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Carl LaMastra, and Michael Cross

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**Joseph Albert, DO, MRO,
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Medical Director**

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



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

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



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

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



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

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

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

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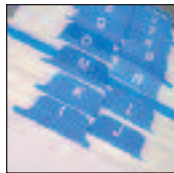
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Cover Story: *Herbein + Company, Inc. is a leading CPA advisory firm headquartered in Reading, PA that leverages deep industry knowledge and resources to deliver innovative and strategic client solutions... going beyond the numbers to help clients succeed with confidence.*



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Herbein

CPAs + Advisors

Going Beyond the Numbers to Help Clients Succeed with Confidence



Cynthia Smith and Matt Cappelletti

Ask Herbein Managing Partner David W. Stonesifer, CPA why he is striving to make Herbein + Company, Inc. (Herbein) a Top 100 firm in the country and the answer may surprise you.

"Our growth is a direct reflection of our ability to deliver services that provide exceptional benefits to our clients. It would be easy to provide the same accounting, tax, and advisory services, but that's not the best thing for our clients in today's competitive business environment."

In 2022, Herbein celebrated 50 years of helping clients succeed with confidence. Founded by the late Carl Herbein in 1972, Herbein is now among the largest 110 firms in the United States.

Headquartered in Reading, PA, Herbein now has 13 offices, with a geographic reach that extends from

Marlton, NJ to Pittsburgh to Chagrin Falls, OH (a Cleveland suburb) to... the Philippines. Stonesifer still smiles at how quickly the Herbein team was able to integrate a new office with a dozen team members halfway around the world. "Opening our first international office was a milestone for our firm. We have always been adamant in having only Herbein team members provide client services. We're making it clear that this is not an outsourced operation. These are full-time Herbein team members who have allowed us to in essence provide round-the-clock services," Stonesifer said.

While the firm has embraced its new international outpost, Herbein remains focused on working with local businesses, organizations, and community leaders. Its expansion throughout the Tri-County region began with the acquisitions of Pottstown-based Michael Cross & Company in 2017. In January 2022, Herbein acquired Pottstown-based Cappelletti, Pinter & Company, P.C., and Royersford-based The LaMastra Group, P.C. "Having Mike Cross, Carl LaMastra, and Matt Cappelletti join our team has been incredible. In today's accounting environment, it's not unusual for firms to 'clean-house' when they bring in another firm. Keeping their talent and experience is a key part of every deal, and we were thrilled that their entire teams have joined us," commented Stonesifer.

Herbein Tri-County Leaders Position Clients for Success

Michael L. Cross, CPA notes, "I've always had great respect for the Herbein team. When I was seeking to partner with a larger firm which could offer more resources to my clients, Herbein was the first call I made. While my office has always been in greater Pottstown, my career has taken me throughout the region. When **Cynthia R. Smith, CPA** and I joined Herbein, we've been able to focus on more advisory work that is beneficial to our clients." One of Cross' areas of specialization is helping to guide generational transition within family businesses. "We've been able to take companies from

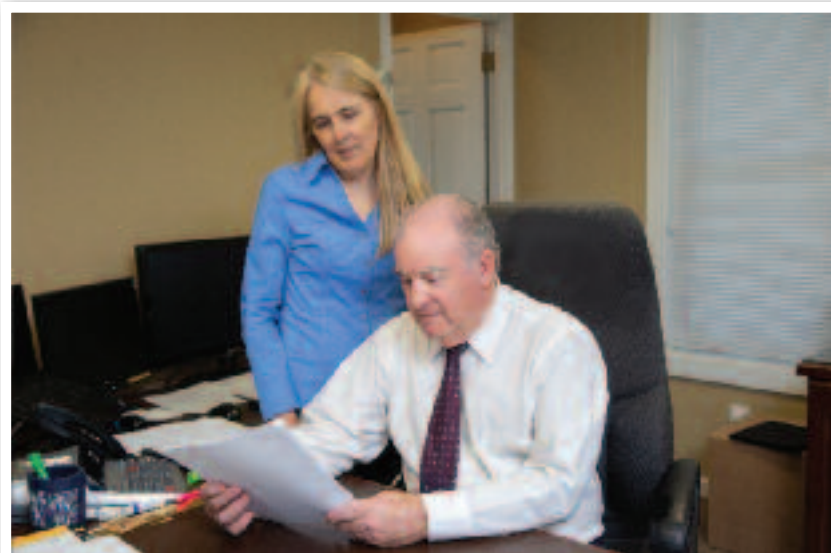
first to second generation leadership, and now we've been helping the second transfer to the third." Cross is currently helping a client transition to their fourth generation of leadership. "I get very excited in knowing that I'm helping a company – and a family – position themselves for long-term success." Adds Smith, "It's so important to maintain an open line of communication with our clients, reach out to them frequently, and respond to calls timely and honestly. This goes a long way in building a strong and lasting relationship."

When **Matthew Cappelletti, Jr., CPA** and his five-member team sought potential merger candidates, his relationship with Cross was already established.



Herbein's Royersford Team

Michelle Allinson, Carl LaMastra, and Becky LaMastra



Michele Burkins and Mike Cross

"Most businesspeople in the Tri-County region know Mike well, and he had great things to say about the Herbein team," Cappelletti said. The Cappelletti office was more strategically visible with its High Street location, so it made sense for the two Pottstown offices to consolidate into the larger, more high-profile location. "Having the team from Charlotte Street join us this year has been energizing. We've updated the office's technology, and we have a great comradery," stated Cappelletti. Adds **Lori M. Bowen, CPA**, "As with any merger of offices there are bumps in the road. But we see it as a growing opportunity for all of us and in the end, it will benefit our clients."

The third piece of Herbein's commitment to the Tri-County region was the

acquisition of The LaMastra Group. **Carl A. LaMastra, CPA, MST** was a former Herbein team member joining the firm in 1988 after relocating from New Jersey. He subsequently branched out on his own for 27 years, growing and cultivating expansive business, individual and professional relationships in the area. LaMastra is active in the community and provides accounting, tax, and consulting services to businesses and individuals with the principle that "mediocrity is not an option". "When it became evident that joining a larger firm would be beneficial for me, my team members, and our clients, Herbein was a natural fit," stated LaMastra. LaMastra will serve as Tri-County Partner-in-Charge.

Continued on page 8)

(Continued from page 7)

Growth and Quality: A Perfect Combination at Herbein

Herbein conducts a third-party client satisfaction survey each year through ClearlyRated, one of the country's leading client survey and award program firms. Beginning with its first survey in 2017, Herbein has earned a Best of Accounting – Client Satisfaction honor for being among the industry's best using a Net Promoter Score (NPS) system, a widely used market research metric that asks respondents to rate the likelihood that they would recommend a company to a friend or business associate. The industry's average NPS is 39.0 percent, while Herbein's score is 86.7 percent.

"Client satisfaction is definitely a two-way conversation," said Stonesifer. Each year, as part of the satisfaction survey, clients are asked about their most significant issues in the upcoming year. Even pre-pandemic, human resources was always among the top concerns. "Hearing how personnel issues affected our clients was a real eye-opener. We

knew that our clients needed more than tax and accounting from us," noted Stonesifer.

Tax is always near the top of the list of client concerns. "My favorite thing about

tax work is doing tax research. It's very satisfying when someone presents a tax question to me, and I can present them with a solution," says **Michele D. Burkins, CPA, MST**. Adds **Taren L. Patten, CPA**, "The main issues facing our clients in the Tri-County area mirror those issues faced by companies nationwide. Businesses are navigating their way through changes due to the pandemic and current economic conditions," states Patten.

The Right Services at the Right Time

Before the pandemic, Stonesifer connected with **Chester Mosteller** of Mosteller and Associates, one of the leading human resources consulting organizations in the region. Discussion turned to working together, and eventually the firms co-hosted a webinar on pandemic-related HR issues. "It might have been easy to hire one or two HR consultants, but we saw the demand was strong. We officially acquired Mosteller & Associates (now known as *Herbein / Mosteller HR Consulting*) in 2021 which demonstrated our commitment by adding 25 HR specialists in all aspects of human resources, including recruiting, retention, interim roles, and more." Said Cross, "Working with the Herbein / Mosteller team has helped our clients. They bring an expertise that not many possess, and it's reassuring to have such a resource available."

Right now, Herbein is soft launching a

new entity called *Herbein Financial Group*. "We've partnered with **Josh Laychock, AIF** of Northeast Financial Group, Inc. on a strategic joint venture to provide wealth advisory services. Aligning with third-party providers has not been unusual within the accounting industry, but we feel like we are doing something new and special with Herbein Financial Group," said Stonesifer.

Most recently, Herbein acquired Watterson and Associates, an Ohio-based occupational psychology organization that helps large and small organizations evaluate hiring practices and provides coaching and development services. "Given the current hiring environment, we felt that offering a service line based on proven, proprietary methodologies will be beneficial for those companies that really need to ensure that their hiring process is effective," stated Stonesifer.

Rounding out the Herbein Family of Companies is *Herbein / FOS Risk Management* (formerly Financial Outsourcing Solutions) which provides internal audit, cybersecurity and information technology, and financial institution regulatory compliance. "When Herbein joined FOS in 2013, they were strictly working in the financial institution industry. As they grew, they evolved. Today, our team provides risk management services across all industries. The team has been highly motivated to take their work beyond the banking industry, and they have really been helpful to so many firm clients," stated Stonesifer.



Herbein / Mosteller HR Consulting: Laurel Cline, Scott Smith, Karen DiGioia, Chet Mosteller, and Lori Gliva.



Herbein / FOS Risk Management Partners: Jeff Johns, Tom Strause, and Debbi Fetter.



Herbein's Tri-County Team: *Entrepreneurs Committed to Helping the Region's Entrepreneurs*

Led by LaMastra, Cross, and Cappelletti, Herbein's Tri-County team provides a full range of professional services to organizations throughout Greater Montgomery County. "Mike, Carl, and Matt are entrepreneurs at heart, and that spirit is evident not only to our clients, but also to their team members," said Stonesifer.

LaMastra echoed Stonesifer's sentiments. "The advantages of working with a larger firm has been refreshing. I thrive on helping our clients grow their businesses, and now we can take a holistic stance that will help them today and into the future. Mike, Matt, and I share the same values – we want to make an impact for our clients, our team members, and our communities. When your team is firing on all cylinders, the ideas keep flowing and clients benefit."

The COVID-19 pandemic presented challenges, but the Herbein team was able to help clients adapt. "Many of our clients were considered essential, but that didn't make the past few years any easier. We immediately set up educational webinars and reached out to our clients at the beginning of the shutdown, and we were able to guide them through the Payroll Protection Program, the Employee Retention Credit, and more. If anything, our client relationships grew deeper during the past few years, and that's a testament to our dedication to doing the right things, all the time," stated Cross.

Cappelletti agreed: "With nearly two years of pandemic behind us, we were looking for an opportunity to add more resources to our team, as well as more ways to help our clients face both the challenges and opportunities created by this historically unusual environment," he said.

One outcome of the pandemic was the blurring of geographical constraints. "In the past, it was much more essential to have our team members physically out at clients. The pandemic changed that, but our team is still committed to working with clients at their preference – remotely, on-site, or some hybrid mix. This flexibility allows us to meet every client need, but it also affords the opportunity for team



Dave Stonesifer Herbein Managing Partner, Joe Witkowski Herbein CFO, and Josh Laychock of Herbein Financial Advisors at one of the four Herbein 50th anniversary events for clients, team members, and friends of the firm. In total, over 600 people attended these events.

members like **Corey S. Robinson, CVA** and **Jeanettee M. Hassis, CPA** to balance client and personal responsibilities. "I enjoy being able to visit with our clients, and it's nice to know that our work set-up – especially using our incredible technology capabilities – allows me to take family into consideration when setting my schedule," says Robinson. In addition to on-site client visits, Herbein's participation in local business events has not slowed down. Adds Hassis, "I enjoy attending events with the Tri-County Chamber in-person and virtually. Our use of technology and firm culture provide me the flexibility to balance my personal and professional responsibilities."

Some Things Will Never Change

The additions of Cross, LaMastra, and Cappelletti have been successful, but that success was no shock. "While we are growing quickly, we are committed to maintaining our culture and have always been very strategic about who we invite to join our team," said Herbein CFO **Joseph W. Witkowski, CPA**. "We are known across our communities as one of the region's most innovative accounting, tax and business consulting firms, and we don't want to jeopardize our reputation with any short-sighted mergers."

The Final Word

When Stonesifer is asked for a final thought to pull it all together, he doesn't hesitate. "Beyond the obvious advantages of growth for our clients, growth is also imperative to our firm. Our team members thrive when they go beyond the numbers and help clients in all aspects of their businesses. The more they do that, the better they are to help the next client." Growth also creates opportunities. "During our 50th anniversary, we established a program to donate \$50,000 in grants to five nonprofits – over and above what we usually do. Response for the program was so overwhelming that we decided to donate to all organizations that applied. This increased the program budget by over 50%, and that doesn't happen unless the firm is successful. We also just welcomed our largest partner class ever at the firm. We added five new partners who are each client, team, and community focused, so the future is bright at Herbein."

Herbein
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Herbein donated \$25,000 to Mary's Shelter as part of the 50 for 50 Program which awarded over \$75,000 to nonprofits in honor of Herbein's 50th anniversary. This program drew submissions from over 90 nonprofit organizations.

2022 GRCA Manufacturing Summit Recap

Greater Reading Chamber Alliance (GRCA) held its 2022 Manufacturing Summit on October 26 at Miller Center for the Arts at Reading Area Community College (RACC). The half-day agenda included a Keynote speaker, an expert panel, and a workshop with key takeaway items.

Following opening remarks from RACC President Dr. Susan Looney, GRCA President & CEO Jim Gerlach, and Berks County Commissioner, Christian Leinbach, the event's Keynote Address, "Manufacturing in the Metaverse," was presented by Timothy Simpson, Ph.D., Paul Morrow Professor of Engineering Design & Manufacturing Co-Director, Penn State CIMP-3D, Penn State University.

Simpson told the audience that technological advances only continue to accelerate, making it all the more challenging to keep up and stop on top of everything. He said that, in manufacturing, many argue that we are now in the 4th industrial revolution, or Industry 4.0, as a consequence of advances in autonomy, artificial intelligence and machine learning (AI/ML), the internet of things (IoT), augmented and virtual reality (AR/VR), cloud and edge computing, digital twins, etc. Yet most companies are struggling to understand what this means for their business, he said.



Summit attendees networking in the lobby prior to the event.



Keynote Speaker Timothy Simpson introducing his "digital twin."

After introducing his "digital twin," Simpson explained that consulting companies are pushing blockchain and their version of the future while telecoms are pushing 5G and other advanced wireless connectivity. Bitcoin and NFTs are taking the internet by storm, and everyone seems to be talking about the metaverse now too, he said, be it Meta's (née Facebook's) version or some other immersive online digital environment a la the Matrix or Ready Player One's Oasis. Using additive manufacturing —applying 3-D Printing to "make things out of data" — as an example of the digital transformation that is occurring, Simpson offered his view on how these advances create synergies that will transform manufacturing, production, and supply chains as we know them. As a result, he demonstrated how digitalization will define the 21st century similar to how industrialization shaped the 20th century.

Simpson's address was followed by a panel discussion on "Talent and Attraction," featuring regional manufacturing professionals including Alexia Pursley, Human Resources Manager - Arkema (PANEL FACILITATOR); Heather Hillmann, Human Resources Manager - Unique Snacks; Nate Swartz ECRE, CDR, CSMR, PRC, CIR, Head of Talent Acquisition - Reading Truck; Dayana Blandon, Human Resources Manager - DAK Americas, An Alpek Polyester Business; and Scott Smith, VP-Sr. HR Consultant - Herbein I Mosteller HR Consulting. The panel shared insights and experiences on how organizational culture plays into attracting critical talent and retaining them. In this tough talent environment with low levels of unemployment and the high rates of quitting, the panel members discussed how companies can prevail with positive talent management practices and investment in their organizational culture.



Panel discussion on "Talent and Attraction."

Following the panel discussion, Nic Thomas, Development & Consulting - GAGE Personnel, presented a workshop titled, The "BIG PICTURE" of Local Wages: Analysis, Trends, & Pitfalls. Thomas explored the recent explosion of wages over the past two years, as evidenced by data. He explained that GAGE's unique perspective within the staffing industry allows them to see trends that may be used as industry or sector indicators. As we're all forced to navigate a disrupted talent market, it is imperative that we arm ourselves with the best data we have available, in order to act swiftly and accurately, he said, adding, If we do not take action, or ignore the signs, our "talent attraction" issue may quickly become our "talent retention" problem.

A second workshop, PA Playbook for Manufacturing Competitiveness, featured Karen Norheim, President & CEO - American Crane Equipment, and Dan Fogarty, COO - Berks County Workforce Development Board. This presentation provided a brief overview of the Pennsylvania Manufacturing Competitiveness Playbook, which was recently released by the PA Manufacturing Advisory Council. This report identifies three game changers and ten related recommendations to turn around Pennsylvania's economic performance in manufacturing.

Jamey Maack, US Anodize, provided closing comments. This GRCA event was sponsored by American Crane & Equipment Corporation (Platinum Sponsor); East Penn Manufacturing, Levan Machine & Truck Equipment, Reading Truck, and Pennsylvania State Employees Credit Union (Gold Sponsors); Enterprise System Partners, Inc. (Silver Sponsor) and Penn State Berks (Bronze Sponsor).

AMERICAN CRANE & EQUIPMENT CORPORATION MERGES TECHNOLOGY WITH OVERHEAD LIFTING, TO ALIGN WITH THE FUTURE OF MANUFACTURING

By Quinton Chambers

Arriving at the great milestone of our 50th anniversary, American Crane and Equipment Corporation has continued to solidify itself as the overhead lifting company, most respected for its products and people. For 50 years we have supported industries crucial to the advancement and safety of our nation, including critical manufacturing, the nuclear industry, the US military, and aerospace. Along the way we have gained more knowledge and refined our process. Recently, we have unveiled our innovation lab, where we are actively integrating the technology of the future with our overhead lifting capabilities; our first step forward came when we discovered how to leverage the Internet of Things (IoT) with our new Smart Crane System.



What is the IoT? In simple terms, it's an extension of internet and network connections to different sensors and devices embedded within industrial equipment and machinery. And its use is on the rise. According to the most recent MHI Annual Industry Report, IoT solutions are currently deployed by 21% of material handling equipment owners and are poised to be adopted by 80% of them within the next five years. Further, the report found that 45% of those surveyed believe IoT has the potential to disrupt the industry in a positive way or create a competitive advantage among those who use it; 39% say IoT supports ongoing operational improvements.



To support and utilize those findings, our ACECO Smart Crane System is designed and engineered to support real-time, wireless IoT communication with overhead handling equipment. This enhanced data exchange allows overhead handling equipment owners and operators to gain access to a variety of information about their systems, and to benefit from:

- Detailed remote monitoring information about travel, lift, and speeds; load weights; limit states; amperage ranges; and drive fault status.
- Collection and analysis of long-term, historic usage data for comparison and evaluation of trends in the Cloud.
- Detection of, and alerts about, unsafe conditions.
- Alerts to key personnel with event-based notifications via email or text when a predetermined threshold has been reached.
- More accurate timing for scheduling predictive and preventive maintenance or repairs based on actual usage.

Customizable and scalable, the ACECO Smart Crane System can be provided with a new crane system or retrofitted into existing equipment. Its

system architecture interfaces with any crane system equipped with variable frequency drives (VFDs) for motor control and can be integrated with nearly any sensor embedded within the overhead equipment system.

Data collected by American Crane's IoT Smart Crane System can be accessed in a centralized dashboard by both local and remote users via web browser or app. The Cloud-based dashboard offers graphical chart and table views of a broad range of data points. These include determination of Crane Manufacturer's Association of America (CMAA) usage-based service classification (Class A-F); monitoring and more accurate predictions of component life spans based on speed, run time, and loading; precise scheduling of preventive maintenance and repair based on actual usage; trends in operation and function; and access to crane-specific design documentation, inspection reports, and user manuals.

Additionally, application of the ACECO IoT offerings is not limited to overhead lifting. Our MHIoT (Machine Health IoT) device can also be utilized to monitor the operation and health of other pieces of critical industrial equipment. The MHIoT device monitors and trends current,

temperature and vibration levels, which allows users to gain real time and historical data on the performance of other machinery within their facilities via a convenient remote user interface. This data can be used to identify and create actionable insights pertaining to the health of the machinery, with the goal of decreasing or eliminating potential down time via the proactive planning & implementation of maintenance and repair activities.

Our cleanroom hoists and cranes are engineered to lift and lower materials and goods safely and efficiently without introducing contaminants into the space. We manufacture them in various designs and configurations to suit different situations, such as satellite and semiconductor manufacturing operations. Our standard clean room hoist and crane offerings are available with load capacities to suit the application. Additionally, we can design, engineer, and fabricate custom material handling or overhead lifting solutions to meet highly specific or unique customer requirements. We also offer inspection, testing, repair, rebuilding, and upgrading services.

As we make strides towards a prosperous and innovative future, we are proud to announce that we have been certified as both a Women's Business Enterprise (WBE) and as a Small Business Administration's Women-Owned Small Business (WOSB) by the Women's Business Enterprise National Council (WBENC).

According to the U.S. Census Bureau, the number of women-owned businesses has been steadily on the rise, with the most recent figures from 2020 finding that 20.9% (1.2 million) of American companies were owned by women.

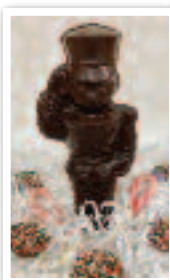
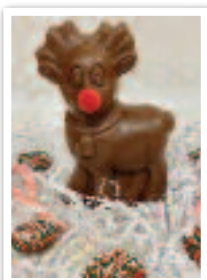
Too often, women are not aware of the opportunities available in manufacturing. There is, however, a significant overlap between what women want in careers and the attributes of careers in manufacturing today. To those wanting to enter our field, join us! There is exciting work to be done and a path that still needs paving for the future generations of women.

Being a certified WBE/WOSB enables our customers in government entities and private industry to formally acknowledge their partnership with American Crane, not only as a leading supplier of innovative overhead handling solutions but also as an indicator of their increased commitment to engaging a diverse supplier base. By partnering with a forward-thinking, evolving organization that has valued and prioritized inclusion, diversity, and innovation within our operations for 50 years, our customers—both existing and new—will continue to benefit from our creative solutions.

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



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.

Reppert's Candy recently expanded its manufacturing with a new German chocolate molding line. The new equipment arrived this summer from Germany and Italy after a delay due to Covid. This manufacturing will take place in Oley and will be only high-quality 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.



Have one those "hard to please" people on your gift list? A box of assorted chocolates is a perfect gift that is sure to please anyone! Valentine's Day and Reppert's Candy are a perfect match! As you walk through the doors of their retail store, you will be pleasantly overwhelmed by the sweet aroma of chocolate. As you walk further into the store, the enormous variety of chocolate candies, Valentine's treats, not to mention the beautifully detailed packaging, will certainly overwhelm all of your senses.

Reppert's also offers custom chocolates for your wedding favors and gifts for the wedding party, bride or even the groom. Reppert's can offer custom molds, custom packaging and plenty of options. Call them so they can learn how to make your special day even sweeter. You can reach them at 610.689.9200 or email: info@reppertscandy.com.



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.

Other Retailers with Reppert's Candy include: Coventry Parlor at Laurel Locks, Inc.; Pottstown Memorial Medical Center; Professional Pharmacy Pennsburg; 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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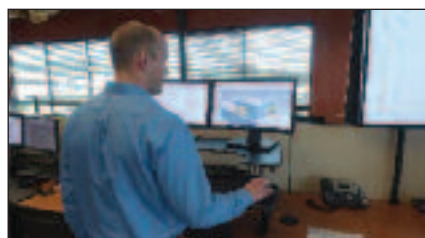


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Edwin's son Terry joined the company in 1974. Together, the Groff's helped shape the future of the food manufacturing



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.

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In October 2022, the National Association of Educational Progress released the latest 'Nation's Report Card' and first following the COVID-19 pandemic. The results showed the lowest level in decades for math and reading test scores and the largest drop since the test was first administered in 1990. Huntington Learning Center, the nation's leading tutoring and test prep provider, has been a trusted partner for parents and schools for over 45 years. Together, with parents and schools, Huntington is here to help combat these results and the learning loss caused by disruption from the COVID-19 pandemic.

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- Engage your school community to find out what resources are available.
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2012 Chevy Cruze Sedan

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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.

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SMALL BUSINESS OWNERS GUIDE TO TAX DEDUCTIONS FOR 2023



TAX TIPS By Beth Breslow, Breslow's Bookkeeping Business

One of the most common questions my small business owner

clients ask me towards the end of the year is "What can I do to bring down my taxable income to avoid a hefty tax bill?" Most times it is too late in the 4th quarter to make a significant change, but the below options can be implemented in 2023 to increase your tax deductions moving forward.

1. Wages and salaries: Hourly wages and annual salaries paid to employees are fully deductible, including bonuses and commissions.

2. Employee benefits: Employee benefits lead to tax deductions. The following employee programs are tax deductible: Education assistance, Childcare allowances, Life insurance adoption assistance and Qualified retirement plan accounts.

3. Contract labor: The cost of paying independent contractors, freelancers, and even legal and professional services are

fully tax deductible as long as the payments made are more than \$600.

4. Interest expenses: Small business loans and business credit cards are two vital financial resources, and the interest expense of business and some personal loan payments are tax-deductible.

5. Insurance: Business insurance is an unavoidable expense for small business owners but may make them eligible for a tax deduction.

6. Leasing costs: Rental payments made on an office space or retail space lease are tax deductible as a business expense as well as the interest on lease payments made on equipment financing, i.e., Copy Machine.

7. Taxes: Business taxes including federal, state, real estate, and sales taxes can be deducted. Other expenses like FICA, FUTA, and state unemployment taxes, are also 100 percent tax-deductible.

If your business is not currently utilizing any of the above mentioned, now is the time for 2023.

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FOUR IMPORTANT REASONS TO LOOK AT YOUR FINANCIALS MONTHLY



BUSINESS GROWTH TIPS

By Audrey Faust, MBA
— Business Advisor &
Fractional CFO

As a visionary Business Growth Strategist, I know that there are three crucial elements to focus on when you want to grow and scale your business to the next level, and these are time, money, and mindset. Here are four reasons why as small business owners with big visions we need to start getting comfortable with our numbers:

1. What we focus on expands —

When we start to put our energy and attention into an area of our business that we have previously ignored or avoided, then we can quickly see better results in that area just by spending 10 minutes a month giving it a little attention and love. I've had one client where in the first year of him looking at his numbers his business grew 60 percent! Yes, 60 percent!

2. You don't get surprised by taxes! —

When you look at your figures regularly

you start to get a good idea of what amount of taxes you may owe and plan for that amount. Being able to financially plan ahead in your business is very, very important if you want to grow to multiple seven and eight figures. You cannot wing your way to this level of success let me tell you that!

3. Nothing gets out of control before it's too late! — Catch those unexpected spiraling costs before they have been going on too long and cause big problems! This can also lead to highlighting areas to address with employees and processes to streamline.

4. Your finances are the pulse of your business — You need to know where you're going, you need to plan for the future, and you need to look and keep going in the right direction. And your finances will direct in which direction and how fast you go so if you're not looking at them every month, you're missing a huge part of your business.

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



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FORBES ADVISOR FOUND THAT PENNSYLVANIA RANKS #4 FOR BEING THE BEST STATE TO START A BUSINESS

Starting a business can be equally challenging as it is rewarding, but some states can provide better conditions than others to start a new venture. A recent survey found that 71 percent of Forbes Advisor readers would relocate to start their business. That's why Forbes Advisor analyzed 18 key metrics across five categories (business costs, business climate, financial accessibility, economy, and workforce) to find the best states to start a business.

A new study from Forbes Advisor found that Pennsylvania ranks #4 for being the best state to start a business. Over the last year, Pennsylvania has experienced a net increase of 3981 small businesses, with an 83.3 percent survival rate.

Pennsylvania lands at number four on Forbes Advisor's list of the best states to start a business, largely due to its availability of resources and funding for entrepreneurs. For example, the total small

business loan funding in Pennsylvania is double that of the national average at \$27.7 million. Though this figure is dwarfed by California with the nation's highest total funding of \$97.1 million, Pennsylvania's funding is spread across fewer businesses, driving the average amount per business to be over 20 percent higher than California's and 17 percent above the national average.

Continued on page 20



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FORBES ADVISOR RANKS PA #4

(Continued from page 19)

Though Pennsylvania is the most expensive state in terms of cost of living to make it into the top five best states to start a business, it is quickly becoming a popular alternative to New York with a lower cost of living and a higher business survival rate. On top of that, Pennsylvania's income tax is less than one-third of New York's at 3.07 percent — compared to 10.9 percent.

Methodology: To determine the best and worst states to start a business, the Forbes Advisor team examined 18 metrics across five categories: Business Costs, Business Climate, Financial Accessibility, Economy, and Workforce. Each metric was given an individual weighting to provide every state a score scaled out of 100.

Business Costs: 30 Percent

This metric includes income tax, corporate tax, and property tax rates as of January 1, 2022 from The Tax Foundation. Formation fees for each state came from Forbes Advisors research, the minimum wage in each state from the Department of Labor, and the number of natural disasters from the Federal Emergency Management Agency (FEMA) as of 2022.

- Income Tax (3 points)
- Corporate Tax (3 points)
- Property Tax (3 points)
- Formation Fee (9 points)
- Minimum Wage (9 points)
- Number of Natural Disasters (3 points)

Business Climate: 20 Percent

This metric uses data from the Small Business Administration (SBA) State Profiles to find the total net increase or decrease in businesses since 2020. Forbes Advisor used data from the Bureau of labor Statistics for business survival rates. They used data from the SBA to divide

the number of businesses in each state by the number of small business administration locations in each state to determine the availability of SBA locations for business owners in 2022.

- Total Growth in Small Business Since 2020 (8 points)
- Business Survival Rate (8 points)
- Number of Businesses per Small Business Administration Location (4 points)

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Financial Accessibility: 20 Percent

For this metric, Forbes Advisor used data from the Small Business Administration State Profiles to calculate the total amount of business funding available in 2021.

- Average Funding (20 points)

Economy: 15 Percent

The metric used data from the Bureau of Economic Analysis to find personal expenditures per capita in 2021. Forbes Advisor used Statistica to find the gross domestic product per capita and the cost-of-living index in each state.

- Per Capita Personal Expenditures (6 points)
- Gross Domestic Products per Capita (3 points)
- Cost of Living Index (6 points)

Workforce: 15 Percent

For this metric, Forbes Advisor used data from the Bureau of Labor Statistics to find the unemployment rate in each state and the percentage of workers that have earned a degree. Using data from the Census Bureau, Forbes Advisor calculated how many people in each state are of working age (between ages 15-64).

They calculated the number of universities per capita by utilizing data from the National Center for Education Statistics for the total number of degree-granting institutions in each state.

- Unemployment Rate (4.5 points)
- Percent of Population that is of Working Age (4.5 points)
- Percent of Degree-level Workers (3 points)
- Number of Universities and Colleges Per Capita (3 points)

Conclusion

While all business owners have to be dedicated to success and adapt to the various challenges they inevitably face, outside factors such as taxes, access to financial resources and the local economy will all play into building a successful business. Though location is just one small piece of the puzzle, it's important to consider all factors when starting a business to give yours the best chance possible.

See the Forbes Advisor full report, including the methodology and infographics at: <https://www.forbes.com/advisor/business/best-states-to-start-a-business/>



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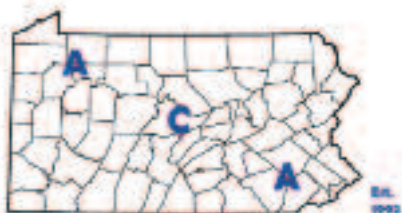
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SHRINKING PENNSYLVANIA WORKFORCE ENDANGERS PA BUDGET SURPLUS, RESERVES



By Anthony Hennen,
The Center Square

While economic experts expect a few years of middling economic growth before a return to normal, the biggest concern is Pennsylvania's shrinking labor force. The Independent Fiscal Office announced its Economic and Budget Outlook through fiscal year 2027-28 last month that touched on federal projections as well as what it expects to happen in Pennsylvania.

The IFO expects normal growth of 50,000 jobs annually, about a 1.8 percent increase in real GDP, to return to the commonwealth by 2025. However, as its population ages out of the workforce, the state's labor force participation rate will struggle to recover to levels before COVID-19. The rate is the number of people in the workforce, either working or looking for work.

"Demographically speaking, it's fair to say that Pennsylvania probably faces more challenges than most states due to contracting demographics, and the dropoff in the labor force participation rate was greater here," IFO Director Matthew Knittel said.

For example, the IFO noted the working age population (ages 20-64) declined by 131,000 from 2019-22, and expects another decline of 128,000 people from 2022-25. "We do have a lot of concern about how we get more residents back into the labor force to facilitate the jobs creation," Knittel said.

In July 2017, Pennsylvania had a labor force participation rate of 63.4; by July 2022, that had declined to 62.3. With a

lower labor force participation rate and a shrinking population, the IFO was concerned about a worker shortage. The shortage and population stagnation presents a risk to economic growth. To reach the prepandemic norm of 50,000 new jobs every year, the participation rate would have to increase by 0.8 percentage points each year, according to the IFO. However, that is a tall order.

"If you look at the data, this has never happened," Knittel said, noting that the data on labor force participation goes back to 1976. Accordingly, the IFO projections don't expect Pennsylvania to return to its number of jobs until 2025.

The IFO outlook estimates that tax revenues will grow 3.1 percent through 2027-28, boosting the General Fund from \$43.7 billion in 2022-23 to \$49.6 billion in 2027-28. However, state expenditures will grow 3.3 percent through the same time period, growing from \$42.7 billion to \$51.5 billion.

Unless economic growth improves, the IFO projects budget deficits to erase the current budget surplus of \$6.7 billion and the \$5 billion rainy day fund by 2027-28 with deficits starting in 2023-24.

Along with concerns about a worker shortage, the IFO outlook also flagged housing affordability reaching "record lows" and the "rapid acceleration of 80+" as the commonwealth's population ages, putting more demand on services and state funds.

Anthony Hennen is a reporter for *The Center Square*. Previously, he worked for *Philadelphia Weekly* and the *James G. Martin Center for Academic Renewal*. He is managing editor of *Expatalachians*, a journalism project focused on the Appalachian region.

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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; and visit Instagram: [@graceandsavor](https://www.instagram.com/graceandsavor).

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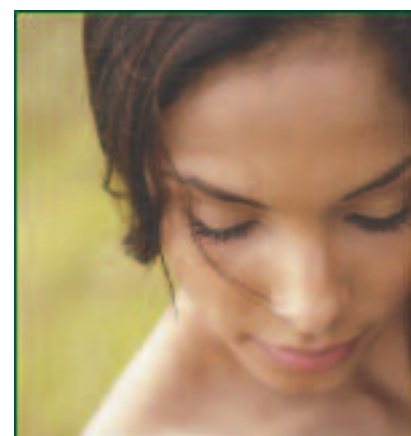
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Glow Spa offers a wide array of services including Facials, Massages, Medical Treatments, Meditation, Foot Soaks, Body Wraps, Waxing Services and its award-winning Spray Tans. Regardless of the services offered, there is

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Local Dance Company Performs Christmas Classic

The Pottstown Dance Theatre Repertory Ensemble will once again perform the Holiday favorite, "The Nutcracker" at the Boyertown Area High School on Saturday December 10 at 7pm, as well as Sunday December 11 at 2pm.

The show is choreographed by international dance artist Michelle Jones Wurtz with assistance from Dr. Kelsey Nieckoski. All the dancers are local and train at the world-renowned Pottstown Dance Theatre! Sofia Bischof and Teagan Lee will share the role of the Sugar Plum Fairy and various other solos, while Holly Lucas and Emma Wenerowicz will share the role of the Snow Queen. Ms. Haley Iannarino will play the coveted role of Clara, and Lucy Boone will dance the villain role of Mouse King.

This is a show the entire family can enjoy since there's Russian, Spanish, Arabian, and Chinese Dances as part of the production. Last Christmas, a little six-year boy told his grandmother that it was 'THE BEST SHOW EVER'!



Don't miss "The Nutcracker" at the Boyertown Area High School on Saturday December 10 at 7pm, or Sunday December 11 at 2pm.

Tickets, available at Pottstown Dance Theatre (72 West Main St., Pottstown 19465), on the studio website (visit www.pottstowndance.com), and at the Box Office upon arrival are priced as follows: Adults-> \$20 in advance (\$24 at the Box Office); Students/Seniors (aged 60+)-> \$17 in advance (\$20 at the Box Office). Group rates are available.

Call the dance studio for more information: 610.323.2569.

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

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EEL has specific expertise in Geotechnical Consulting, Subsurface Investigations, Construction Inspections & Testing, Infiltration Testing, Geo-Structural Design, Environmental Site Assessments, and Clean Fill Analysis. The cost-effectiveness of foundation alternatives and geotechnical data are evaluated along with site development issues to establish thorough, mindful recommendations. This approach has enabled EEL to contribute to the successful development of many various types of projects by adding true value to the planning process.

At EEL, our mission is to provide top quality geotechnical and environmental consulting services with a focus on providing best in class services to our clients. We are driven by our core values of reliable, quality driven engineering; on-time, on-budget services with a focus on communication and our client's best interests; honesty, integrity and trustworthiness; and a commitment to building a better community.

It is in the spirit of community that EEL actively sponsors several important causes. These groups include the Committee to Benefit Children for St. Christophers Hospital for Children, Family Promise which helps families with children move from homelessness to self-sufficiency, and Mitzvah Circle which provides crucial essentials to those in need. These are just a few of the programs that EEL regularly sponsors as a way to give back to our community.

A pursuit of excellence and continued commitment to our fundamental principles have proven to be essential in our ability to provide services that help our clients achieve success.



YOUR SUCCESS IS OUR MISSION.

The 422 region is alive and well and the professionals at EEL, many of which who reside along the corridor, are ready to support the progress throughout the area. We at EEL look forward to contributing to the success of your next project. For additional information, please call 610.277.0880 or visit our website www.earthengineering.com.



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STEVE LADNER PHOTOGRAPHY

www.steveladner.com

Published in GQ, Harpers Bazaar, French Vogue,
Esquire, ads for Revlon, Chanel, and more.

I now live and work in the Chester Springs area.

Headshots: business and social media

Portraits: individual and family

Real Estate photography.



contact: 917-584-4503

photo@steveladner.com

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. 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
- 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

W2W Networking Experience – Holiday Wreath Making Workshop

Friday Dec 2, 2022

6:30 PM - 8:30 PM EST

Folino Estate Winery

340 Old U.S. 22

Kutztown, PA 19530

\$75/person

Register at folinoestate.com

Advanced Registration Required

Contact Information

Rachael Romig 610-898-7775

rromig@greaterreading.org

WELLS FARGO ECONOMIC FORECAST BREAKFAST - 2022

Wednesday Dec 7, 2022

7:30 AM - 9:30 AM EST

Santander Performing Arts Center

3rd Floor Ballroom

136 N 6th St.

Reading, PA 19602

\$35 / GRCA Members

\$45 / Future Chamber Members

**Advanced Registration Required -
Registration closes December 1, 2022**

Cancellations accepted 5+ days from event.

Contact Information

Rachael Romig 610-898-7775

rromig@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11134>

DE MUJER A MUJER - WOMEN IN THE MANUFACTURING ENVIRONMENT

Thursday Dec 8, 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

Abraham Lincoln

100 N 5th Street Hwy

Reading, PA 19601

\$10/person

Advanced Registration Required

GRCAW2W policy does not allow active campaigning or distribution of campaign materials at its event. No solicitation. Photos are taken at events and may be used on social media and in future advertising; by attending you are consenting to the use of your photo.

Contact Information

Rachael Romig 610-898-7775

rromig@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11189>

NETWORKING@NIGHT - SHUMAN GROUP (600 PENN)

Tuesday Dec 13, 2022

5:30 PM - 7:00 PM EST

600 Penn St.

Downtown Reading

Member Exclusive - free for Members

Contact Information

Katie Johnsen

kjohnsen@greaterreading.org

WOMEN2WOMEN - MAKING THE MOST OF CONNECTIONS & UTILIZING YOUR NETWORK

Thursday Dec 15, 2022

1:00 PM - 2:30 PM EST

Virtual Event

Zoom link to follow with registration

\$15 / GRCA Member

\$25 / No-Yet Member

Contact Information

Rachael Romig

rromig@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11104>

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Dive into Berks Fire Water Restorations, Inc.'s story to get a behind-the-scenes look at how it's leveraging the hottest digital trends to reach local, national and international audiences.

GRCA
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Scan code to read the whole story.

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ACCELERATE YOUR BUSINESS GROWTH WITH A GRCA MEMBERSHIP

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

GRCA
GREATER READING
Chamber Alliance

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

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TRICOUNTY AREA CHAMBER OF COMMERCE

Building Communities, Creating Connections, Supporting Commerce

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

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

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

Follow us on:



#WhyTCACC

#tcaccbettertogether

MEMBER ANNIVERSARIES

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

33 Years

Borough of Boyertown

19 Years

National Financial Network

15 Years

Ambler Savings Bank

5 Years

Everything Printing

Montgomery County Intermediate Unit

MOSAIC Community Land Trust

WELCOME NEW MEMBERS!

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

Apartments at Sanatoga Greene

<http://www.apartmentsatsanotogagreene.com/>
(484) 946-5300

Rental Services, Apartments

Lotus Lynn Wellness

<http://www.lotuslynnwellness.com/>
(267) 888-7289

Food Products - Specialty

Montgomery Bar Association

<http://www.montgomerybar.org/>
(610) 279-9660
Attorneys

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.

Meet the TriCounty Chamber's New Board Members



**By Eileen Dautrich,
TCACC President**

It is a great feeling when you know there is a group of people that truly have your back and believe in the work that you are doing.

It is even more rewarding when it is a group of volunteers – who have their own business to run, their own lives, their own passions – and the TriCounty Area Chamber of Commerce is on that list!

Having a committed group of volunteers was crucial as we worked to make some tough decisions and sustain our organization through the pandemic's impact. Our Board of Directors rose to the challenge.

As everyone is aware, the world is not exactly the same so challenging work is still necessary by our volunteer Board Members as we re-evaluate our programming and priorities to make sure we are meeting our Members' needs and set a strategic and sustainable future for our organization.

I am excited to share that we have recently appointed five new Members to the TriCounty Area Chamber of Commerce Board of Directors. The following five individuals will begin volunteering as new Members of the Board of Directors immediately and they will serve unexpired terms of previous board members.

Ron Chelli was recently named the new



President of Translogistics. He is joining TLI with a successful sales-focused career. Once a customer of Translogistics, he has a real-world view of the company, and he is most excited about TLI's culture as he embarks on this next chapter. The former president of TLI shared that Ron is "a person of integrity and character" and we are excited to have Ron fit right in with our Chamber values.

James "Keller" Keller will bring a representative from World Travel back onto the Chamber Board. Keller has been in Pottstown for a year when he joined the company as Vice President of Meeting and Events. He is excited to personally be more involved in the community where he lives and for the company to increase their involvement as their industry works to return to normal.

Clark Dhein is the President of MacKissic, Inc. in Parker Ford. Clark became President

in 2018 after coming to the company in November of 2013. He has pretty much done every job in the company at one time or another and looks forward to taking MacKissic into the future and engaging the company more in the community.

Dave Lindenmuth will also bring a representative from Lewis Environmental back on the Board. Lewis Environmental went through a recent reorganization and Dave was named President/Chief Operating Officer of the company – a company that he has worked at for over 23 years. He looks forward to bringing his expertise in developing goals and strategies to support and advance the mission and vision of the Chamber.

Drew Griffin, of Lead Bubble, was our Chamber's 2022 Volunteer of the Year and has been an asset and a crucial part of the growth of Chamber Chat. Drew's company at the time, Delicious Marketing, joined the Chamber in 2019 and he has been engaged from day one. Drew is anxious for the opportunity to continue to support and serve the organization.

A very grateful welcome to these new five Members of the TriCounty Area Chamber Board and a huge thank you to our existing leadership. Please use the QR code to see our entire team of volunteer leaders.



Happy Holidays!

Look for this plaque, **Shop Small and Shop Local!**

Use this QR Code to access our Member Directory to Shop Local this Holiday Season!



www.tricountyareachamber.com



TCACC 2022 TIERS INVESTORS STAKEHOLDER



Time Management — LUNCHEON —

**Thursday, January 19th
11:30AM-1:00PM**

Feat. Audrey Faust
Business Advisor, CFO, and certified
NeuroCoach at Faust Consulting



Copperfield Inn at Lakeside
594 W. Ridge Pike, Limerick PA 19468

Member Price: \$45 | Non-Member Price: \$90

Join us to help work on your time management resolutions for 2023. Learn to gain control over your day, work smarter, and protect your time.

REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

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



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

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



EDUCATION UPDATE

The Spring-Ford Chamber was excited to be back at the Western Montgomery Career and Technology Center for their Education update in November. This is the first full luncheon event back in the center since 2019. The students of the Culinary Arts department hosted a wonderful lunch, complete with a soup station, full buffet lunch and mini desserts. Spring-Ford Area School District Superintendent Bob Rizzo, Principal Mark Holtzman of the Western Montgomery Career and Technology Center and Vincent Cazzetta of Pope John Paul II High School all updated the almost 50 attendees about the happenings at each one of our local schools. Community Partnerships were discussed, and the event concluded with a tour of the WMCTC. The event raised over \$350 for the WMCTC Culinary Arts Senior Fund.



UPCOMING EVENTS

Registrations can be found at www.springfordchamber.com

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.

WELCOME NEW MEMBERS

Cozy Quarters Décor and More
Budget Blinds
L&J Cleaning
Floor Coverings International

Meineke Car Care Center
Cross Country Mortgage
Fairways International Mortgage

REGIONAL CHAMBER ROUNDUP



MONTGOMERY COUNTY CHAMBER OF COMMERCE

• 101 Bill Smith, Blvd King of Prussia, PA 19406
• 610-265-1776 • 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 - "Meet Dave Zellers, Director of Commerce for Montgomery County"

December 6, 2022, 12:00 - 2:00pm

Dave & Busters in Plymouth Meeting, PA

Register here:

<https://members.montgomerycountychamber.org/events/Details/lunch-and-learn-meet-david-zellers-754342>

Business Builders - Holiday Party

December 14, 2022, 5:30 - 7:00pm

Chamber Headquarters -

101 Bill Smith Boulevard in King of Prussia

Register here: <https://montgomerycountychamberofcommercepa.growth-zoneapp.com/ap/Events/Register/QLm2qMw>

Township Mangers/Supervisors Luncheon

December 19, 2022, 12:00 - 2:00pm

Pepper's by Amedeo's in King of Prussia

Register here: <https://montgomerycountychamberofcommercepa.growth-zoneapp.com/ap/Events/Register/WpMZ4MbP>

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REGIONAL CHAMBER ROUNDUP

PERKIOMEN VALLEY CHAMBER OF COMMERCE



521 Main Street, Trappe, PA 19436 • 610.489.6660
• info@PVchamber.net • www.PVchamber.net

Welcome to the Perkiomen Valley Chamber of Commerce!

For 65 years the Chamber has been the recognized voice & advocate for the business community. Creating opportunities for members to connect with business professionals, mentors, and potential customers, the Chamber helps members improve business and create a thriving community for themselves and their employees. We can help grow YOUR customer base in Collegeville, Trappe, Schwenksville, Upper Providence, Lower Frederick, Lower Providence, Perkiomen, Skippack, and Oaks. Visit www.PVchamber.net to view membership directory. To **sign-up for E-news**, send request to info@PVchamber.net. Follow the PV Chamber FaceBook Page @PerkValleyChamber.

UPCOMING EVENTS

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

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 for more events including PV Men/Women, Business Roundtable Luncheons, Book Club, Mixers and more.



December 1 @ 11:45am – Business Roundtable Luncheon

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

December 1 @ 2pm – 4pm – Holiday Party Preparations

Many hands make light work! We are seeking your help to organize prize donations, and prepare for the BIG event on Dec. 6th! This is a great opportunity to network with chamber members, work alongside Chamber staff and board directors while lending your support to the PV Chamber.

December 9 @ Noon – 2022 Business Book Club Recap

All welcome to attend the end of year book club luncheon where an overview of 2022 reading list will be presented by Joe Bergquist, Harleysville Bank. Attendees will discuss and select the 2023 reading list. RSVP required.

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. Now accepting reservations for 2023 Chamber Mixers. Contact Renee Blomstrom at 610-489-6660.

WELCOME NEW MEMBERS

Collegeville Professional Center

Nancy & Allan Henry
Professional Office Complex in
Collegeville Borough
(610) 948-5748
www.facebook.com/ColProfCntrlnc

Ironbridge Charity Group – Tom Kelley

Non-profit providing advocacy, fundraising and volunteerism in PV region
(610) 639-1220
www.ironbridgecharitygroup.org

Berkshire & Hathaway Fox Roach – Erin Conlen

Realtor with Green Building & Energy Efficiency Expertise
(267) 933-6836
www.erinconlen.foxroach.com

Synergy – Jason Specht
Commercial & Residential Realtor
(610) 230-7907
www.Synergyrealtyproperties.net

Terra Lawn Care – Fred Oskanian
Lawn Care & Pest Control
(610) 275-2170
www.terra-lawn-care.com

Meet Patti Seigel

Route 422 Business Advisor Advertising Manager



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

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

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



"The 422 Business Advisor is a great way to stay connected to the community. When we first started Patriot Pest Solutions ten years ago, Patti and Bill were invaluable in the initial stages of our business. We were able to start advertising at a budget that was doable at the time. As we have evolved over the years, it has been a terrific way to inform the Route 422 Business Advisor readers of the latest pest issues in the area. The Route 422 Business Advisor has become a staple in the region for local businesses!" – Denice Harrison
#Patriot Pest Solutions



"Being on the cover of the Route 422 Business Advisor has been a fantastic marketing opportunity for us! We have made some significant changes to our office, and we wanted fellow business owners and the rest of the community to know about our growing business. We received numerous calls, emails, and texts from friends, family, patients and business acquaintances congratulating us on how much they enjoyed and appreciated the cover story!" – Dr. Rod Gabel,
Yucha Medical Pain Management & Chiropractic Rehabilitation



"It (cover story) was a great experience and we have gotten a lot of phone calls from the exposure. From a marketing perspective the story was great for two reasons. It got us some terrific exposure which led to phone calls and quote requests. That's the short-term goal you would hope for and expect from this kind of exposure. The second and hopefully longer lasting benefit is the validation it can bring. It's easy for us to tell you we are experts at what we do and that we can help grow your business online, it's an entirely different thing when someone else does the research and writes a story telling the world the same exact thing." – Brian Welch, Partner, Amity Digital

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Resource Association**



THE SBRA COMMUNITY ATTITUDE OF GRATITUDE



By Gary Seibert, CEO,
Small Business Resource Association

This article will arrive at your place of business shortly after Thanksgiving and a few weeks before Christmas. Both times of the year reflect a time that I believe most people step back for a moment and take a closer look at their life, as if looking in a mirror. Thanksgiving represents a time that we reflect on how thankful we are for whatever we have. Christmas represents a time that we should reflect on how we share those things we are thankful for with those we love and care for, or are less fortunate than we are. Both represent times that, as we look in the mirror, we see the true reflection of who we really are and whether or not we are living with an attitude of gratitude or not.

50 years ago, when I started my first company, I was so focused on growing the business, paying the bills and making a profit that I never took the time to stop and reflect on where I was or how I got there. It seemed that all I knew and cared about was having a successful company. I failed to recognize that there was a team surrounding me that was building our success, as well as the thousands of people that believed in and purchased our product that funded our success. Worse yet, without the dedicated employees and the loyal customers, there would be no success. I should have taken the time to see how Blessed I really was and turned my focus off how hard I was working and start recognizing how hard others were working for me. I obviously didn't know anything about gratitude.

Years later I heard someone define gratitude as "the quality of being thankful, the readiness to show appreciation for and to return kindness". After hearing this definition, my emotions started to kick in as I realized that I was so caught up in running my business that I had not been focusing on all the good things in my life that my business had provided me and being thankful for them. I realized that this word Gratitude was all about pausing to NOTICE and APPRECIATE that which we often take for granted, like having a place to live, food, clean water, friends, family—employees and great customers.

Gratitude is a way for people to appreciate what they have instead of always reaching for something new in hopes it will make them happier or thinking they can't feel satisfied until every physical or material need is met. Gratitude helps people refocus on what they have rather on what they lack.

Here are a few ways to help you initiate and practice gratitude in your personal and business life.

- Thank someone for something every day. You just might make their day.
- Take a few minutes every day to think of several things you are thankful for. Don't just think it, take time to visualize it and make it real. Then share it.
- Start a gratitude journal. Document your gratitude journey. This can become an excellent self-therapy technique.
- Spend time focusing on others and appreciating them and their achievements.
- Take some of your Blessings and share them with the less fortunate.

- Go out of your way to share kindness even to those who are not kind to you.

- Send a thank you card to an employee that did something beyond the call of duty.

- Have an employee and customer appreciation day.

When you look at the list above you will see the common thread that ties all them together. It's an ATTITUDE that allows you to have GRATITUDE. You choose to be kind, thankful, thoughtful, giving, appreciative, caring and loving because it just feels right. Gratitude comes from within, not because someone is making you show it, but because you know it's the right thing to do. Gratitude is giving back and showing kindness.

Back in the mid-nineties I had, what I thought was a great business deal go bad. It was not our fault but it caused a serious strain on our cash flow. The Holiday season was approaching and for the first time ever, I didn't know if I would be able to buy my own children Christmas gifts. One of my employees came to me and told me about an organization that provided shelter, food and support for women in crisis. They too were in desperate need of clothing and basic supplies for the women in their shelter as well as toys and gifts for the children of these women. Could we help? The outward me was saying no but the inner me was telling me to gather the team together, be creative and make this Christmas the best Christmas these women and their children had ever experienced. By using whatever resources we had and by calling on friends, family and other businesses we were able to provide an evening with food, live entertainment, Santa, fun, laughter and gifts for every mother and child. We experienced the power of the ATTITUDE of GRATITUDE. Twenty-seven years later we are still supporting Safe Berk's.

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SBRA Monthly Member Shout Out

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ESTATE PLANNING CONSIDERATIONS FOR SMALL BUSINESS OWNERS



By Russell E. Farbiarz, Esq.

You have spent time, money, and resources building your business. But what happens to the company if you are unable to manage it?

A business succession plan indicates what happens when you cannot manage the company's affairs. Some also describe changing ownership if you get divorced. Others take effect if you pass away or become incapacitated (hopefully, none of which will happen anytime soon). Estate planning is critical for small business owners to correctly label their personal and business assets. Otherwise, the legacy you built for your heirs may be passed down differently than you wish. Plenty of estate planning tools are available to suit the moment and situation.

A **power of attorney** gives someone else, your "agent," authority to act on your behalf in designated contexts. As the principal, you decide what the agent can do, like permitting them to enter into contracts or to make healthcare decisions on your behalf. You also indicate when this power comes into play. For instance, you can pick a date or a triggering event (such as your incapacity) and determine when the power ends. In Pennsylvania, different types of powers of attorney depend on the scope of authority and duration given to the agent when the document becomes effective. Your power of attorney must include "business" powers that allow your agent to continue to operate your business, make business decisions, pay your employees and otherwise keep your business running.

A **will** is a pre-determined plan, carried out by your executor, for how your property is distributed when you die. The document also labels what property is personal and lays out who receives your

interest in the business when you pass away. Pennsylvania's default rules (intestacy laws) apply if you do not have a will and may not safeguard your assets or interest in the business. A will empowers you to bypass the defaults and set up a plan of your deliberate choosing, passing them on to the heir you want.

A **trust** is a separate legal entity that holds property according to a determined plan, possibly funded by a will or a property transfer. A trust is a way to safeguard, transfer, hold, and dispose of assets while avoiding the probate process. You, as the trustee, determine what happens to these trust assets and the general or specific goal of the trust.

A **buy-sell agreement** is a provision that allows others to buy your interest in the business when a triggering event occurs, like your death or incapacitation. The buy-sell agreement determines how to calculate the value of your shares, who can purchase the stock, and when.

Having the appropriate estate and succession plan in place can help ensure your business keeps running, independent of whether you can be at the helm at that moment. It also helps ensure that your personal and business assets are kept separate. Thinking about and planning for these contingencies may be uncomfortable but doing so now saves the confusion and hassle in the future. Protect your business assets by developing and setting up an estate plan that fits your situation and the moment.



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Learn How the SBRA Can Help Your Business Grow

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WHY AVOIDING CYBER SECURITY TRAINING COULD COST YOU YOUR BUSINESS



TECHNOLOGY TIPS

By Marc Umstead,
Plus 1 Technology

By now, most leadership has heard of cyber security training, but why is it so important? Almost 90 percent of all data breaches are caused due to human error. Financial firms' employees performed the worst regarding cyber security awareness out of the seven industries evaluated. Eighty-five percent of finance workers lacked the knowledge around cyber security and data privacy. Your company's data is only as strong as your least educated employee. We believe this type of training not only improves your employee's education but can save your business. There are five reasons we believe cyber security training can save your business.

#1 Prevents cyber-attacks from happening. Since your employees and humans overall are the weakest link, providing them some education on the dos and don'ts when it comes to security provides a durable protection. The training reviews items such as how to spot a phishing email, what information should not be emailed, and how to identify the target of a link.

#2 Employees are aware of security protocols. Educated employees are more likely to practice good password hygiene, be more careful clicking links, and be more conscience of data security.

#3 Maintain your customers' trust. As a small business the trust of your

clients is critical to the survival of your business. If your company was to suffer a data breach, you would be required to notify all of your clients that you have potentially leaked their personally identifiable information, financial information, and possibly their client's information. A leak like this can cause your clients to leave and a substantial hit to your brand.

#4 Saves your company money. Ransomware or other cyber-attacks can be extremely expensive. Even non-ransomware attacks can lead to loss of clients, lawsuits, disruption in operations, and compromised data. The cost of a cyber breach even for a small company can be in the tens of thousands of dollars or much more.

#5 Helps you differentiate your firm. By showing that your firm is taking security seriously, your clients will see that your firm is trustworthy. We often recommend displaying your training certificates so your clients can see that you take the security of their data seriously.

Cyber Security is now a requirement for firms to continue to keep their data and their customer's data secure. The alternative may be the complete loss of your firm. Sixty percent of small businesses that had a cyber-attack were out of business within six months. Cyber training is not a large investment but can provide exponential rewards and protection.

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

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PROTECTING AGAINST ENDPOINT ATTACKS



By Rob Landis,
Binary IT Solutions

Your network has tentacles. These are known as the many endpoints that make up company technology. An endpoint is simply a place where a network ends. It's a computer, smartphone, server.... or any device you connect to your Wi-Fi.

Why do you need to know this? Because endpoints get attacked when you're not watching. And when they do, the hacker doesn't stop at that one device. The endpoint is just a gateway to get to data and other endpoints. Sixty-four percent of organizations have gotten hit

with one or more costly endpoint attacks. Maybe you're one of them? Or, you will be if you don't make sure your devices are properly protected.

Here are some things you need to do now:

- Address password problems.
- Use solutions that stop malware before the OS boots.
- Keep antivirus/anti-malware updated.
- Monitor access for devices (including employee-owned).
- Prepare for device loss or theft.

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TIPS FOR CREATING A SOCIAL MEDIA POLICY FOR YOUR SMALL BUSINESS

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

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

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

your business, but your employees as well.

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

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

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

Tip #1: Recognize that Your Employees Have Rights

Protecting your company from the financial impacts of lost time and reputation damage by restricting social media usage and certain types of content can begin to infringe on your employee's right to freedom of speech and other rights. Do your homework to understand your employees' rights and your rights as an owner before you draw up your social policy.

(Continued on page 44)

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(Continued from page 43)

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

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

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

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

There's a fine line between employees rallying behind your brand with positive social posts and coming across as endorsing or promoting a product to an unknowing audience. The Federal Trade Commission's Endorsement Guide (<https://www.ftc.gov/tips-advice/>

business-center/guidance/ftcs-endorsement-guides-what-people-are-asking) details specific rules to prevent paid company endorsements as a way to protect consumers. Employees who use their social accounts to promote your product without disclosing that they work for your business put themselves – and your company – at serious risk. Take your lead from the FTC's guidelines and make sure this is clearly spelled out in your social policy.

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

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

(Continued on page 46)

SOCIAL MEDIA ACCOUNTS — START FRESH FOR THE NEW YEAR



SOCIAL MEDIA TIPS

By Theresa Mintzer

Before you start the New Year, take some time to audit your

social media accounts. This way you can create a plan for 2023.

List your social media platforms:

- Do you check each platform regularly for comments?
- Is your information up to date?
- Are there other places that your ideal client might get information regularly?
- Do you know the admins, editors, etc.? For security reasons, make sure you know the people who have access to your account.
- Has the account grown over the last year?

Your profile picture:

- Does it look professional?
- Is it the same across all accounts?
- Does it reflect your brand?

Your bio Information:

- Are you using key words that relate to your business?
- Are you listing activities and interests that show you are a thought leader in your field?

- Are you including a link to your website, offer, or email list?

Posting habits:

- Are you posting consistently?
- Do your posts reflect your brand?
- Are your posts engaging, educating, or entertaining your ideal clients?

Response to comments:

- Are you responding in a timely manner?
- Are your responses genuine?
- Are they more than one or two words?

The last thing you want to look at are your most popular posts over the last few months. Think about why those posts resonated with your audience. Was it the topic, tone, or information? Now you want to create similar content. Lastly, are you posting in a way that will increase your reach? Sharing video content, Reels, and Stories will help with the algorithm on different platforms. If you feel like you need a little help, I do complimentary audits and social media coaching. Feel free to contact me.

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

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(Continued from page 44)

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

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

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

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

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

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HOW COPYWRITING CAN BENEFIT YOUR COMPANY



MARKETING TIPS

By Shelby Macilvain,
Communications
Manager, beMarketing

As a business owner, you want to save time and money on your marketing efforts, and you're probably wondering how to do so. The answer can be as simple as good copywriting! Copywriting aims to increase brand awareness, build loyalty and trust, and ultimately persuade a person to take a particular action. Below, The Hive shares how this service can benefit your business.

Define Your Company's Image and Personality: Where your web design makes your brand look good, copywriting makes you sound good! Your website is your business's first impression to new customers; it helps them identify your company and shows you are credible, thoughtful, and worthy of their business. Great copywriting helps paint a picture of why your brand is better than the competition.

Improve Website Traffic: If you're looking for ways to increase website traffic, copywriting can help! Well-researched,

high-quality, informative content drives traffic to your website. When visitors find compelling and relevant content on your website, they will stick around longer and take the desired action. Quality copy not only attracts better leads, but you will see a higher conversion rate.

Connect With Your Audience: Experienced copywriters know how to effectively convey your message to a target audience. Copywriters will research your company, industry, customers, and competitors to understand your demographic, ensuring that the language and copy they produce are compelling, informative, and relatable to your business.

Rank Higher in Search: Copywriting can also help you rank higher on a search page. Quality copywriting combined with well-researched SEO content helps your website get to the top of a search engine page.

Professional copywriting services are often overlooked but are a paramount element of any successful marketing strategy. If you're looking for superior copywriting services, look no further than the expert wordsmiths at beMarketing! Connect with us at 484.261.1149 to learn more about how we can help your business.



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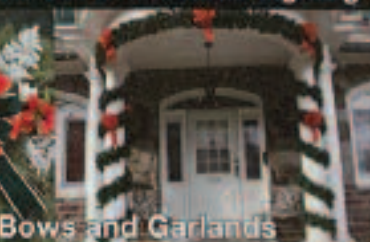
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ATTORNEY FEES IN WORKERS' COMPENSATION



LEGAL PERSPECTIVES

By Levi S. Wolf, Esquire, Wolf, Baldwin & Associates, P.C.

It is a hallmark of American jurisprudence that in most cases, each litigant pays his or her own attorney fees. For many years in workers' compensation practice, this bellwether has held true. But in late 2021, the Pennsylvania Supreme Court issued a decision which turned years of practice on its head. The case is just now, in late 2022, playing out through the courts and its implications are being felt.

The case which made headlines, *Lorino v. WCAB (Commonwealth of Pennsylvania)*, 266 A.3d 487 (Pa. 2021), followed a familiar scenario where the injured worker, Vincent Lorino, had returned to work without any loss of wages, and therefore was not being paid any wage loss benefits. Mr. Lorino's workers' compensation insurance company sent him for an independent medical examination ("IME") which found him to be fully recovered. The workers' comp carrier filed

a petition to terminate Mr. Lorino's medical benefits. Mr. Lorino disputed that he was fully recovered, and hired an attorney to help preserve his entitlement to medical treatment. The attorney could not represent Mr. Lorino on a contingent fee basis, which is typically 20 percent of the claimant's benefits, since Mr. Lorino was not receiving any wage loss benefits. Instead, they entered into an hourly fee agreement.

Continued on page 50



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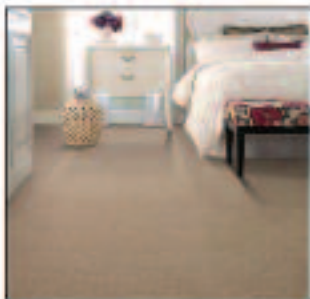
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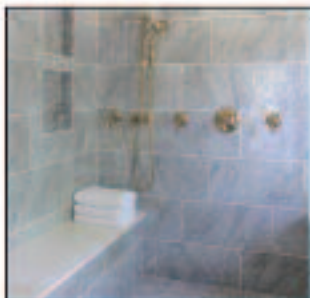
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LEGAL PERSPECTIVES

(Continued from page 49)

At the end of the litigation, Mr. Lorino's attorney asked the workers' compensation judge to award attorney's fees. The judge found that the employer had not met its burden to show that Mr. Lorino was fully recovered from his work injury, and denied the attorney's request for \$14,050 in attorney fees, but granted an attorney fee of \$2,000. Both parties appealed.

Generally, most practitioners had understood that attorneys' fees would not be awarded where the employer had a reasonable basis to pursue the petition. Section 440(a) of the Workers' Compensation Act provides:

In any contested case where the insurer has contested liability in whole or in part, including contested cases involving petitions to terminate, reinstate, increase, reduce or otherwise modify compensation awards, agreements or other payment arrangements or to set aside final receipts, the employee [sic] or his dependent, as the case may be, in whose favor the matter at issue has been finally determined in whole or in part shall be awarded, in addition to the award for compensation, a reasonable sum for costs

incurred for attorney's fee, witnesses, necessary medical examination, and the value of unreimbursed lost time to attend the proceedings: Provided, That cost for attorney fees may be excluded when a reasonable basis for the contest has been established by the employer or the insurer.

77 P.S. § 996(a). Most judges always took the last line of this section to mean that if the employer had a reasonable basis to file the petition in the first place, attorney fees should not be awarded.

The court also had to wrestle with Section 442 of the Act, which provides as follows:

All counsel fees, agreed upon by claimant and his attorneys, for services performed in matters before any workers' compensation judge or the board, whether or not allowed as part of a judgment, shall be approved by the workers' compensation judge or board as the case may be, providing the counsel fees do not exceed twenty per centum of the amount awarded.

(Continued on page 52)

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LEGAL PERSPECTIVES

(Continued from page 50)

In cases where the efforts of claimant's counsel produce a result favorable to the claimant but where no immediate award of compensation is made, such as in cases of termination or suspension, the hearing official shall allow or award reasonable counsel fees, as agreed upon by claimant and his attorneys, without regard to any per centum. In the case of compromise and release settlement agreements, no counsel fees shall exceed twenty per centum of the workers' compensation settlement amount.

77 P.S. § 998. The Supreme Court focused on the use of the words "may" and "shall" in Section 440, and concluded that when a contested case is resolved in favor of an employee, a reasonable sum for attorney's fees shall be awarded to the claimant, but where the employer has established a reasonable basis for the contest, an award of attorney's fees may be excluded. In other words, the workers' comp judge is permitted, but not required, to exclude an award of attorney's fees.

This holding was a win for injured workers who would otherwise have had a hard time finding an attorney who was willing to work essentially for free to defend the injured worker's right to ongoing medical benefits. Going forward

it will be much more likely that attorneys across the state will be willing to take up a client's "medical only" case if they have an expectation that they will be able to receive a reasonable fee if they are successful, without charging their client directly.

In fact, claimant's attorneys probably now have an ethical obligation to discuss attorney fees with their clients, and whether to pursue a request for fees under *Lorino*. Since the Supreme Court has made it clear that attorney fees shall be awarded, and that the workers' comp judge has the discretion to decline to award fees, it stands to reason that many more claimants will be asking for attorney fees in the appropriate situations. Time will tell as to whether the judges will in fact award more attorney fees to claimants.

These issues present one more example of why injured workers need an experienced workers' compensation attorney on their side, to help them secure all of the benefits to which they are entitled.

Levi S. Wolf, Esquire is a shareholder in the law firm of Wolf, Baldwin & Associates, P.C. with offices in Pottstown, Reading, Pennsburg, and West Chester. He is certified as a specialist 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. Mr. Wolf can be reached at 610.323.7436 or by e-mail to Lwolf@wolfbaldwin.com.

PENNSYLVANIA HOUSE RESOLUTION WOULD INVESTIGATE EXPANDING NUCLEAR ENERGY



**By Anthony Hennen,
The Center Square**

Nuclear power remains a significant energy source in Pennsylvania, and one lawmaker wants to explore the possibilities of an expansion. Some skepticism remains, however, over cost-efficiency in such an expansion.

House Resolution 238, sponsored by Rep. Tom Mehaffie, R-Hershey, would direct the Joint State Government Commission to carry out a study on "the benefits of nuclear energy and small modular reactors." Small modular reactors require less land and investment to develop and can use coolants other than water, giving them the ability to be placed away from lakes or rivers.

Mehaffie argued nuclear energy could create jobs and bring energy stability and independence to Pennsylvania.

"This study is needed, it's justified,

and it is something I think we all have to start looking at in realms across the United States, but especially Pennsylvania," Mehaffie said. "I think those with the infrastructure that's there for the generation of electricity, there's (nowhere) better to locate these SMRs than in the vicinity of these plants to use the existing technology."

Pennsylvania is the third largest generator of electricity in the nation behind Texas and Florida, and second in the nation behind Illinois for its nuclear power generating capacity. In 2020, the state's four nuclear power plants provided 30 percent of the state's electricity generation, compared to four percent of renewable energy resources.

A study from the commission could clarify how much Pennsylvania could expand its nuclear footprint. "Without a study, we can't really tell what's needed, how much is needed, what's going on," Mehaffie said.

(Continued on page 54)



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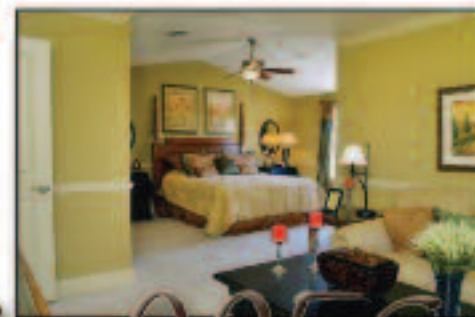
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HOUSE RESOLUTION 238

(Continued from page 53)

"I'm not here to cast a bad cloud over anybody, but I want to make sure we're in the position that we can produce enough electricity in the good and bad times of Pennsylvania so that our commonwealth is supplied with the proper amount of electricity and we can export what's needed," he continued.

The economics of nuclear energy, however, can get tricky. "It's the kind of issue that comes around every 10 years or so - barring a Fukushima accident - but really doesn't go anywhere," said David Hess, a former secretary of the Department of Environmental Protection. "I can't get really excited about this iteration of nuclear power because it would necessarily be on a very long timeline."

Though natural gas price increases make nuclear power more competitive and the federal Inflation Reduction Act created new tax credits and incentives for nuclear energy, cost overruns have haunted nuclear expansions in other states. A planned nuclear plant in Georgia has seen major delays and its price tag balloon from \$14 billion to \$30 billion and counting.

Nuclear energy has been credited for being a leader in decarbonization

efforts, but advocates warn that overregulation and unfair government subsidies have been responsible for its cost issues. Mehaffie was "very confident" that the resolution would pass in the House.

"We want to be in front of the curve and make sure we're making all the right decisions as lawmakers and I think this is just a great first step," he said.

Anthony Hennen is a reporter for *The Center Square*. Previously, he worked for *Philadelphia Weekly* and the *James G. Martin Center for Academic Renewal*. He is managing editor of *Expatalachians*, a journalism project focused on the Appalachian region.

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DOWNTOWN MARKETING & DEVELOPMENT By Barry Cassidy

I have worked in several different sections of Philadelphia, and recently both of my former streets have been in the news. Repeated shootings on South Street have left the street shell-shocked and led to retail store vacancies far greater than anything I remember in my 30 years in Philadelphia. Kensington Ave (The Avenue) has continued to experience problems like those I experienced during my time there in the early 1990s.

They are two completely different situations, but it appears to me there is a common solution. In managing commercial districts, I always looked to create a crowd. In a place like Phoenixville or Lock Haven, there were few people downtown, and the goal was to have people spend time downtown. Listen to some music, and create exciting and compelling leisure or sales events to drive sales.

The cities are a different situation. When you have a street like South Street, you always have a crowd and a legacy reputation as the place to be. The idea was to keep people moving so they did not block the sidewalks. My strategy was to create a more congenial atmosphere and have less

chance for fights or sexual assaults. Those were the days of transitioning the lawlessness of the sexual assault practice of "Whirling" to a safer environment without hurting the "edge" of the street. People like to go to edgy places but are not too inclined to go to a dangerous street.

I had The Avenue from Front to Lehigh. I concentrated on my time at the corner of Kensington and Huntington, where the kids had a problem crossing the street to attend Visitation Catholic School. There were sexual exhibition issues as a vehicle income, and I had to have that activity cease when kids went to school.

(Continued on page 56)

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(Continued from page 55)

There was a methadone clinic on the street, and things were a little dangerous at times, but it was more in the area of prostitution and how that related to school kids coming and going to school that garnered my time. This was an area where we were buying a house for a dollar, putting \$60,000 in rehabilitation, and selling them for \$30,000... the problem was that people who owned the property next to the houses we were rehabilitating were walking away from their equity. So the neighborhood was on the decline.

Fast forward to the current day, where a much more violent situation has evolved with people m being shot randomly on the streets. South Street has evolved into a dangerous gathering space because of all the vacant storefronts and the street shutdown. The Avenue has become a place for clustering for many homeless people with a strong drug culture overtone.

Just as shutting down the streets on South Street, there has not been an effort to close off the streets on The Avenue. If they closed down the street, they may never be able to open it again because people would move onto the street to live. If you go down to The Avenue and

watch, you will see the castoffs of society living on the sidewalks and all of society's ills on display.

A common theme needs to be reinforced to address these issues: #1. The streets are for cars and #2. the sidewalks are for people to transverse the street. It is not a hard concept, but it fits both situations. It would be best if you made people move.

When moving people was proposed, the Philadelphia Inquirer reported:

"Clearing one corner just pushes people to the next one over, police say, and many of those living on the street face compounding, unaddressed health and other problems."

I laughed when I read that, as the problem is not on the corner but the entire street length. When place-making on the street, you look at a street in 100-foot intervals. The issue will have to be looked at in a larger context. Make people continue to walk. Do not allow loitering; everyone has to keep moving. What is happening on The Avenue is a long-standing problem that has only intensified. The garbage and litter are completely out of hand. You have

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“medical” people banging people up with some concoction on the street.

I also believe that the streets need to be hosed down in the morning to clean up after a night on The Avenue. Several issues with sanitation probably cannot be controlled at the time of the littering infraction. Then there is the vomit, urination, and other secretions and bodily fluids. So, I recognize the need to hose it down in the morning... not too early, but maybe about 7:30 or 8:00 am. That is when I used to hose down South Street before the stores opened. Not sure how many stores are left on The Avenue, but they should have the same opportunity city-wide.

This is not a wholesome environment for the neighbors or the people on the

street. Quality of life for the neighbors needs to be derived as does an honest and fair treatment for those clinging to existence. That said, no one wants to walk down the street and have their 8-year-old witness people banging heroin on the street. No one’s grandmother wants to walk down the street in fear of having her purse snatched. But, on the other side, no homeless person wants to fall asleep only to be awakened by being pounded by Kensington youths.

There needs to be some common sense applied to the situation, and I believe the easiest thing to do is to make people move.

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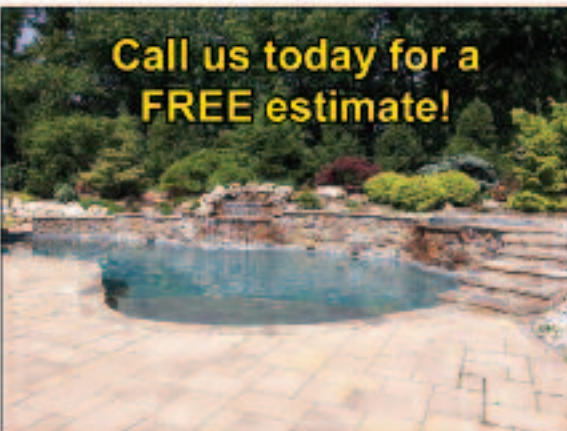
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