAL CHAMBER ROUNDUP



### MONTGOMERY COUNTY CHAMBER OF COMMERCE

• 101 Bill Smith, Blvd King of Prussia, PA 19406  
• 610-265-1776 • [montgomerycountychamber.org](http://montgomerycountychamber.org)

The actual charter of the Montgomery County Chamber of Commerce can trace its roots to the 1912 charter of the original Norristown Chamber of Commerce, later becoming the Montgomery County Board of Trade. Over the course of the 20th century, these Chambers evolved into the Ambler, Conshohocken, Central Montco, King of Prussia, Valley Forge and Wissahickon Valley Chambers of Commerce. We proudly welcome over 400 companies and 1500 stakeholders in southeastern Pennsylvania.

#### BENEFITS OF JOINING THE CHAMBER:

Advocacy | Networking | Grow Your Business | Referrals | Benefits Management  
e-news | Website | Mailing Lists | Recognition... **BECOME A MEMBER A MEMBER**

## UPCOMING EVENTS

### Lunch & Learn - "Cybersecurity"

November 3, 2022, 12:00 - 2:00pm

Crab du Jour in East Norriton

### 18th Annual Business and Career Expo

November 9, 2022, 4:00 - 7:00pm

The Court of King of Prussia Mall in front of Macy's

Reserve Your Table Today: [montgomerycountychamber.org](http://montgomerycountychamber.org)

Tables: \$200 for Members, \$300 for Non-Members

Sponsored by the King of Prussia Mall, Philadelphia Inquirer

Powered by Monster.com,

WSFS - King of Prussia and Montco Works

### Taste of the Town

November 21, 2022, 5:15pm - 9:00pm

Presented by our Young Professionals Committee

King of Prussia Town Center

Experience food and drinks from various Town Center restaurants, while networking with members and local businesses!

Restaurant list coming soon!



## 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](http://www.PVchamber.net) to view membership directory. To **sign-up for E-news**, send request to [info@PVchamber.net](mailto:info@PVchamber.net). Follow the PV Chamber FaceBook Page @PerkValleyChamber.

## FEATURED EVENT

### PV Chamber Annual Holiday Mixer

#### \*\*New Location – RiverCrest Golf Club & Preserve

Join us for an evening of  
gratitude and celebration!

Limited sponsorships available.  
Now accepting gift basket and  
wine donations. All welcome to  
attend!

2-hour reception with open bar  
(wine, beer and signature cocktail),  
food stations, dessert, music, silent  
auction, wine and basket raffles,  
exhibitors and more!

Visit our website at [www.PVChamber.net](http://www.PVChamber.net) for more events  
including PV Men/Women, Business Roundtable Luncheons, Book Club, 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

The ladies of the PV Chamber enjoyed an evening of networking and  
team building at Escape Trappe on October 18th.



## WELCOME NEW MEMBERS

**Kevin York Photographer** – Kevin York  
Professional headshots you'll love!  
(484) 390-2820  
[www.kevinyorkheadshots.com](http://www.kevinyorkheadshots.com)

**Kari Kelly Can Help** – Kerri Kelly  
Real Estate agent with Homestarr Realty  
(646) 413-4524  
[www.karikellycanhelp.com](http://www.karikellycanhelp.com)

**Children's Dentistry of Trappe** – Dr. Eric Hans  
Pediatric dentist  
(610) 409-1940  
[www.childrensdentistryoftrappe.com](http://www.childrensdentistryoftrappe.com)

**Quality Companions** – Brett Schnable  
Non- medical Home Care Agency  
(484) 632-0963  
[www.qualitycompanion.com](http://www.qualitycompanion.com)

## REGIONAL CHAMBER ROUNDUP

### PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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

#### Celebrating 90 years in the PXV Business Community



**PHOENIXVILLE**  
REGIONAL CHAMBER OF COMMERCE

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

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

## FEATURED EVENTS



## UPCOMING EVENTS

### PHOENIXVILLE SOCIAL HOUR!

#### Tuesday, November 01, 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.

#### EVENTS:



Interested in  
membership?  
Learn more:



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#### Wednesday, December 07, 2022

Topic: Nonprofit Roundtable

Time: Dec 7. 11 :30AM -12:30 PM

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# THE SBRA COMMUNITY BUSINESS and its MYTHS



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

I was in a conversation the other day when a friend of mine told me "You know, the customer is always right."

I looked at him and replied, "whoever told you that?"

He gave me a questioning look and said, "I don't know, that's just what I have always heard." Of course, that statement led into a lengthy debate as to whether or not the customer "is always right." The truth of the matter is, that if that were a true statement, more and more small businesses would be going out of business because the customers demand for lower prices would be agreed upon and the margins of profit would drop. This would result in financial struggles and ultimately business failures. Customers have no clue what it really costs to run a business and smart business owners must learn the art of standing their ground and sticking to fair and reasonable pricing backed up by outrageous customer service. The customer is always right is just a MYTH.

So, this discussion led me to start searching for other business myths and ultimately this month's article. It would be interesting to know just how many of these myths are really accepted by the average person on the street. Let's see what you think.

"Great ideas make great businesses." Not always. One person's Great Idea may never make it past the drawing board. Another person's idea may not be what the

consumer is looking for or the cost of making it far exceeds a reasonable saleable price. Ideas are just ideas, it's people that make ideas turn into products and services that fulfill a consumer need or desire. It's people that make or break a business. The idea had nothing to do with the success of the business.



"Friends make great business partners." The truth is that a business relationship between friends most often ends up destroying the friendship. Friendships are by-products of emotions and emotions are the enemy of successful businesses. My suggestion, keep the two apart.

"Build and they will come." In the movie, Field of Dreams, a baseball field was built in the middle of a huge corn field in the middle of nowhere. After it was built, people from many miles around came to see it. Only in the movies and only if

Kevin Costner is signing autographs can you say, 'build and they will come.' Many potentially successful businesses fail because their product or service was not right, the demographics were wrong, the price was too high or too low, the competition was overpowering, the marketing was confusing, and the staff and management was anything but customer friendly. They built, they came, but they never came back.

"Owning my own business will make me wealthy and give me more free time." Laying on a lounge chair on a white sandy beach on a Caribbean Island with a cold iced tea is a great dream to have, just as "Owning my own business will make me wealthy and give me more free

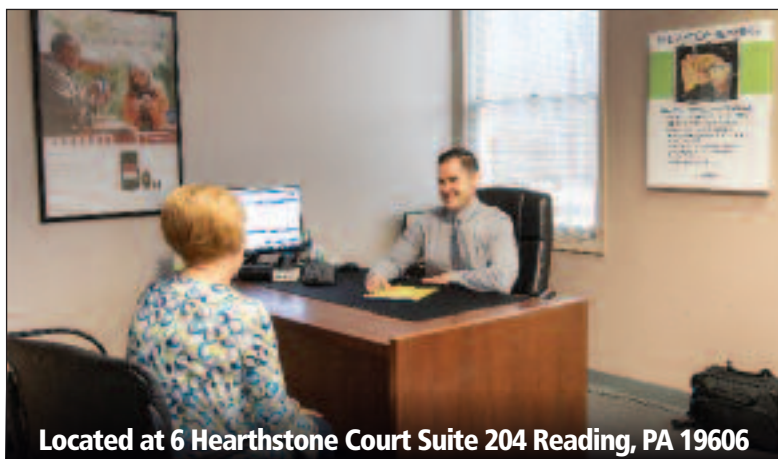
time." Most entrepreneurs spend years sacrificing, working 60 to 70 hour weeks, taking minimal pay as they reinvest their profits back into the growth of their business. The money and free time only comes after they have built a successful business along with a dedicated, loyal team that they can trust with running the business, as they bask in the sun on the island beach. Owning your own business is hard work and a financial risk.

"Many years of working in a business is all you need to own your own business." The skills you need to work in the business are not the same skills you need to own and operate a business. Being a great carpenter for 25 years does not help you at all with understanding finance, marketing, human resources, sales, let alone, the day-to-day management and long term planning that is necessary to make the business successful. The 25 years of experience will be of great value but without the knowledge in the other disciplines, success will be difficult to achieve.

"By owning my own business, I will be able to call all the shots." Yes, you may be able to call all the shots, but you might also find yourself shooting all the shots. In other words, being the boss does not mean that you control everything. Just the opposite, surround yourself with people equal to and greater than yourself and allow them the freedom to call some shots and get some credit for the win. Otherwise, you will soon become a one-man band and the sound will be anything but melodic.

There are dozens of MYTHS about business, leadership and personal development. They are called myths for a reason — the definition of a myth is "A widely held but false belief." Study the myth and then figure out what's false about it. You just might find yourself a better business person.

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## SBRA Monthly Member Shout Out

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## 3 KEY STEPS FOR A SUCCESSFUL SMALL BUSINESS LOAN APPLICATION



**By Anthony Pomponio  
of Riverfront Federal  
Credit Union**

Having worked in the business lending arena for many years, I am often asked, what is key to getting a small business loan? The simple answer is planning and preparation. Obtaining a small business loan does not have to be difficult. In fact, working with your credit union can be a partnership rather than a time consuming process.

### Step One

If you are just starting out or have less than two years of operation, then a business plan is critical. With that being said, the business plan does not have to be elaborate, but key information should be highlighted such as:

- One or two-year projections (Revenue/Expenses/Cash Flow). What does your business do?
- Describe how you will utilize the loan proceeds. Are you buying equipment, expanding, hiring? Briefly describe how the loan will benefit the business.
- The amount of the loan request, type of loan and how will it be paid back? This should already be included in the projections.

Even if your business has been fully operational for two or more years, this data should be readily available for the credit union to review.

### Step Two

Gather the information that will be required by the credit union. This includes two years of tax returns (personal and business), a current debt schedule of existing business-related loans, personal financial statements and a fully completed business loan application. If additional information is required, the loan officer will advise.

### Step Three

Be prepared to answer questions about your personal credit. If you have some late payments, detail reasons as to why the late payments occurred. If the business has credit, then make sure the Dun & Bradstreet information is correct. If the business does not report to Dunn & Bradstreet, then provide the loan officer with payment history for existing business loans. If you have high personal credit balances, then explain why your balances are high and detail a plan as to how you are paying those loan balances down. Remember, your loan officer should be an advisor to your business, not an adversary! Working in the advisory role to your business; as would your accountant and attorney is the philosophy that I believe works best for the relationship to grow. Look for this type of relationship from your loan officer.

Finally, put everything together in an electronic or hard copy format. The better prepared you are by planning ahead, the quicker you will get that small business loan approved!



Anthony Pomponio CFE, Chief Lending Officer, Riverfront Federal Credit Union has more than 18 years of experience in commercial underwriting, lending and department administration with both banks and credit unions.

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Skin Cancer Prevention and Treatment  
– presented by Amy Hendrix,  
Reading Dermatology Associates

• Tuesday, November 15th –  
How Data Analytics Can Help  
Grow Your Business presented by  
Shawn Latta of Nuclei Data

• Tuesday, November 29th –  
How to Write a LinkedIn Profile that  
Grows Your Network and Your Business  
presented by Sarah Mehesy  
of Impressions Matter

### MEMBER MINGLES – NETWORKING

Wednesday, November 30th, 5:30-7p.m.  
@ B2 Bistro in West Reading

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## Ask SCORE

# GET AHEAD OF YOUR PERSONAL PAPER CHASE

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

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

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

derailing the reason you dove into the pile in the first place.

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

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

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

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

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

**Table:** If it's something you'll need in the near future (but not today), place it in a simple follow-up system for easy, quick access.

(Continued on page 38)

## ROUTE 422 BUSINESS ADVISOR



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## Ask SCORE

(Continued from page 37)

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

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

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

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

For more guidance on how to operate an efficient office, connect with SCORE,

a nonprofit organization which offers free and confidential counseling to members in the small business community. The nearest SCORE office is in Pottstown. Request free counseling or check out the workshop schedule by going to [www.pottstownscore.org](http://www.pottstownscore.org).

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

## BusinessAdvisor

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## Herbein and Chagrin Falls, Ohio Based WAI to Join Forces, Bringing Clients Access to Organizational Psychology Services

Herbein + Company, Inc. (Herbein), a leading CPA advisory firm, recently announced it has merged in the Chagrin Falls, Ohio based organizational psychology firm Watterson & Associates, Inc. (WAI). The transaction is effective as of October 1, 2022.

Founded in 1996, WAI strategically partners with companies to manage employee development needs. Organizations turn to WAI for expert advice on making strong hiring decisions, sustaining employee development, and ultimately, realizing a long-term return on investment. This develops sound succession planning with management and leadership growth processes.

As part of Herbein, WAI will initially operate as a Herbein division called Herbein | Watterson Talent Solutions. In January 2024, the division will operate as Herbein Talent Solutions.

WAI is led by Dr. Gary Kustis, a nationally recognized expert in organizational psychology and business, and the team's operations vice president Kristin Smith. Kustis and Smith will join Herbein | Watterson Talent Solutions as partners. They collaborate with a team of freelance consultants, and are supported by founder Dr. David Watterson, who will remain as an advisory consultant. Internationally

recognized for its expertise in pre-placement evaluation, on-boarding and development, WAI provides personalized coaching, and candidate assessment and training using both industry-wide and proprietary tools and interviewing techniques.

Celebrating its 50th year in business in 2022, Herbein has a strong plan for continued success, which includes organic growth, and an accelerated pace of mergers and acquisitions. "We're excited to be joining Herbein as it reaches this milestone of a half-century of business success. With Herbein's vision and the foundation laid by Dr. Dave Watterson, we're ready to get started on the next 50 years," said Gary Kustis.

Herbein + Company, Inc. (Herbein) is a leading Mid-Atlantic CPA advisory firm whose professionals specialize in creating impact for clients, helping them succeed with confidence today and tomorrow. With offices in Pennsylvania, New Jersey and the Philippines, Herbein is an independent member of Allinial Global, an accounting firm association of legally independent accounting and consulting firms with offices in North America and throughout the world. Visit [www.herbein.com](http://www.herbein.com) or connect with us on LinkedIn, Facebook, and Twitter.

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# HOW GRAPHIC DESIGN CAN IMPACT YOUR CLIENT ENGAGEMENT



## MARKETING TIPS

By Shelby Macilvain,  
Communications  
Manager, beMarketing

By nature, humans are highly visual creatures. There's consistent research showing humans interact and engage more with visual content than any other form of media because it's more memorable than text-based content. Businesses have maximized on this, realizing the positive impact eye-catching graphics have on consumers. If you're thinking about investing in graphic design for your business, we're highlighting several ways you can use visuals to increase client engagement and transform your brand into a success story!

**Influence Consumer Decisions:** Did you know that one-third of consumers base their buying decisions on how something looks? Never underestimate the power of graphic design! Appealing visuals can help inspire more purchases and attract new customers.

**Stand Out from the Competition:** When you work with a team of graphic designers, your visuals can go from dull and uninspiring to witty and attractive. The

effective use of graphic designs can show consumers why they should choose you over your competitors. Creative designs add a glimmer of innovation to your products and services and attract and engage new and existing consumers alike.

**Build Customer Loyalty:** Attracting potential customers to your brand or service is one of the biggest challenges you will face as a business owner but getting them to remain loyal is another critical thing. When you take the time to create an aesthetically pleasing website, beautiful mailers, or eye-catching social media posts, it can inspire loyalty within your customer base.

**Builds Brand Awareness:** Your branding is your business's DNA. It's often the first thing a potential customer sees, so your first impression has to be impactful. Visual elements are one of the most powerful ways to build brand awareness, so make sure you get it right!

Investing in graphic design can help your brand stand out from the crowd and take your marketing efforts to the next level. If you've been looking for the best graphic design services near me, stop your search now and contact beMarketing. Connect with us at 484.261.1149 to see how we can assist you.

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# FIRST IMPRESSIONS COUNT



## SOCIAL MEDIA TIPS

By Theresa Mintzer

Social Media bios help new customers find you. For some, they are the first impression a customer has about your brand. Make it a good one!

### Write for Your Audience and the Platform

Two factors to keep in mind are the platform and audience. Your bio for LinkedIn should be more formal and professional than if you are writing it for Facebook or Instagram. For all platforms, think about keywords that your ideal customer is searching for when you write the bio. Someone should read your bio and have a clear understanding of what solutions you will provide for them.

### Don't Forget Your Brand

Branding is another important concern. Make your picture, logo, and colors consistent across all platforms. Put all this information in a style guide. That makes

it easier to hire someone to do your social media or to delegate it to an employee in the future.

### CTA is a Must

You also want to have a call to action (CTA). It can be "Join my email list," or "Check out my blog." Then give them a link to follow. This information can change depending on the season or your current offers. Remember to change links when the offer is over. For Instagram, I have a Linktree link with all of my social media information. In addition, I place my current offer, a scheduling link, and a link to my website.

### Keep it Current

Every month or two, quickly look over your bios to make sure that all the information is current and that the links work. The last thing you want to give a customer outdated information about your business. This is another task easily delegated to an employee. Good luck with your new and improved bio.

Theresa Mintzer can be reached at 484.686.2995 or [theresa@mintzersolutions.com](mailto:theresa@mintzersolutions.com).



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By Jim Sarro,  
AIA, LEED AP,  
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# I'M GETTING WORKERS COMP BENEFITS, WHY WOULD I NEED A LAWYER?



## LEGAL PERSPECTIVES

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

So, you've been hurt on the job, and you are getting benefits — both wage loss checks because you're out of work, and your medical bills are being paid by the workers' comp carrier. Why would I ever need a lawyer you might ask? Well, the short answer is, you might not. But the real question is: do you know all your rights? As a workers' comp attorney for the last 20 years, my guess is that anyone who is suddenly thrown into the workers' comp world with an unexpected injury likely does not know all his or her rights.

First things first, if you are injured at work and your injury is fairly obvious, such as a broken leg, the odds are that you are going to get workers' compensation benefits without having to hire a lawyer. It's not always the fastest process, but you will probably first receive a call from a workers' comp insurance adjuster. The adjuster will ask you how the injury happened and then send you a medical release form so the company can collect medical records to determine the extent of your injury. You will likely receive a document called a Notice of Compensation Payable in the mail, and then a few weeks later you will receive your first check. If your leg heals and you return to work a few weeks later with no loss of wages, your workers' compensation check will stop, and your life will go on just as it was before. Throughout this process you may not have needed a lawyer. However, it's when things don't go well that the injured worker may find having an attorney not only useful, but essential.

For example, what if your leg doesn't get better? What if it gets better enough

that you can return to work but you still need treatment for months afterwards? Is your claim still open? What treatment are you allowed to get? What doctors can you see? Do you need to continue to ask the workers' compensation adjuster for permission to see a particular doctor or to preauthorize care? These are just a few of the questions that will come up if your case goes on longer than expected. To that end, we recommend that anyone who is involved in a workers' compensation matter discuss the case with a lawyer. The early stages of a case can often be vital for what happens later down the road.

What are some of the red flags that might indicate that it's time for you to speak to a lawyer after you would have been injured? Well, the most obvious reason would be if you are injured and your employer does nothing. This happens more often than one might expect. Employers certainly have an incentive to keep their track record clean.

(Continued on page 46)

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## Lausch's Moving Company Under New Ownership

Lausch's Moving Company, specializing in residential and commercial moving, freight moves, packing material sales, packing service, and clean out services, has been operating in the Reading area since 1936. Recently, the company was acquired by Robert Spohn. A graduate of Reading High School, Spohn was born and raised in Reading and has a degree in graphic design.

He began his career in real estate (flipping single family homes and holding rental properties for long term wealth) while working full-time at Feeney Funeral Home. Eventually, he was able to work his way out of his 9-5 job at Feeney's to invest in real estate full time. When the market took a turn for the worse, and it became very difficult to earn the income that he wanted, Spohn concluded that a career in real estate was more of a headache than what it was worth, and he decided to find another way to earn a living. As fate would have it, he crossed paths with Jeff Pasko, the owner of Lausch's Moving Company, who operated his company out of a large warehouse building, when he was interested in buying the warehouse to convert into apartment units. Later, after determining that it was not the project for him, Spohn approached Pasko again about the moving business, and they were able to work out a deal to where Spohn would acquire the company and he took over at the beginning of 2022.

Spohn had experience in the industry due to previous employment at Rent-A-Center and Aaron's Sales and Lease, so this opportunity was right up his alley, and he felt very comfortable and confident taking over this business venture. He absolutely loves the business and loves meeting and taking care of customers by providing great customer service, easing their worries, and moving their memories and belongings into the next chapter of their lives.

Since acquiring the business, Spohn has created a positive and family type atmosphere at the office between himself and the team which is "super important to me," he said. "Taking care of our team is very important to me. We do a great job and have fun doing it."

Spohn enjoys following basketball and football. He likes to bowl on occasions when he gets the time. "Sometimes, we'll do bowling events with the entire team," he said. "It's a good way to build team chemistry and have fun with the guys outside of the work environment. I love watching these guys learn and grow. My goal is to build this company up stronger than it ever has been."

Lausch's Moving Company is headquartered at 360 E. Wyomissing Avenue, Mohnton, PA 19540. For additional information, please call 610.750.5534; email: [robert@lauschsmovingco.com](mailto:robert@lauschsmovingco.com); and visit [www.lauschsmovingco.com](http://www.lauschsmovingco.com).



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## LEGAL PERSPECTIVES

(Continued from page 44)

The more workers' compensation cases it has against its insurance policy, the more its insurance rates might go up. Further, as soon as you are injured and no longer at work you are now a liability to the employer who was depending on you to do your job. The employer now has to find someone else to pick up the slack. Thus, many of the clients who come to my door are simply coming because their employer has refused to do anything. Employers, not employees, are supposed to report injuries to their workers' compensation carrier, and the carrier is required to either accept or deny the claim within 21 days of the employee giving notice to his or her employer of the work injury. However, sometimes the employers just simply neglect or refuse to tell their insurance carriers about the claim.

Another often-cited reason for injured workers to seek out counsel is pressure by either the insurance carrier or their own doctor to return to work before they are physically able to do so. As discussed above, employers have a financial incentive to get their employee back to work, and indeed, the injured worker may feel pressure to get back to work if they are not assured of a workers' comp check being on the way. Insurance carriers

and employers will often reach out to treating doctors to try to speed up the process of getting the injured worker back to their job. However, the employer's perceived timeline might be well before the injured worker is ready. Similarly, an injured worker may have surgery performed by a prominent surgeon, but when the recovery time takes longer than the surgeon expects, the injured worker might be pressured to return to work by the surgeon who feels he or she did a good job with the surgery and can't understand why the recovery would be taking so long. This is a time when a good lawyer may be able to guide the injured worker to a different doctor for another opinion. Many injured workers don't realize that after 90 days and, depending on the situation, sometimes before 90 days, they have the option to see a doctor of their choice.

Once a workers' comp claim has been established the insurance company has the right to send the injured worker to a doctor of its choice, which is called an "independent medical exam" in the business. However, many of the doctors used for independent medical exams have incentives to push the claimant back to work as soon as possible.

(Continued on page 48)



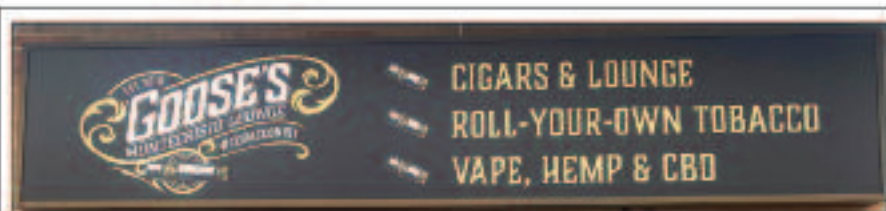
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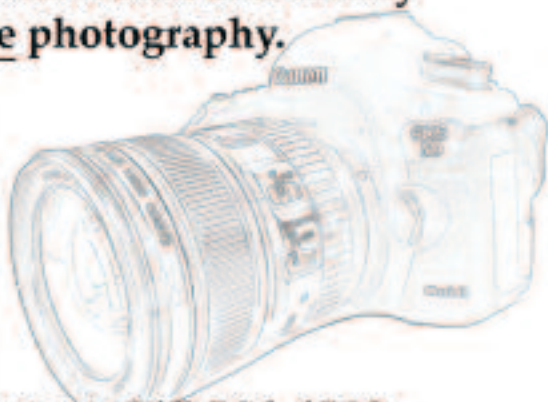
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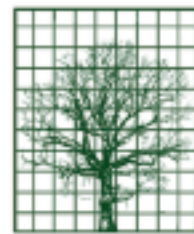
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### LEGAL PERSPECTIVES

*(Continued from page 46)*

After all, the insurance company is paying the doctor's bill, and the doctor would probably like to continue to get referrals from the insurance company. Thus, many of our clients seek out legal representation after an independent medical exam, which may have resulted in a report saying that there is absolutely nothing wrong with the claimant! Further, most people who have never dealt with the workers' compensation system have no idea what it means if an independent doctor writes a report saying the person can go back to work. What if the doctor releases the injured worker to light duty? Most people do not know their rights in this situation and meeting with a lawyer before taking action is absolutely essential.

Sometimes an injured worker comes to our firm and has been paid incorrectly for weeks or even years, which they would have known sooner if they had come to us for advice earlier. As they say, you don't know what you don't know.

One of the problems that we often hear, especially in open court, is that claimants feel they cannot afford to pay an attorney. However, any reputable workers' compensation attorney would tell you that you only need to pay an attorney if that attorney performs some type of service for you, and a judge must approve the fee. For example, if your claim is denied and your attorney gets you benefits the attorney would be awarded 20 percent of whatever he or she got for you, but only after a judge approves that fee for the work done. However, if you receive those benefits on your own, the attorney would only receive a percentage if he or she has to go to court to protect or expand those benefits. For example, if the employer tries to stop an injured workers benefit because of an independent medical doctor's report,

the insurance carrier typically must hire their own counsel and file a petition with the court. Up until that time, your lawyer would likely have been simply guiding you through the process and probably did not get paid if you received benefits without the lawyer's involvement. The timing of when a workers' comp lawyer gets paid is a common misconception.

*(Continued on page 50)*

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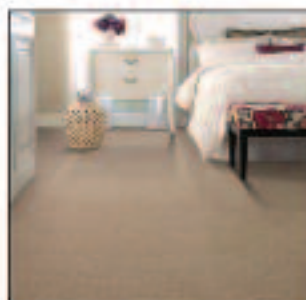
Gary's Carpet and Flooring Depot, located at 237 West High Street in Pottstown, is open Monday through Friday from 10:00 AM to 6:00 PM, and Saturday from 10:00 AM to 4:00 PM (closed Sundays). For additional information, please call 610.323.8881 and visit [www.garysflooringdepot.com](http://www.garysflooringdepot.com).

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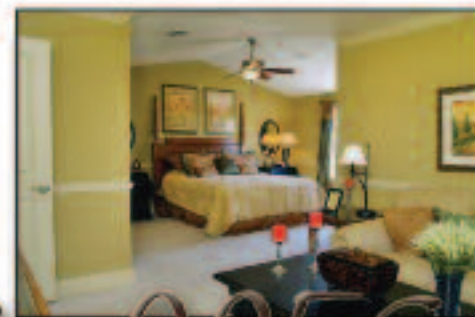


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## LEGAL PERSPECTIVES

(Continued from page 48)

Some workers compensation cases end in a lump sum settlement, especially if the injured worker is unable to return to his or her preinjury job. The injured worker would technically be able to negotiate the settlement on her own, but it is not at all advisable. How would she know how the process works? Does the carrier dictate the terms? What is the proper value of the case? If you've never had a work injury, finding these answers out on your own can be difficult to say the least. Further, attorneys for the workers' compensation carriers are very keen on the idea of settling a case with an unrepresented injured worker for much less than it is actually worth. Let there be no doubt, the 20 percent that the injured worker pays the attorney out of the settlement amount will be well worth not getting fleeced by a defense attorney who has been practicing workers' compensation law his entire career.

I've been practicing Worker's Compensation law for over 20 years, and at any given time a large percentage of my clients received their benefits on their own and are not paying me any fee or percentage to represent them. But they rely on my expertise to guide them

through the process. Along the way many different issues will commonly arise. Our clients often have checks that are late. Or sometimes a medical procedure is denied as being not related to the injury. Or the employer makes a job offer to the injured worker and the injured worker is not sure what to do. These are just some of the many issues through which a competent workers' comp attorney can guide his or her client. If you've been injured at work and are getting workers' compensation benefits without the help of an experienced lawyer, you might think twice about obtaining representation. Hopefully this article has shed some light the various benefits of having representation after an unfortunate injury.

*Daniel E. McCabe, Esq., is an associate in the law firm of Wolf, Baldwin & Associates, P.C. He and managing attorney Levi S. Wolf are two of about 200 lawyers across the state who have been certified as specialists in the practice of workers' compensation law by the Pennsylvania Bar Association's Section on Workers' Compensation Law as authorized by the Pennsylvania Supreme Court. His practice, located in the firm's West Chester office, concentrates on the representation of injured workers and medical providers. He can be reached by phone at 610.436.8300, or by e-mail at [dmcabec@wolfbaldwin.com](mailto:dmcabec@wolfbaldwin.com).*



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# CITIES CHANGING WITH THE TIMES



## DOWNTOWN MARKETING & DEVELOPMENT By Barry Cassidy

Remote work has changed the office market in many cities. However, things are far from the ghost towns I saw in the spring of 2021 when I visited 70 cities to inventory and chronicle the effect of the lockdown on cities.

In Philadelphia, 87.9 percent of office space was occupied in the third quarter, and by being occupied, it reflected leased space. Comcast Cable corporate ordered workers to be in the office three days a week. The 8,000 employees will work in the two downtown Philadelphia towers and be there on Tuesday, Wednesday and Thursday. Nearly half of the American workforce works remotely at least once a week.

I am not sure how many employers make the same decisions on partial weeks, but it means fewer people on the street. Eventually, it will affect the type of retail located on the ground floor. Many ground-floor retail establishments went out of business during the pandemic. Philadelphia was kind of strict with the limits they created on indoor dining and established the birth of a more relaxed outdoor dining regime.

Some towns were forced to shut down streets to enable dining. During my trip, I saw what looked to be permanent street closures (until further notice) in Mountain View and Palo Alto, CA. Many east coast cities and towns have joined the bandwagon and shut down streets to allow for dining on weekends. I know in Entertainment Districts like South Street, shutting down streets created problems as there were unlicensed vehicles and a general lack of crowd control, leading to aberrant behavior.

I am not a big fan of shutting down the streets. I believe it alters the sense of place created on the sidewalks that place the customers next to the storefront. Instead of promoting business, it promotes gathering and the potential for crowd control issues. I believe it is a question concerning the function of the commercial corridor.

Normally people in cities travel a commercial corridor because that is the primary route. The commercial corridor has stores and a secure street presence through signs and architecture. You could travel the side streets. We have a condo at 16th and Spring Garden in the city, and sometimes we travel 15th and 16th streets to avoid the traffic on Broad Street. I try to limit that now because of the crime, knowing where I am and acting accordingly.

The lack of foot traffic brings on an increase in levels of aberrant behavior. Social control mechanisms are on the decline, and you do not have to have a confrontation to be shot in the city of Philadelphia any longer. People going out to get groceries, children on the front porch, and guys sitting in the car listening to the ballgame are all potential victims of crime.

(Continued on page 52)



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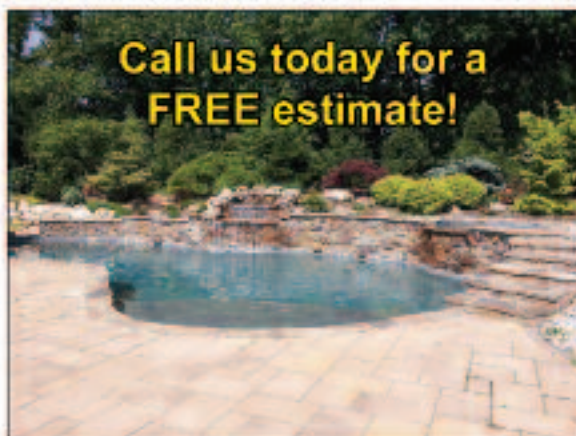
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## DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 51)

Shutting down streets in Philadelphia leads to necessary diversion to side streets. Many side streets are not streets I want to be on after dark because of the threat of violence. So, you have workers not being required to attend a standard office arrangement and not coming downtown. People like me avoid the city because you never know when you will be rerouted onto some side street where someone will shoot you without even knowing they are shooting you.

Closures have become common in what would be considered street anchors in downtown Philadelphia. Starbucks recently closed their store at 10th and Chestnut. In February, the three-story flagship Walgreens store at Broad and Chestnut, adjacent to City Hall, closed for good. These recognizable stores act as a draw for other stores located next to them on that block.

The big story, though, is the closing of Wawa stores downtown. Wawa has always had a high profile and is a prolific sponsor of events and festivities downtown. However, Wawa closed its 24-hour location at the 901 South Street store on October 17, 2021. The stores located on 12th and Market Street, and

the other at 19th and Market closed over safety concerns.

A crowd of juveniles ransacked a Wawa store in the Mayfair section. Being part of a "Wawa Family," my wife Kitty (the Princess of North Philly) and I are starting to get a little nervous about downtown. She goes in every day to Temple by regional rail. The effect of scheduling is obvious as the number of passengers has dwindled due to remote work.

The way of life we enjoyed as Americans living and working in the City of Philadelphia is vanishing. Our favorite stores are closing; our condo is now subject to gun violence at our doorstep. Kids are being shot on the streets in front of Roxborough High School. Volunteers at Recreation Centers are subject to a stray bullet randomly.

This behavior can be traced back to the interruption of lives because of the pandemic. But, unfortunately, the scene is being played out in cities across America. It is happening before our very eyes.

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



## NORTH MONTCO TECHNICAL CAREER CENTER STUDENTS ATTEND H&K GROUP CAREER FAIR

On Friday, October 7th, H&K Group, Inc. (H&K) held it's first-ever Career Fair by hosting 42 students and five teachers from North Montco Technical Career Center. Students from Diesel, Electrical Trades, Recreational Power and Welding participated in the informative event and had an opportunity to learn about the many career pathways H&K has to offer.

North Montco students and staff began the morning with a guided bus tour of H&K's Chalfont Quarry & Asphalt facility. The bus tour, hosted by H&K managers, brought to life the technical operations of the plant, the Company's environmental responsibility, and several general safety precautions crucial to working in this dynamic setting.

Following the tour, the students attended a Career Fair at H&K's Corporate Campus in Skippack, PA, to speak with representatives from several H&K divisions. H&K staff from welding, carpentry, maintenance, administration, environmental, electrical, quarry, and contracting answered students' questions and offered first-hand insight into their careers. H&K staff also highlighted the positive work culture and employee benefits of the H&K Group.

During the Career Fair, students had a chance to operate H&K's very popular CAT Virtual Training Simulator. While in the Training Simulator, students could



test their skills on similar equipment they saw in motion at Chalfont Quarry.

The experiences and connections made during the day greatly benefit students entering the technical trades. In addition, North Montco anticipates that this exposure will encourage many students to seek employment with the H&K Group. Undoubtedly, partnerships such as this add tremendous value to technical education, the students we serve, and our future workforce.



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**FOR LEASE-** (PAMC2039422)  
**535 E High Street, Pottstown**

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**FOR LEASE-** (PAMC2041964)  
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