

INSIDE: Money Leaks Affecting Your Business • The Importance of Being ORGANIZED • Missing: 113,000 Workers

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**Joseph Albert, DO, MRO,
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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,
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BUSINESS SPOTLIGHT



A Pennsylvania-chartered commercial bank, The Victory Bank opened in 2008 and is mostly owned by local shareholders. Celebrating its 15th Anniversary this month, the Bank has created strong brand recognition synonymous with exceptional service, out-of-the-box thinking for customized business lending, and a strong commitment to the communities it serves.

The bank has grown to over \$430 million in total assets with one branch, two loan production offices, and 55 employees. It is both a niche lender catering to small-to-medium-sized businesses and a local bank serving the needs of local families. The branch building was intentionally built and designed *not* to look like a typical bank. Instead, clients enjoy a welcoming atmosphere, similar to walking into a fine luxury hotel with high vaulted ceilings, fresh-cut flowers, and a baby grand piano. Clients enjoy outside flower gardens in warmer months, followed by extensive, festive holiday decorations at year-end.

Victory's customized lending creates a first-class financial experience rarely found in today's world. Managed by a team of highly experienced bankers seeking to build

fulfilling relationships with their clients, the Bank's top priority is to understand and exceed their clients' expectations. Delivering an exceptional banking experience based on high integrity, respect, convenience, and unparalleled personal service is the Bank's very foundation. Victory's bankers work with clients to meet their needs and will always do what is right for the client, even if it may not profit the Bank.

There is a significant focus on helping Victory employees continue to learn. Specialized training and courses, along with numerous classes leading to certifications with the American Bankers Association (ABA,) are strongly encouraged. As the saying goes, "Knowledge is Power," and the Bank believes in fostering the learning process to empower its employees.



Banking isn't the only service Victory is passionate about. With an abundance of good causes in their region, the Bank has created The Victory Bank Foundation. The Foundation's mission is to "be a steward of humanitarian efforts and support the communities it serves." The Bank introduced the Foundation to its employees during the Bank's Health & Wellness kickoff in June. They designated June 20th as "Graver Greater Giving Day" to pay tribute to the late Richard Graver, the Bank's previous Chief Lending Officer, who passed away last year. Learn more at: VictoryBank.com/Foundation.

Call or visit Victory and find out what it is like to be treated like you and your business really matter and to receive sound advice from a highly qualified group of financial professionals.

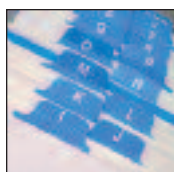




Cover Story: *Montgomery County-based beMarketing's team of marketing innovators enables its clients to fulfill their 2023 resolutions to increase marketing efforts and grow their businesses... from constructing effective Tweets and increasing Facebook reach to creating a user-friendly website and more!*



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12 Questions to Ask Yourself After Every Sales Call.



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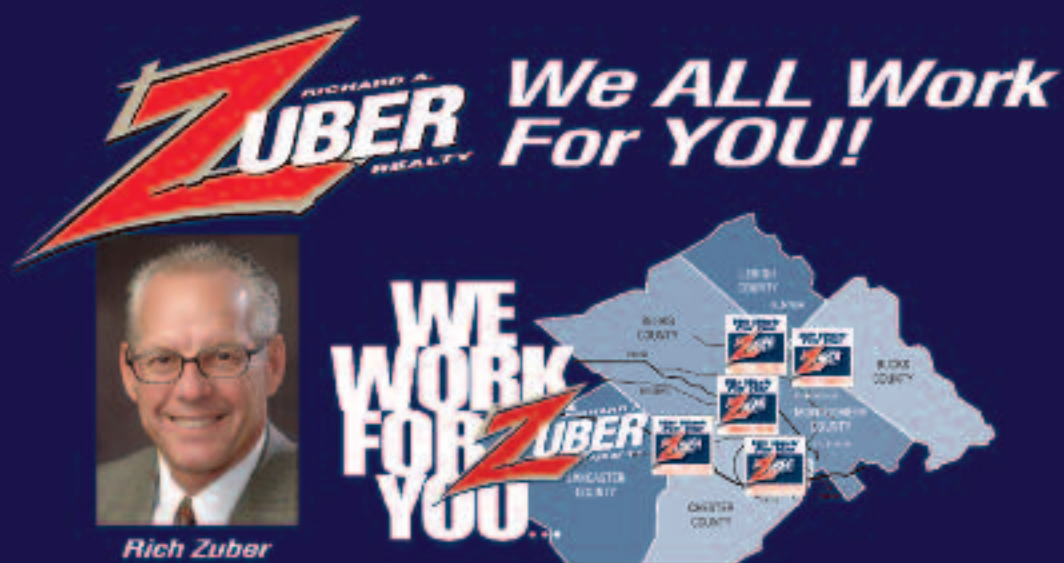
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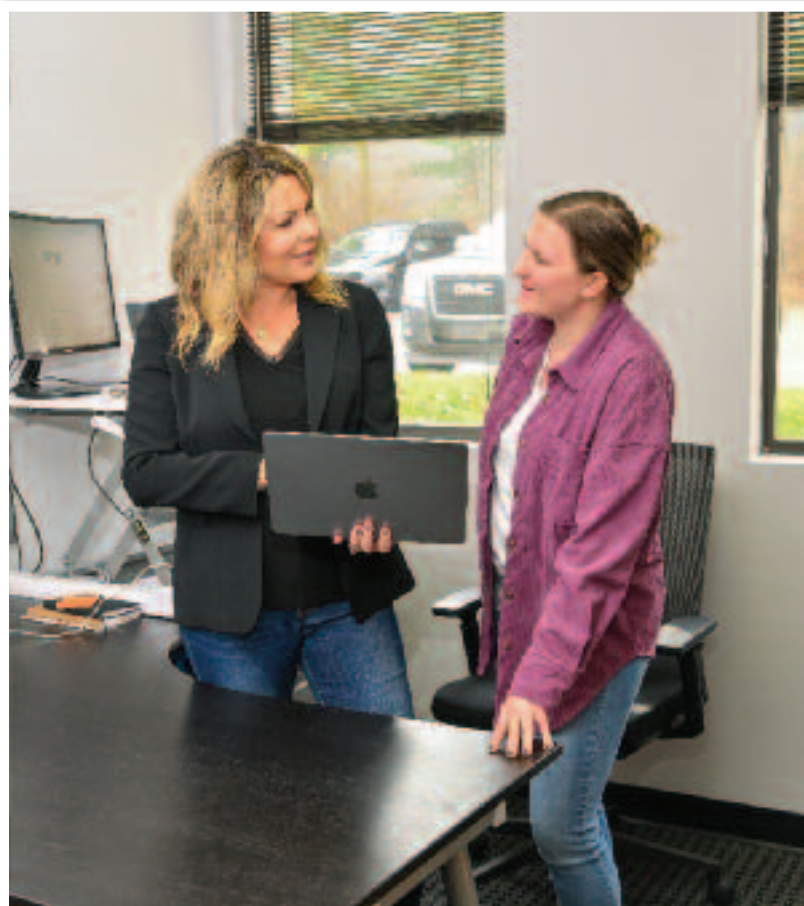
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2023 Marketing Strategies to Endure an Economic Downturn

Another year has come and gone. As we turn the page to 2023, now is the time to start thinking about recession-proofing your marketing strategies and how you can continue to grow your company. If you're a small business owner, you likely wear many hats; that's where beMarketing can support you. While you're an expert in your field, we are experts in on and offline strategies designed to take your business to the next level.

Marketing is about reaching the right people, with the right message, at the right time. The underlying pillars of successful marketing don't change, but figuring out how to achieve them is where businesses need to constantly adapt.

In an economic downturn, it's more necessary to focus on different pain points than typical in an upturn year. The mentality shifts to "need" versus "want" when budgets get tighter. It's important to understand this in relation to consumer behavior and buying habits so that your business can remain competitive. The value that your business offers becomes paramount. Developing creative ways to showcase your products or services through coupons or discounts can be a game-changer in securing business during difficult financial times.

Here are our Top 5 Tips for Your 2023 Marketing Strategy:



Emphasize the Customer Experience

The best way to grow your business is through word of mouth and positive reviews from happy customers. Research shows about 65 percent of millennials are willing to pay more for a positive customer experience. With impactful reputation management services, actively participate in conversations with your customers to ensure your voice is being represented in a way that shows customers you care about feedback and address issues that may arise promptly. While prices and resources can fluctuate during a recession, ensuring a positive consumer experience is the most critical factor in customer growth and retention.

Continued on page 8)





Focus on Customer Retention

On average, it's five to six times more expensive to acquire a new customer than to retain a current one. Especially during economic uncertainty, it's important to retain your customers. Nurture leads and current customers with email marketing campaigns that send automated emails to your existing client base to continually engage them with unique offers, promotions, and exclusive content. Building remarketing campaigns on Facebook and Google can help you directly reach consumers that may not be your customers yet but have previously visited your website.





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#3

Use Social Media to Engage with Customers

Social media marketing remains the most effective way to build your brand and reach a large audience of consumers. Your online presence is how you connect with your community directly. Through content tailored specifically to your brand's voice, your brand is instantly recognizable and always able to reach your customer base. Our social media experts will handle your content creation, customer engagement, reputation management, paid advertising, and social promotions to ensure your brand cuts through the noise and maintains a strong relationship with your customers.

#4

Remain Consistent

Initiating drastic cuts to your marketing budget is one of the worst things you can do during an economic downturn. It's crucial to remain competitive in a marketing space that likely will become more difficult to stand out. You also want to avoid the temptation to alter your branding or your voice. Trying to appeal to a wider audience is just going to alienate your current customers while failing to reach new ones. Stick with what you and your customers know and instead utilize local SEO tools to ensure your business is ranking highly on search engines to maximize your brand awareness and help you establish new leads in diverse markets.

#5

Track Your Success with Data

Regardless of the marketing strategy employed, it is crucial to be continuously tracking and analyzing data to maintain success. During a recession, the market is constantly shifting, more so than usual. By understanding customer demographics and buying habits of your consumers, you can build a targeted marketing strategy on what you know is working and stretch your marketing budget even further. Don't just deploy your campaign and forget about it. Our digital marketing experts analyze your accounts daily to track conversion rates and quickly make adjustments as needed. As a certified Google Partner, our team excels in creating pay-per-click campaigns to increase your website traffic and ensure strong conversion rates.

Adapt and Market Your Business in Economic Uncertainty with beMarketing

The New Year is the best time to set new goals and make resolutions. Make your 2023 resolution to increase your company's marketing efforts and grow your business. As you look towards 2023, align yourself with a team of professionals who have the knowledge and experience of recession-proof marketing to keep your business thriving through any economy. We work hands-on with all of our clients to ensure their needs and goals are met with a personalized approach that tailors each strategy specifically to the voice and tone of your business's brand.

Learn more about how the team at beMarketing can partner with you today by calling us at 484.261.1149.





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New Year IT Planning



TECHNOLOGY TIPS

**By Marc Umstead,
Plus 1 Technology**

As we begin the calendar year, many firms are looking towards tax planning and budget planning for the next year. We recommend meeting with your IT provider at least twice a year to discuss your needs. For larger firms it may be quarterly or even monthly. Here are some items to consider for new year planning and for budget creation:

- Hardware replacement – Your IT provider should be providing a report indicating the age and recommended replacement cycle for

all your desktops, laptops, and servers.

- Software changes – Is your firm looking to make any changes to the software solutions it uses? This could be a change in your industry (line of business), accounting, or other management software.

- Security enhancements – Is your firm looking to improve cyber security or ensure compliance?

- Projects – Are there any special projects your firm is looking to take on this year or next? These can be items such as migrating to the cloud, enabling better mobility, or infrastructure improvements.

All these items should be considered when determining new year planning and creating budgets for the next year.

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

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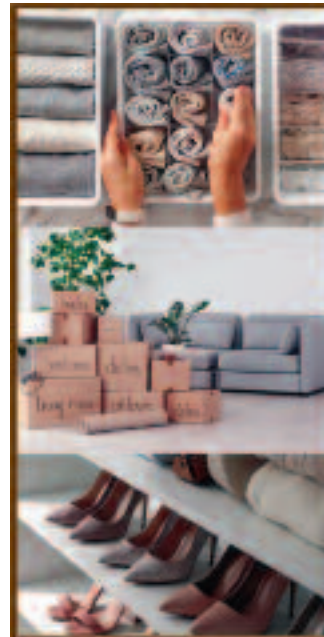
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THE TOP FOUR MONEY LEAKS AFFECTING YOUR BUSINESS AND HOW TO FIX THEM



BUSINESS GROWTH TIPS

By Audrey Faust, MBA
– Business Advisor & Fractional CFO

How often do you find yourself looking at your finances and wondering where all the money has gone? I bet it's often!

If you do, then I bet that you have several money leaks that are making it feel almost impossible to reach your financial goals. Money leaks are often where we spend money on lots of small things that aren't providing us with any real long-term value. A lot of us may be used to looking at our expenses and looking at areas that we can save money on such as large bills but when we get down to the real nitty gritty of our everyday spending that's when we can start to identify the real leaks and then plan to have those dollars to work harder for you.

So, what are some of the top money leaks that I see most often?

1. Subscriptions: This could be software or networking clubs. Subscriptions can be cost-effective in certain cases, but if you're carrying too many at once, your bank account is probably suffering. A great way to look at these are to ask yourself, 'Am I using this service regularly —every day or week or month, in order to be getting my full money's worth?' If not it's time to cut it out and redirect those dollars elsewhere.

2. Food & Drink: Whether it's takeout that you grab after work because you're tired or treating your employees to those coffee and doughnuts mid-week food and drinks are an area where a lot of people can easily overspend!

It can only seem like a small amount of money each time, but it very quickly adds up. Did you know the average U.S.

household spends \$2,375 per year on dining and takeout purchases?

Things like meal prepping can really help you cut back on this money leak at home. And in the office, think about whether treating employees every week is a habit rather than a real reward. Maybe instead think about putting that money towards an annual dinner out where you can all enjoy the time together more and bond as a team.

3. Bank fees: If you want to avoid money leaks, then look at how much you are spending on bank fees each month. Bank fees have been going up over the years, especially for business accounts. You might not even be aware of potential fees.

Besides monthly maintenance fees, banks also charge overdraft fees, paper statement fees and ATM fees if you don't use their branded ATMs. Look for a bank who reimburses you for your ATM fees, they are out there. I personally have one. Reach out if you want me to connect you to them.

4. Office Supply Costs: These costs often get overlooked but if you take the time to sit down really look at them, I can guarantee you will be in shock! Whether it's about being more intentional with your spending or letting your employees know a budget for supplies, putting some boundaries around this can really help with those money leaks.

Money leaks affect most businesses and are avoidable. My top tips for fixing and preventing them are to review your spending monthly and plan your budget to minimize any unnecessary purchases.

Are you ready to face your money leaks? Let's connect and see if I can help you find some of your money leaks. More helpful articles on growing your business can be found on Faust Consulting's website blog www.audreyfaustconsulting.com.

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To contact us call 610.718.8560 or 1.877.772.4567. Janney Montgomery Scott is located at 542 N. Lewis Road, Suite 104, Royersford, PA 19468; www.janneypottstown.com. Janney Montgomery Scott LLC, Member: NYSE, FINRA, SIPC. For more information about Janney please see Janney's Relationship Summary (Form CRS) at www.janney.com/crs which details all material facts about the scope and terms of our relationship with you and any potential conflicts of interest.



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SMALL BUSINESS OWNERS GUIDE TO TAX DEDUCTIONS FOR 2023



TAX TIPS

By Beth Breslow,
Breslow's
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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.

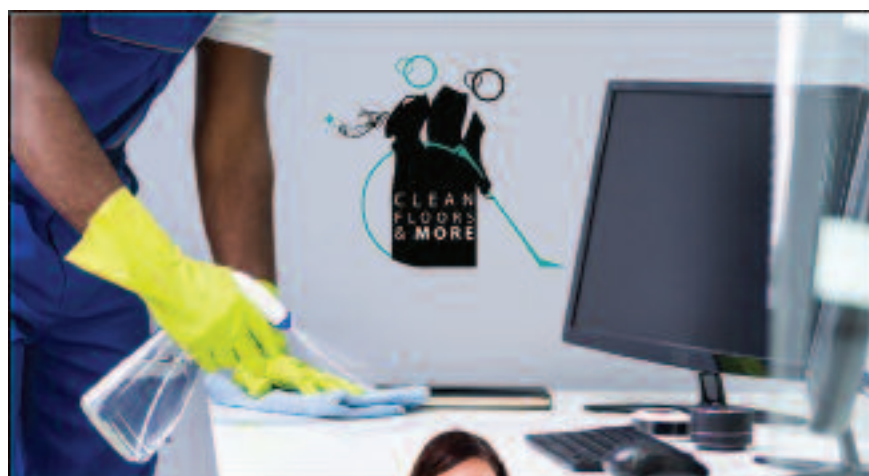
5. Insurance: Business insurance is an unavoidable expense for small business owners but may make them eligible for a tax deduction.

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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LOCAL BANKS ARE A VALUABLE RESOURCE TO HELP BUSINESSES FIGHT FRAUD

Read the headlines, or talk to anyone who owns or operates a business, and it doesn't take long to encounter stories of payment fraud carried out by scammers against businesses or customers.

While payment fraud continues to be a major challenge for businesses regardless of size or industry, local banks, like Jonestown Bank & Trust Co. (JBT), offer solutions to help small and mid-size businesses protect themselves. Often, business owners recognize a local bank as their partner when it comes to finances, lending, and other banking solutions, without realizing how effective the bank can be when it comes to fraud protection.

One form of fraud that has been on the rise recently is check washing, where criminals use techniques to erase the printing on checks and "reuse" them by writing a new name and amount on the check.



"Check washing works because on the surface the end result looks like a legitimate check drawn on a legitimate business' account," said Carolann Westendorp, JBT Business Solutions Officer, who works out of JBT's Robesonia office. "Fortunately, there are steps businesses can take to counteract that kind of activity."



Carolann Westendorp

As an example, Westendorp pointed to JBT's Payee Positive Pay, which enables businesses to compare the payee, serial



number and dollar amount of checks against items posted to their account to ensure only those checks that match exactly are paid. Each day, the business is notified of any discrepancies and can then advise JBT to either pay or return the check as appropriate.

Of course, while check washing and other check fraud are popular among scammers, unauthorized electronic debits are also increasing in frequency.

Westendorp said JBT offers customized options that allow the business to review all ACH debits coming into their account and then direct the bank to either pay or

return the ACH debit to the bank from which it originated. Businesses also have the ability to monitor for fraudulent activity daily through their JBT digital banking profile.

"We're a community bank, but we have the technology and fraud protection capability to meet the needs of any size business," said Westendorp. "I think it's important for business owners to know that their local bank can provide sophisticated, effective solutions to help them avoid falling victim to fraud."

JBT is a local, community bank with branches in Lebanon, Lancaster & Berks Counties. Visit jbt.bank to learn more.

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INSTAGRAM MARKETING 101

Tips for Success on the Platform



MARKETING TIPS

By Shelby Macilvain,
Communications
Manager, beMarketing

Instagram continues strengthening its position as the favorite social media platform among people ages 16-34. The app is a valuable marketing instrument due to its usefulness in organic content, paid advertising, influencer marketing, and e-commerce tools. There are many different strategies and tactics that businesses can employ to be successful on the platform. The social media experts at beMarketing highlight three valuable tips you can use for success on Instagram.

1. Develop a Brand Voice

You want to always maintain a distinctive brand voice throughout your posts. Develop a voice that fits your brand and style, then stick to it throughout all your content. This allows your audience to build a connection with you and your brand.

2. Create Instagram Reels and Stories

Posting reels is proven to boost your overall engagement, and if you can "go viral," you can reach a whole new audience. Using Instagram stories is another great way to increase your reach. Verified business profiles also can add clickable links and create ads in Instagram stories.

3. Engage With Followers and Other Brands

Engagement on your Instagram posts sends positive signals to the algorithm that can help to increase your post's reach and impressions. Responding to comments from your followers will only increase future comments and help boost your engagement. Commenting and engaging on other brands' and influencers' social media pages can also help to improve your visibility and follower count.

4. Successful Instagram Management with beMarketing

Our social media experts at beMarketing have the tools and strategies to take your Instagram marketing to the next level. Find out more about how we can enhance your brand's marketing by calling 484.261.1149 today.

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MAKING INSTAGRAM WORK FOR YOUR BUSINESS IN 2023



SOCIAL MEDIA TIPS

By Theresa Mintzer

It is important that your Instagram account is set up as a business profile. With that, you will have access to Insights, a tool to help you understand your audience and the effectiveness of your posts, Stories, and Reels. That information will help you grow. Check out your Insights to see how your account is performing. Here are some things you can see there:

For the account:

- Accounts Reached
- Accounts Engaged
- Total Followers



If you are a local business, the demographic details will help you determine if your efforts to reach local customers are successful.

Reels are the best way to achieve growth right now. The Instagram algorithm favors them. You don't have to lip sync or do any crazy stunts. Try

demonstrating a product or talking about your services. For 2022, video is still important so make that a part of your plan.

You can also view Insights on individual posts. These will let you see if someone has clicked on your profile and how the hashtags from that post are performing. For local businesses, remember to use some local hashtags, like local towns or local sights. Another thing to note about hashtags is that you don't want to use a hashtag like #inspirationalquotes; there are 37.1M posts associated with that hashtag. Try #inspirationalthoughts (535K posts) or #inspirationalposts (133K posts). You have a better chance of being seen from the hashtags if they are popular but not too popular.

All of this information will help you develop an Instagram strategy to help grow your business. Instagram is less formal, so have fun. Post amazing pictures of your business and behind the scenes Stories.

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

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

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WHY YOU SHOULDN'T WAIT TO BUY LIFE INSURANCE



Submitted by Patty Picardi, Director of Wealth Management,
National Financial Network. www.NFNpottstown.com

Procrastination is something that many people struggle with, but the reasons for procrastination are often misunderstood. Procrastination is often thought of as a form of laziness — putting off tasks because we don't "feel like" working. In fact, it is a way of managing negative emotions or moods associated with the task being avoided.

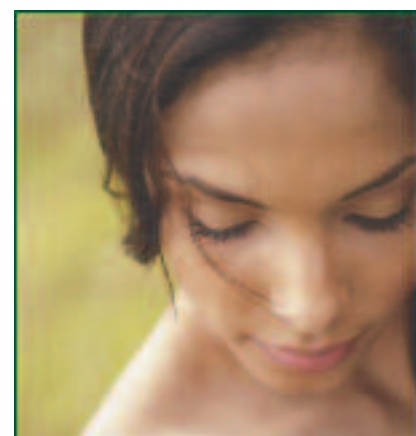
When a student procrastinates starting an essay, for example, it probably isn't because they would rather watch TV. More likely, they are afraid of failure — that the essay will receive a bad grade. Psychologically, they are avoiding the stress or anxiety associated with the essay, but their procrastination compounds those feelings in the long run, negatively impacting their self-esteem and confidence.

LIFE INSURANCE AND PROCRASTINATION

Unfortunately, procrastination and its negative effects can continue past our student years. One common thing that many people procrastinate is buying life insurance. Life insurance can be associated with several complicated emotions, like thinking about death and worrying about the cost, so the procrastination is understandable. Still, just like a student avoiding an essay, procrastinating only compounds the negative emotions.

LIFE INSURANCE IS INEXPENSIVE FOR YOUNG PEOPLE

Nearly 40 percent of people wish they had purchased life insurance at a younger age than they did.² This is because purchasing life insurance while young can have positive financial and emotional effects.



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First of all, life insurance is generally less expensive if you purchase it while you're young and healthy. Many young people vastly overestimate this cost. 44 percent of Millennials estimate life insurance will cost around \$1,000 per year. In fact, the cost of term life insurance for a healthy 30-year-old can be closer to 1/6th of this: \$160 per year.

LIFE INSURANCE CAN BOOST YOUR CONFIDENCE

Next, having life insurance can boost your financial confidence, which in turn can boost your overall emotional confidence. With life insurance in place, you'll know your loved ones can be protected in your absence. This is particularly important if you have a family that depends on your income — even if your partner has an income as well. When facing the loss of just one income, 42 percent of two-income American

families would face financial hardship within six months, and 25 percent would suffer financially within a month.

LIFE INSURANCE AND FINANCIAL PROFESSIONALS

If you've been procrastinating buying life insurance, the good news is you don't have to break the habit all on your own. A financial professional can help you figure out what kind of protection is best for you and your family. They can also help you plan for the future, build wealth, and protect your assets. Working with a professional can make it easier to break the loop of procrastination and make choices that reinforce your financial confidence.

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LOADING DOCK RENOVATIONS FOR INDUSTRIAL BUILDINGS



By Jim Sarro, AIA, LEED AP, BD+C, Principal, **MG Architects**

Currently, I'm working on a loading dock renovation to a pre-engineered metal building, which consists of a metal panel over an engineered steel structure. The overall project will also include a planned addition on a structure that is a combination of traditional and pre-engineered building construction.

For the loading dock bay installation in the pre-engineered section, I removed the

insulated metal panels and reinforced the existing pre-engineered structure from the inside by adding steel columns and additional girts to support the new wall panels and loading dock doors, as well as the remaining panel.

We were also able to remove a portion of the existing foundation, excavate, and create a new concrete foundation for our loading dock well and dock levelers.

To learn more about this project type and how we can help you add loading docks or upgrades to your facility, contact me at JimS@MG-Architects.com or 610.376.4927.

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THREE BASIC FINANCIAL DOCUMENTS YOUR BUSINESS CAN'T IGNORE

Making time to manage your business' financials can be hard for many small business owners. Nevertheless, there are three financial documents you cannot ignore: the balance sheet, the P&L and the cash flow statement.

When you own a small business, you have deadlines to meet, customers to keep happy, orders to fill, products to ship — and a million other tasks on your plate. Finding the time to work on your business and manage the financials can feel overwhelming for many owners who are knee-deep in the day-to-day.

Managing your business' finances does not mean drowning in spreadsheets.

Making the time to manage your finances is a part of what it takes to run a profitable business. At a minimum, there are three basic financial documents that you cannot ignore — your balance sheet, profit and loss statement and cash flow statement. By keeping these three statements up-to-date and within reach, you will always have a strong sense of the financial health of your business.

According to SCORE mentor and retired CPA Frank Curtis, "These financial statements are the keys to understanding any business. In a very precise way, you can determine if your business is growing and succeeding or failing."

• **Balance Sheet:** Your balance sheet is a snapshot of your business' financials at any given moment and shows you if you are in the red or the black. This financial statement lists your business' assets, liabilities and equity. These elements together give you your company's net worth.

• **Profit and Loss Statement:** Your profit and loss statement, or P&L, is your income statement. A P&L summarizes your business' revenues and expenses during a period of time — usually by fiscal quarter and year. This is the financial statement you'll use to understand how your revenues and costs impact your profitability.

• **Cash Flow Statement:** Your cash flow statement shows your sources of incoming and outgoing cash over a period of time. Cash flow documents are helpful when assessing performance trends and other aspects of your business that would not be as evident if you were evaluating your business only on the basis of the balance sheet or P&L. Though it is not obvious how to use this financial report, a good discussion of its use can be found at <https://www.investopedia.com/investing/what-is-a-cash-flow-statement/>.

(Continued on page 24)



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

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(Continued from page 23)

Running a business without regularly reviewing these three financial statements is the equivalent of driving a car blindfolded. Together, these documents give you the state of your business' financial health. Without that information, you have no basis for making fact-based strategic decisions for your business.

"If you review your company balance sheet, you can learn how much cash you have on hand, how much you owe, and how much equity you have in the business. Your annual profit and loss statement will tell you if you have made a profit and how much. It will also assist you in preparing your income tax return," explains Curtis. "Good financial statements are essential if you need additional funding for your business. Any lender will require these documents before providing additional funds."

Setting up and maintaining your business' balance sheet, P&L and cash flow statements is easier with the help of someone well-versed in business finance, like a SCORE mentor or your accountant. A SCORE mentor will help you to have a clear understanding of the financial state of your business at any time. Contact a SCORE mentor today.

Since 1964, SCORE "Mentors to America's Small Business" has helped more than 10 million aspiring entrepreneurs and small business owners through mentoring and business workshops. More than 11,000 volunteer business mentors in over 320 chapters serve their communities through entrepreneur education dedicated to the formation, growth and success of small businesses. For more information about starting or operating a small business, contact SCORE TriCounty, <https://tricity.score.org/content/finder-mentor-183>.

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

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Ask SCORE

RECORDKEEPING 101

Information Your Small Business Needs to Maintain

Thorough recordkeeping is a critical part of running a successful business. Here is a list of the essential records all small business owners should maintain and some of the best tools out there to store your records and stay organized.

Most business owners get into business to build, create and provide valued services to their customers. They do not enter the world of entrepreneurship to file taxes, keep inventory logs, and track mileage. Recordkeeping, however, is a part of the job when you are running a business, and it has to be done right.

If You Own a Business, Recordkeeping Comes with the Territory

Regardless of the type of business you own, every small business needs to keep detailed accounts of key business records. Your industry may have additional requirements, but, at a minimum, have

this list of essential records up-to-date and within reach.

- ☐ Accounting Records
- ☐ Accounts Payable
- ☐ Accounts Receivable
- ☐ Expense Receipts
- ☐ Payroll Records
- ☐ Tax Filings
- ☐ Vehicle Mileage Logs
- ☐ Bank and Credit Card Statements
- ☐ Contracts
- ☐ Purchase Orders
- ☐ Licenses and Permits
- ☐ Certificates of Insurance
- ☐ Employment Applications
- ☐ Articles of Incorporation/Certificate of Organization
- ☐ Operating Agreements
- ☐ Annual Meeting Minutes
- ☐ Trademark, Service Mark and Patent Registrations
- ☐ Inventory Logs

(Continued on page 26)



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Ask SCORE

(Continued from page 25)

Find Easy-to-Use Tools that Take the Hassle Out of Recordkeeping

Organization is the key ingredient in good, thorough recordkeeping. There are several recordkeeping tools out there to help business owners get organized, including software-based solutions, cloud-based solutions, and, of course, paper-based solutions. Most recordkeeping tools are geared for maintaining your accounting records on a daily, monthly and annual basis. Also, look for data storage solutions where you can store and back-up all of your records either on an external server or in the cloud. Here is an overview of some of the best recordkeeping solutions available for small businesses.

Software Solutions

The trick with recordkeeping is to keep things simple. Basic software solutions like Microsoft Excel spreadsheets and Microsoft Word documents can be a simple, easy-to-use solution for businesses that only require a few recordkeeping basics. QuickBooks Pro for desktop is a more sophisticated software solution that you download to your computer.

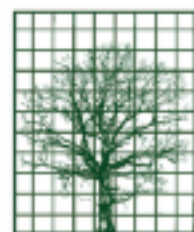
If you do decide to use any of these software solutions to record all or a portion of your records, do not make the mistake of only storing your documents on your

computer's internal hard drive. Make a habit of backing up your records daily, whether it is on a secure server, external hard drive, or a cloud-based system. There are free or low-cost solutions like Google Drive and Dropbox that are great for simple file storage. Alternatively, you can invest in a cloud-based back-up solution, like Carbonite, that takes care of automatic file back-ups for all of your critical documents with increased security.

Cloud Solutions

Paperless cloud-based solutions have grown in popularity in recent years and the tools businesses can access are becoming more sophisticated and easier-to-use. If you are a small service business, a simple cloud-based accounting system like FreshBooks may be all you need to manage your books. For more complex small businesses, like those that manage inventory, QuickBooks Online is an excellent cloud-based option.

Going paperless removes the need to file and store countless receipts and paper records; saving you time, and helping you stay organized. Moreover, many of these tools will sync right to your business bank account and credit card to automatically pull expenses into your records. Look for options like digital receipt filings



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that let you scan physical receipts and turn them into digital records, eliminating the hassle of paper records.

Paper Solutions

If you prefer doing things the old-fashioned way, there is nothing wrong with using pen and paper to keep your business' records in order. If you choose to use paper, be aware that paper record-keeping is a commitment. You will need to update your records daily to keep up, be consistent in how you record information and be extremely organized when filing your paper documents. Be sure to create duplicates of the most important documents that you cannot afford to lose and store them somewhere safe.

Work with a Professional Accountant

Keeping good records of all of your business accounts and activities will pay dividends come tax time. At the end of the tax year, turn over your business records to a professional accountant. If you use a cloud-based solution, most systems allow you to provide your accountant with a unique login so they can access tax documents and business records directly without you doing any additional leg work.

Whichever system you use, keeping well organized records gives your accountant the information they need to file your business taxes accurately on

your behalf and keep your business in good standing with the IRS.

Maintaining accurate business records and using the right, easy-to-use recordkeeping tools is a necessary and important part of running a successful business. Nevertheless, it is not always an easy or straightforward process. When you are ready to rethink recordkeeping for your business, do so with the help of a SCORE mentor. A SCORE mentor will help you create a process for daily, weekly and monthly recordkeeping best practices and help you stay organized.

Since 1964, SCORE "Mentors to America's Small Business" has helped more than 10 million aspiring entrepreneurs and small business owners through mentoring and business workshops. More than 11,000 volunteer business mentors in over 320 chapters serve their communities through entrepreneur education dedicated to the formation, growth and success of small businesses. For more information about starting or operating a small business, contact SCORE TriCounty, <https://tricity.score.org/content/find-mentor-183>. **Today at SCORE, we are on the frontline fighting to keep Main Street America in business. If you believe that you can help a small business with your experience, advice and mentoring please think about joining us. Email us at tricity@scorevolunteer.org, call us at 610.327.2673, or to learn more. To submit an application to be a SCORE TriCounty volunteer, visit our website at <https://tricity.score.org/become-volunteer-2>.**

SCORE is funded in part through a Cooperative Agreement with the U.S. Small Business Administration. All opinions, conclusions, and/or recommendations expressed herein are those of the author and do not necessarily reflect the views of the SBA.

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UPCOMING EVENTS

INTERMEDIATE EXCEL - JANUARY 2023

Four weeks on Wednesdays:

January 4, 11, 18, 25

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

Shearer Technical Computer Consultants

727 Penn Avenue, West Reading, PA 19611

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

Contact Information: Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org 610 898-8386

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11250>

INTRO MICROSOFT WORD - JANUARY 2023

Four sessions on Thursdays:

January 5, 12, 19, 26

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

Shearer Technical Computer Consultants

727 Penn Ave., West Reading

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

Contact Information: Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org 610 898-8386

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11257>

ADVANCED EXCEL - JANUARY 2023

Four weeks on Fridays: January 6, 13, 20, 27

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

Shearer Technical

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Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11253>

INTRO TO EXCEL - JANUARY 2023

Four weeks on Mondays:

January 9, 23, 30, February 6

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

Shearer Technical

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Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11247>

LEAD WORKER CERTIFICATE PROGRAM AM - WINTER 2023

12 weeks on Mondays: Jan. 9, 23, 30 Feb. 6,

13, 20, 27 Mar. 6, 13, 20, 27 April 3, 10

Time: 9:30 a.m. - 11:30 a.m.

Center for Business Excellence

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

\$690/ person - Chamber Members; \$860/ person - Not-Yet Chamber Members

Training is WEDnet eligible

Contact Information: Mark Dolinski, Vice President Training and Professional Development
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Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11232>

SUPERVISOR TRAINING MODULE 1: PRINCIPLES OF SUPERVISION - WINTER

6 weeks on Tuesdays:

Jan. 10, 17, 24, 31 Feb. 7, 14

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

Center for Business Excellence

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

\$625/person for Chamber Members;
\$780/person for Not-Yet Chamber Members
WEDnet eligible

Contact Information: Mark Dolinski, Vice President Training and Professional Development
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Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11234>

SUPERVISOR TRAINING MODULE 3: LEVERAGING WORKPLACE RELATIONSHIPS FOR ORGANIZATIONAL SUCCESS - WINTER 2023

6 weeks on Wednesdays:

Jan. 11, 18, 25 Feb. 1, 8, 15

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

Center for Business Excellence

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

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

Contact Information: Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org 610 898-8386

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11160>

ESSENTIALS OF EFFECTIVE MANAGEMENT: DRIVING ORGANIZATIONAL RESULTS - WINTER 2023

Five weeks on Wednesdays:

Jan. 11, 18, 25 Feb. 1, 8

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

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

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\$895/person for Not-Yet Chamber members
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Contact Information: Mark Dolinski, Vice President Training and Professional Development
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Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11235>

EMOTIONAL INTELLIGENCE IN THE WORKPLACE - WINTER 2023

4 weeks on Thursday: Jan. 12, 19, 26, Feb. 2

Time: 9 a.m. - noon

Center for Business Excellence

49 Commerce Dr., Wyomissing, PA 19610

\$695/person for Chamber Members;
\$845/person for Not-Yet Chamber Members

Contact Information: Mark Dolinski, Vice President Training and Professional Development
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Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11239>

HUMAN RESOURCES & BENEFITS ROUNDTABLE 2023

Thursday Jan 12, 2023

12:00 PM - 1:30 PM EST

Thursdays Jan.12, April 6, June 15 and Sept.14 from Noon to 1:30 p.m.

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

\$225/person for Chamber Members for All 4 sessions;
\$275/person for Not-Yet Chamber Members for All 4 sessions.

Lunch included.

Contact Information: Mark Dolinski, Vice President Training and Professional Development
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Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11195>

BERKS COUNTY COMMISSIONERS UPDATE 2023

Friday Jan 13, 2023

7:30 AM - 9:30 AM EST

DoubleTree by Hilton Hotel Reading

701 Penn St, Reading, PA 19601

\$35 - GRCA Member/Investors; \$50 - Future Member/Investors

**includes breakfast, networking & presentation
Cancellation Deadline: 5 Business Days Prior
GRCA/W2W 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: Katie Hetherington Cunfer
KCunfer@GreaterReading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11261>

WOMEN2WOMEN - YOUR PROFESSIONAL TOOLBOX: OPTIMIZING YOUR SKILLS & TALENTS

Tuesday Jan 17, 2023

11:30 AM - 1:00 PM EST

Berkshire Country Club

1637 Bernville Rd

Reading, PA 19601

**parking available on site

\$35 / GRCA Member; \$45 / Future Member

**includes lunch, networking & workshop

Contact Information: Rachael Romig
rromig@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11262>

NEW MEMBER MIXER

Wednesday Jan 25, 2023

4:30 PM - 6:00 PM EST

Center for Business Excellence

49 Commerce Drive, Reading

To RSVP, email Katie Johnsen (kjohnsen@greaterreading.org)

Contact Information: Katie Johnsen
kjohnsen@greaterreading.org

SALES METHODS & MASTERY TRAINING PROGRAM

Thursday Jan 26, 2023

8:30 AM - 4:30 PM EST

Jan. 26 & 27

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

Center for Business Excellence

49 Commerce Dr., Wyomissing, PA 19610

\$795/person for Chamber Members;
\$995/person for Not-Yet Chamber Members;
\$695 **Early Bird** registration by Jan. 6 (Chamber Members); \$795 **Early Bird** registration by Jan. 6 (Not-Yet Chamber Members)

Contact Information: Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org 610 898-8386

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11245>

7 PRINCIPLES OF A HEALTHY BUSINESS: EFFECTIVE LEADERSHIP WITH STEVE ESSIG - FBA JAN. 2023

Tuesday Jan 31, 2023

11:30 AM - 1:00 PM EST

Eight20 at the Mills

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820 Knitting Mls Wy #100, Wyomissing, PA 19610

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**includes lunch, networking & workshop

**FBA Sponsors & Peer Group Members receive complimentary tickets to this event.

Contact Information: Rachael Romig
rromig@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11265>



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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.

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MEMBER ANNIVERSARIES

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

44+ Years

Pottsgrove School District

35 Years

Western Montgomery Career & Technology Center

20 Years

Weigner Insurance & Financial Services, Inc

5 Years

Alvernia University

WELCOME NEW MEMBERS!

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

The Ellie Effect

<http://theellieeffect.org/>
(610) 457-4094
Nonprofit Organizations

JDog Carpet Cleaning and Floor Care Pottstown

<http://jdogcc.com/>
(610) 952-2845
Carpet / Rug / Upholstery Cleaners,
Cleaning Contractors

Members 1st Federal Credit Union

<http://www.members1st.org/>
(223) 895-0511
Banks / Credit Unions

Monica Shoukri, Realtor at RE/MAX Read

<http://www.brightmlshomes.com/Monica-Shoukri>
(267) 444-1494
Real Estate - Residential

Ondra-Huyett Associates, Inc.

<http://www.ohainc.com/>
(610) 366-1709
General Contractors

END OF YEAR REFLECTION



**By Eileen Dautrich,
TCACC President**

The end of the year is always an impactful time. A time to reflect on where you have been and a time to plan for where you still know you need to go. 2022 was an exciting year for the TriCounty Area Chamber of Commerce. It was also a year of ceremony as we celebrated our 95th Anniversary in 2022!

This month's article is an opportunity for me to reflect on the Chamber's 3 Cornerstones, only focusing on one program in each of the three but believe me – there is so much more I could highlight:

Building Community

Graduating its 20th Class, the Leadership TriCounty program relaunched in 2021 with the Class of 2022 graduating in June. A new logo, new program content and focus, a new director – exciting changes – but the heart of the program remains intact and continues to define this program as a well-respected opportunity for continuing education of area professionals of all backgrounds, ages, experience levels, and industries. We are reserving spots now for the Class of 2024.

Creating Connections

Events were also a big deal in 2022. Major events that were rescheduled from 2020 were finally able to be held. We started the year off with the very successful Pottstown

Progress Luncheon with over 250 people in attendance and we look forward to sharing another year of Pottstown's story on February 15, 2023. The Annual Dinner was finally held on April 27 after being cancelled from April of 2020. It was a great night, great speaker, great networking, and we took the time to acknowledge every Member in attendance because without their support we would not be here. We will do it all again at the next Annual Dinner – save the date of April 26, 2023! Not having an Economic Development Luncheon since the fall of 2019, the return to an Economic Development Luncheon in June of this year was also exciting.

Supporting Commerce

We continued to offer a variety of Member benefits that could benefit each of our Member businesses. We added special features to continue valuable member benefits already in place and we made some additions to existing programs – adding a new video Chamber Chat edition in cooperation with students from the Montgomery County Community College. Our regular Chamber Chat show entered Season 9 and as a new feature we invited Chamber Members to serve as guest hosts for the Season. We were excited to receive a great response as we featured new faces on the program. We also added a Member Spotlight announcement and a sponsorship opportunity to Chamber Chat – “While you're chewing, we're chatting” – a few of our Chamber Member restaurants/establish-

ments provided us gift cards to distribute to one lucky winner out of those that comment during a live show on Facebook.

2022 was also the first year to provide Members with an option to take some more control over their Membership investment with our Tiers Investment Opportunity which provides opportunities for exposure and marketing and includes their annual membership dues all in one commitment. We are so thankful for the companies that supported year 1 and we have secured several of them back for year 2.

This past year also brought new faces to the Chamber team and new members to our Board of Directors and the commitment that both groups have to our organization is incredible and these 2 groups are anxious for where we go in 2023.

I recently purchased a sign for my office that states “Everything is Figureoutable”. It is my new motto as we move into the next year. Our Board of Directors has committed to 3 half-day work sessions to discuss, brainstorm, and define the future direction for our organization. Everything is figure-outable and I look forward to future articles and updating readers on what we have figured out for the TriCounty Area Chamber of Commerce as we continue to Build Communities, Create Connections, and Support Commerce next year!

#tcaccbettertogether

TRICOUNTY REACH+

Time Management

LUNCHEON

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

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.

Succession Planning For Your Business

Friday, January 20th
8:30 AM - 10:00 AM

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



Featuring:
David Bowman

There is no charge to attend; however, we do ask that you register due to limited seating. Scan the QR Code to register or visit tricountyareachamber.com



Refresh Friday

MEMBERSHIP Breakfast



INTERNSHIPS: ARE THEY RIGHT FOR YOUR BUSINESS?

4 Experts will provide you with what you need to know:
We will discuss support, opportunities, requirements, and the benefit of working with students in the region.

Wednesday, January 25th
8:00 AM - 9:30 AM

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

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

For more details or to register, please call 610.326.2900, scan the QR code to go directly to the event page on our website, or email alice@tricountyareachamber.com.



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PRESENTS

POTTSTOWN PROGRESS

LUNCHEON

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SAVE THE DATE!

February 15, 2023

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!

UPCOMING EVENTS

Registrations can be found at www.springfordchamber.com

Chamber Friday Coffee Club

Friday, Jan. 6th, 8:00am – 9:30am

Location and Sponsored by TriCounty Federal Credit Union

This is a new event for the Chamber. This coffee club will discuss all topics – business, life, and everything in between

Shark Think Tank

Thursday, Jan. 19th, 11:30am – 1:00pm

Copperfield Inn at Creekside

*Business Owner Members Only

Spring-Ford YPN January Kick-Off Event

Thursday, Jan. 26th – 5:00pm – 7:00pm

Splitting Edges Ax Throwing Event

\$35.00 per person (members and non-members welcome)

Chamber Friday Coffee Club

Friday, Feb. 3, 8:00am – 9:30am

Sponsored by Citadel Credit Union, Location TBD

February Luncheon -Topic: Achieving a work/life balance with Govan Coaching

Thursday, Feb 9th, 11:30am – 1:00pm

Copperfield Inn at Creekside

*Business Owner Members Only

YPN Lunch and Learn – Topic: Networking groups, what you need to know to make them work for you with Bruce Zanar

Wednesday, Feb. 15th, 11:30am – 1:00pm

Upper Providence Township Community Center

Free – Members and non-members – Bring Your Own Lunch

Shark Think Tank

Thursday, Feb. 16th, 11:30am – 1:00pm

Copperfield Inn at Creekside

*Business Owner Members Only

REGIONAL CHAMBER ROUNDUP



MONTGOMERY COUNTY CHAMBER OF COMMERCE

• 101 Bill Smith, Blvd King of Prussia, PA 19406

• 610-265-1776 • montgomerycountychamber.org

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

January 12, 2023 – Business Builders

Join our members and the business community at our monthly Business Exchange!

January 25, 2023 – Lunch & Learn

Educational workshops during your lunch, held quarterly.

Look for all of our events including Business Builders, Lunch & Learns, Chamber Chats, and a Summer Golf Outing.

<https://members.montgomerycountychamber.org/events>

HISTORY OF THE CHAMBER



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 Wisshahickon Valley Chambers of Commerce. We proudly welcome over 400 companies and 1500 stakeholders in southeastern Pennsylvania.



On Sunday, August 20, 2000, after years of planning and an entire year of shoring up and

bracing the structure, the King of Prussia Inn was moved to land donated by PECO Energy Company. It was one of the most successful engineering efforts in Pennsylvania's history, winning the 2004 National Legacy Award for successful relocation and restoration. Today, it serves as the Montgomery County Chamber of Commerce's headquarters.



Holiday Happy Hour

A special thank you to everyone who came out to the Spring-Ford Chamber Holiday Happy Hour. American Financial Management Group, Visiting Angels of Pottstown.



A special thank you to the following sponsors:

Community Music School,
Kelly Insurance Group,
Oehlert Bros. Heating and Cooling,
Superior Credit Union,
TriCounty Community Network

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

January 19, 2023 @ 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.

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

March 8, 2023 @ 4:30 – Mixer at Ursinus College

We are excited to be planning a Mixer with our friends at Ursinus College. Please save the date in your calendar and check the Chamber website for event updates and registration.

At time of publication, we are still finalizing details for many Winter 2023 Chamber events. Please visit our website in the New Year at www.PVChamber.net for event details for upcoming PV Men/Women Networking events, Business Roundtable Luncheons, Book Club, New Member Orientation, Mixers and more.



PV Chamber Annual Holiday Mixer

145 members and honored guests networked at the PV Chamber's Annual Holiday Mixer on December 6th at RiverCrest Golf Club & Preserve. The PV Chamber extends its sincere appreciation to all businesses that donated items for the silent auction, raffles, and wine pull, as well as our generous sponsors:

Platinum Sponsors: TR Insurance & Phoenixville Hospital Tower Health; **Gold Sponsor:** Harleysville Bank **Silver Sponsors:** Kelly Insurance, WSFS, Platform 1 Events @ Columbia Station, Gorski Engineering, Pine Run Construction, Maillie, **Bronze Sponsors:** Signarama; Merck, Sharpe & Dohme FCU; Keenan, Cicitto & Associates; Phoenixville Federal Bank & Trust; **Music Sponsor:** Community Music School; **Music Sponsor:** The Job Exchange; Rodan+ Fields – Giselle Knoblauch; Esape Trappe; Nothing Bundt Cakes; Moore, Snear & Ruggiero Funeral Home & Crematory; RE/MAX Achievers

WELCOME NEW MEMBERS

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REGIONAL CHAMBER ROUNDUP

PHOENIXVILLE REGIONAL CHAMBER OF COMMERCE

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

Celebrating 90 years in the PXV Business Community



PHOENIXVILLE
REGIONAL CHAMBER OF COMMERCE

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

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

UPCOMING EVENT

2023 is your year to *build connections* – find dozens of networking events with the Phoenixville Chamber.
Keep an eye on our events page...



to our new Chamber Members of 2022!
We're happy to have you.

Angel Snacks Healthy Vending
Angry Jacks Axe Throwing Club
Bradley & Advisors, LLC
C.C.I.M.
Cafe Com Leite
CBRE
Certa Pro Painters
Core Notary LLC
Crescendo Phoenixville

Glow Skin Boutique
Habitat for Humanity of Chester County Phoenixville ReStore
Ivy Rehab for Kids
JMC Sales Team Of Keller Williams
Joseph Scott McArdle
Julian McCracken
Keller Williams Realty Group
Legacy Everlasting Photo Booths
Let's Get Organized with Robin
Mont Clare Deli
Natural Solutions Nutrition
New Light Logistics
Nova Trails, an Acton Academy
Renaissance Promotions
Senator Committa
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Sweet Brew
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The Importance of Being ORGANIZED



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

Twice a month I meet with a small group of men to conduct a Master Mind session we call *Collective Minds*. We normally have a speaker once a month that delivers a 30-40 minute presentation on a topic the group has requested

information about. This past week's topic was "Being Organized". I told the group that I was going to be the presenter and the discussion would be the background for my next article in the 422 Business Advisor. Of course, I did some research on the topic but quite honestly, the discussion we had was far better than the research. Here are the highlights.

We started with a story one of the group members shared about an experience they had just had with a local professional. A meeting was scheduled for 5:30 in the evening and he arrived a few minutes early just to make sure he would be "ON TIME", only to find out that the person he was meeting was out of the office and would be a few minutes late. As he sat in the lobby, he looked at the receptionist desk and credenza behind it, and noticed mountains of papers and folders randomly piled 6 to 8 inches high. Thirty minutes later he was informed that the person he was meeting had just finished running an errand and he would be back shortly.

Another 20 minutes passed and the meeting finally started. It was a great meeting and everything worked out well, however, the experience became the foundation for our "being organized" discussion.

We all live in and work in what most would identify as a BUSY WORLD with not enough time to do all the things we need to do, let alone do what we want to do. Why is that? What are the things that are robbing us of the pleasures in life, the time with our loved ones, the enjoyment of our jobs and the calm we so

desperately desire? Could it possibly be that we are our own worst enemy and responsible for our being late for meetings, missing our children's school and sports events, missing family dinners, having a cluttered office where it takes twice as long to get a project done because of missing paperwork piled somewhere in the office, emails and phone calls too numerous to catch up on, deadlines that are waking us up in the middle of the night like a bad nightmare, stress that is causing

us to make mistakes and bad decisions? Most efficiency experts would tell you that all the above could be greatly reduced, or possibly eliminated if you got yourself ORGANIZED.

Here are a few tips that might be of help.

1. Organize your agenda - There are multiple resources available to help you get organized. Organizational programs you can use on your computer, cell phone or on

your desk that allow you to plan your day in a timely manner that allows you time to do what you need to do and what you want to do. There are even people you can hire that will help you get your business and life in order. You have to allow them to help you. Remember the definition of insanity—doing the same thing over and over thinking there will be a change. No—YOU have to allow a change to take place.

2. Establish times during the day that you will devote your attention to: a. Tasks that you must do. b. Meetings you will have that are time-bound. c. Phone calls that you need to return or make. d. Deadlines that you are responsible for or any priority that you might have. You can make a list the night before where you allocate a specific time of the day for each.

3. Learn to say NO to things that are not important or that can be done by someone else. Learn to delegate, you are not the only person in the world that can do what you do.

4. Make it a point to be on time. Plan for travel time, whether it is getting to the other end of the building or traveling across town. Make allowances for distractions and traffic. I would much rather be a few minutes early than getting a speeding ticket or being embarrassed by walking in the meeting room late. Be on time, it's rude to not to. Be courteous and consistent to your clients and co-workers.

Effective Organizational Management will change your life and make you much more efficient, will allow you to have more time to do the things you like to do, reduce stress and make you a better person, husband, father and friend. Get rid of the clutter in your life, get organized and enjoy the end results.



SBRA Business Spotlight



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12 QUESTIONS TO ASK YOURSELF AFTER EVERY SALES CALL



By John Whitehall

Salespeople need to earn the right to close a prospect. We earn this right when the prospect has a high degree of confidence in the salesperson, is aware of their current situation and has enough knowledge to make an intelligent buying decision.

Here are some questions to ask yourself when you begin your closing "dance":

- Do I thoroughly understand this prospect's problem?
- Does the prospect understand the consequences of not fixing this problem?
- Did the prospect get the sense that I understood their business?
- Does the prospect see me as an expert in my field?
- Is the prospect totally comfortable with me?
- Does the prospect have confidence in me?
- Does the prospect really need what I sell?
- Does the prospect understand the ways my product or service will help them?
- Can the prospect afford what I sell?
- Do I understand how the prospect will make a decision?
- Does the prospect know enough to make a buying decision?
- Is the prospect willing and able to invest in my product or service?



By asking these 12 questions after each sales call, a salesperson can predict with some degree of confidence, whether they stand a chance to close this sale or not. I personally use these 12 questions as a strategic roadmap to prepare for each sales call, recognizing that I must be confident in each answer while I'm involved in the sales call. Asking these questions after each sales call is a way to personally debrief my performance.

Too many times either the buyer or seller tries to dominate a selling situation, creating an imbalance that can only be solved with price concessions. Both the buyer and seller play equally important roles in the closing of any sale. They need to work as a team, gathering critical information necessary for a successful decision.

SBRA Monthly Member Shout Out

Members Helping Each Other Grow



WELCOME NEW SBRA MEMBERS

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Reading Hotels LLC / Comfort Inn
Salsa Burrito
True To You Esthetics, LLC

SBRA EVENTS - BE BETTER. GROW FASTER.

TUNE-UP Tuesdays
information. sharing. motivating.



• Tuesday, January 10th – Sales Training

• Tuesday, January 24th – Small Business Economic Forecast

Presented by Dianne Manges, Director, Senior Investment Advisor, Trust Foundations & Endowments Specialty Practice

Free to the public. Get more details and register at <https://www.sbrassociation.com/#EVENTS>

MEMBER NETWORKING MINGLE

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

Wednesday, January 25th, 5:30-7:00

Learn How the SBRA Can Help Your Business Grow – Membership Benefits Update

Wednesday, January 25th, 9:00-9:30 am

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

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COMMITTED TO COMMUNITY

Habitat for Humanity of Berks County works to enrich lives through home ownership and create families that are stable, strong, and prosperous in the Reading area. Visions shares their commitment to building up our communities in more ways than one. Visions supports hundreds of causes like Habitat for Humanity of Berks County with donations to fund good works, employee volunteers who pay it forward, and sponsorships that support community events. Because Visions Cares, where you bank can help you and your community.

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TIMOTHY J. DALEY
*Executive Director, Habitat for
Humanity of Berks County*

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The Interior of the Reading Distilling Guild on the first floor of the Weidenhammer Building.

WEIDENHAMMER BUILDING RECEIVES AIA INTERIOR ARCHITECTURE AWARD

Muhlenberg Greene Architects'
503 Penn Street Design Recognized
by Eastern PA Chapter

The American Institute of Architects Eastern Pennsylvania Chapter honored Muhlenberg Greene Architects with the Interior Architecture Award for the Weidenhammer Building at the

President Dinner on December 1, 2022, at the President's Night and Design Awards in Allentown.

The annual event is a celebration of design excellence, innovative partnerships, and nearly 200 inspiring Architects, Associates, and Allied Members within the chapter.

(Continued on page 40)

ROUTE 422 BUSINESS ADVISOR DINING GUIDE

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AIA INTERIOR ARCHITECTURE AWARD

(Continued from page 39)

The Design Awards program highlights members' dedication to creating a better built environment, engaging our communities, and advocating for the industry through a culture of excellence and innovation.

Jurors commented that they were immediately drawn to the interior, particularly because of the way in which it beautifully exposes old material, such as the wood and iron framing, and the exposed brick party walls. They also noted that public restrooms are seldom seen as contributing to the overall interior feel of a building - but this project is a clear exception - owing to the elegant exposed historic stone in this unlikely space. Additionally, the jurors pointed out that the fourth-floor skylight floods the lobby with natural light bringing cheer to the entire interior.

The firm was also recognized for the project in 2021 by the Greater Reading Chamber Alliance, honored in the Bar/Restaurant category at the Building Berks Awards. Jim Sarro, AIA, Secretary and Principal of Muhlenberg Greene Architects was the Principal-in-Charge of the project.

Partners on the project include owner

John P. Weidenhammer, the Ciatto Construction Company, Building Systems Engineering Group, and the City of Reading.

About Muhlenberg Greene Architects:

Since 1920, Muhlenberg Greene Architects, Ltd. has built a reputation for thoughtful design, detailed project documentation, and quality service for our clients. Our history traces the development of Berks County, with timeless designs including Stokesay Castle and the Medical Arts Building. Today, our legacy continues as a partner building the future of Berks County. We help our area businesses, nonprofits, and educational clients bring new and adaptive reuse projects to life. Learn more at MG-Architects.com.

About AIA Eastern PA:

The American Institute of Architects (AIA) was founded in 1857 by a group of 13 architects out of Washington D.C. Today, the AIA serves over 94,000 served by more than 200 chapters around the world. AIA Eastern Pennsylvania, founded in 1958, is a local chapter of the AIA, representing nearly 200 members across Berks, Carbon, Lehigh, Monroe, Northampton, and Schuylkill counties. Visit AIAeasternPA.org for more information.

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Ask SCORE

HOW TO CONNECT WITH YOUR CUSTOMERS AND BOOST BUSINESS USING LIVE VIDEO

Live video streaming has become one of the most powerful ways to forge stronger connections with customers. Especially now as you are looking for ways to stay connected with your customers or reconnecting as your business reopens. Using the Apps like Facebook Live, Instagram Stories, Snapchat Stories, YouTube Live Streaming, and Periscope to boost sales and strengthen your brand.

Going "live" enables people to see what is happening with your business in real-time and offers a more personal view of what your company does and who the faces are behind your logo.

If you're thinking about giving live video streaming a try, here are some ideas to help you go live with content that will engage viewers and shine the spotlight on your small business's strengths.

- **Introduce a new product or service.** Live video provides a memorable way to communicate features and benefits and get people excited about your new offerings.

- **Feature product demonstrations and how-tos.** Live video offers an effective way to demonstrate how products work and teach customers how to use your products. "Seeing is believing." If you show people your products or services improving productivity or making life easier for a customer, it adds credibility and builds trust.

- **Introduce a new team member.** Sharing the credentials, capabilities, and personalities of new employees can facilitate a stronger personal connection with customers and enhance customers' confidence in what your business can accomplish.

- **Interview a raving fan customer and share their success story.** This type of live word-of-mouth testimonial can serve as a powerful endorsement of your products and services.

- **Show a fun "day in the life" glimpse of your office culture.** Streaming video of your team's camaraderie during work can help humanize your brand and give your customers a sense of what it's like behind the scenes at your company.

(Continued on page 42)

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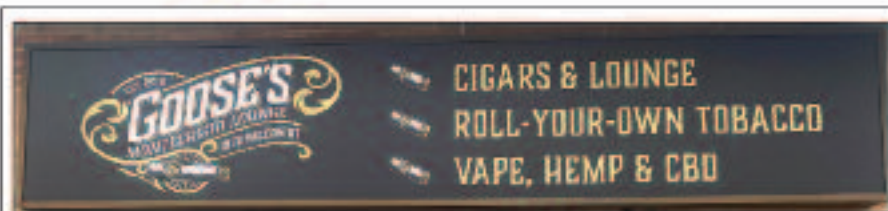
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Ask SCORE

(Continued from page 41)

- **Feature your company participating in a community cause.** Capturing real-time moments of your team giving back to the community can build a stronger emotional connection with customers. People feel good about supporting businesses that commit themselves to causes that help those in need.

- **Show your team members celebrating a milestone.** Whether it's making a toast to your business's five-year anniversary or announcing a new project partnership, celebrating your milestones through live video can show people you're a thriving and growing company.

- **Introduce a new marketing campaign or a branding development.** Streaming video to raise buzz about new promotional offers or rebranding efforts (like a new logo) can generate excitement and enthusiasm—and potentially sales!

- **Show off a team member's skills on the job.** By featuring your employees' expertise and capabilities, you can reinforce why customers should choose your products and services over those from your competitors.

Gearing Up to Go Live

Before you use live video for the first time, consider watching how other brands that sell products and services similar to yours are using live video streaming tools. That will help you generate more ideas and give you a sense of what resonates with viewers. Also, evaluate which live streaming platforms will benefit you the most. Consider your followers will be the most likely people to tune into your broadcasts. With that in mind, will one platform over the others reach more people in your target audience?

As you explore using live video streaming to market your business, reach out to a SCORE mentor for insight and suggestions. With expertise in marketing and all other aspects of starting and running a small business, our mentors are here to provide guidance and align you with the resources you need to succeed.

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

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PENNSYLVANIA IS MISSING 113,000 WORKERS



By Anthony Hennen,
The Center Square

Pennsylvania is missing young workers and the problem is one that won't simply go away.

While the commonwealth isn't the only state struggling with a shrinking youth population, state-to-state comparisons are difficult to make due to data issues. What's clear is that Pennsylvania has had a significant drop in its labor force participation rate. Rather than a story of older workers retiring, the majority of missing workers are under 45 rather than over.

A new research brief from the Independent Fiscal Office looked at Pennsylvania's falling labor force participation rate and its struggle to fill open job positions. Had the state's population stayed the same since the first quarter of 2020, 113,000 more workers would be employed, and 92,000 of them would be aged 44 or younger.

Compared to the first quarter of 2020, Pennsylvania's economy was down 151,000 jobs in the first quarter of 2022 and the state population dropped by about 31,000 people. The labor force participation rate, which is the ratio of people working and seeking work out of the working-aged population, has been declining in recent years.

The IFO has called the labor market "extraordinarily tight" due to the number of open jobs, as The Center Square has previously reported. The lack of workers could cause issues for the state budget surplus, turning it into a deficit as older workers retire and require more government services.



KEITH SRAKOCIC / AP PHOTO

A sign seeking to hire laborers outside a concrete products company in Evans City, Pennsylvania.

The missing workers issue could be temporary, at least for some younger Pennsylvanians. Young workers may be out of the labor force temporarily, but will return.

"Between moving in with parents and the near three-year suspension of student loan repayments, it's likely that provides some young workers with more time to take an extended leave from work or possibly engage in other activities such as caring for family members or volunteer work," IFO Director Matthew Knittel said.

The silver lining for the state economy is a four percent unemployment rate, the lowest since 1976 when monthly data have been published. Workers who want a job have had a relatively easy time finding one. But as Pennsylvania's youth labor force participation rate falls, state spending will outpace tax revenues in the near future.

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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NEW YEAR/YEAR END TECHNOLOGY REVIEW



IT SOLUTIONS

By Rob Landis,
Binary IT Solutions

A new year/year-end technology review provides an opportunity to look at several areas of your IT. The goal is to take time to focus on improvements you can make to boost your bottom line, as well as what tactics to take to reduce the risk of a costly cyberattack.

This year-end, take some time to do a technology review with your IT team or managed IT provider. This will set you up for success and security in the coming year.

The goal of a year-end technology review is to look at all areas of your IT infrastructure. Security, efficiency, and bottom-line considerations will be the key drivers for future initiatives.

• Technology Policies

When technology policies get outdated, people stop following them. Review all your policies to see if any of them need updating to reflect new conditions. For example, if you now have some staff working from home, make sure your device use policy reflects this.

• Disaster Recovery Planning

When is the last time your company did an incident response drill? Is there a list of steps for employees to follow in the case of a natural disaster or cyberattack?

• IT Issues & Pain Points

Survey your employees on how they use technology. Ask questions about their favorite and least favorite apps. Ask what struggles they face. Let them tell you how they feel technology could improve to make their jobs better.

• Privileged Access & Orphaned Accounts

You should ensure that only those individuals who need them have admin-



level permissions. The fewer privileged accounts you have in your business tools, the lower your risk. Compromised privileged accounts passwords open the door to major damage. Also look for orphaned accounts, leaving them active poses a security risk.

• IT Upgrade & Transformation Plans for the New Year

Have a vulnerability assessment performed. This gives you a list of potential problems your company should address. Eliminating vulnerabilities improves your cybersecurity. Planning ahead allows you to budget for your upgrades and avoid unplanned expenses.

• Cloud Use & Shadow IT

Review your use of cloud applications. Are certain apps hardly used? Do you have redundancies in your cloud environment? A review can help you cut waste and save money.

Also, look for uses of shadow IT by employees. These are cloud applications that are being used for work but did not go through approval. Remove this security risk by either closing the accounts or officially approving them.

We can help you with a thorough review of your technology environment to give you a roadmap for tomorrow. Contact us today for a free consultation at 610.320.2628



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

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

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

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

Q: How many flooring options are there?

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

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*Company President Michael Longwill,
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Q: When is it time to replace our floors?

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

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GET AHEAD OF YOUR PERSONAL PAPER CHASE

Forget everything you've read about the "paperless" office. Though our computers, PDAs, and smart phones have digitized many aspects of daily life, paper is still very much with us. Organizing Coach Carol Halsey has developed a five-step approach called DRAFT—Discard, Refer, Act, File, and Table—that can help small business owners organize for efficiency:

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

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

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

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

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

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

"When all your ideas are in one place

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

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

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

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

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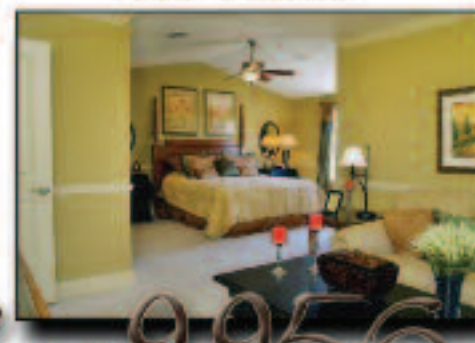


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HERE COMES THE JUDGE



LEGAL PERSPECTIVES

By Charles D. Garner, Jr., Esquire, Wolf, Baldwin & Associates, P.C.

At some point in their life, most everyone incurs the experience of appearing in Court, whether they are the initiator of a lawsuit (the Plaintiff) or the recipient of a Complaint (the Defendant). In these situations, the person who likely has the most important impact on the outcome of the case is the Judge. So, who is this person and how or why did they become part of the judiciary branch of government?

Judges, as we know, are supposed to be impartial and nonpolitical, but most judges are practicing attorneys before they become judges and usually have ties to a political party which is the process generally required initially to become a member of the "Bench."

In the federal court system, judges don their robes through an appointment process rather than an election. The President of the United States makes such appointments which require confirmation by the United States Senate. The appointment of federal judges is a life

term. This avoids the need for federal judges to run for office through a general election, and arguably permits the judges to be independent in their decision-making processes.

To the contrary, county and appellate court judges in Pennsylvania courts achieve their office through an election process initially, and thereafter through a vote by the citizenry to be retained. A retention election occurs every ten years for judges after their original election.

(Continued on page 48)

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LEGAL PERSPECTIVES

(Continued from page 47)

For the average person, a court appearance will likely be in a magisterial district court or the County Court of Common Pleas.

A magisterial district judge (formerly called district justices and earlier called justices of the peace) sits in what is more commonly known as small claims court. These judges are elected for six-year terms and are permitted to campaign and politic only during their election years. These judges here have jurisdiction to hear civil cases, including landlord/tenant actions, and can assess damages up to \$12,000. They also are the first judge to preside over arraignments and preliminary hearings for criminal offenses. Magisterial district justices have geographic areas within each county and have jurisdiction of disputes only in those areas.

For most larger cases, the County Court of Common Pleas is the court of original jurisdiction where litigants will have contact with the judge. The number of judges assigned to each county is based on population, and each county judiciary has its own rules of operation and determines how each judge is assigned to particular cases such as civil cases, criminal cases, family law cases, juvenile law cases, or cases within the Orphans' Court.

Decisions rendered by county court judges can be appealed as of right to either the Pennsylvania Superior Court or the Pennsylvania Commonwealth Court, which are the first level of appellate courts in the Commonwealth. The subject matter

of the case under appeal determines which of the appellate courts would hear the case. In most circumstances, the decision from one of these appellate courts is a final decision.

The final and highest court of appeals in Pennsylvania is the Pennsylvania Supreme Court which consists of seven justices. A party that is unsatisfied with the decision of the Superior Court or Commonwealth Court can request that the Supreme Court hear their case. The Supreme Court is not required to hear the case and can decline to do so. Typically, the Supreme Court will hear only significant cases or cases where the lower courts have reached inconsistent results on the same topic.

Unfortunately, depending on the type of case, a trip through the courts from beginning to the end can be significantly lengthy, sometimes lasting multiple years if appeals are undertaken. Regardless of the type of court, all judges are required to review the facts of each case, determine the credibility of all the witnesses involved, and render a decision consistent with the principles of law.

Charles D. Garner, Jr., Esquire is an attorney in the law firm of Wolf, Baldwin & Associates, P.C., which maintains offices in Pottstown, Pennsburg, Reading, and West Chester. He has significant experience in municipal representation, zoning, and land use matters. He and the firm have other diverse experience including small business representation, municipal employment negotiation and litigation, contracts and civil litigation, and estate planning and administration. Mr. Garner can be reached at 610.323.7436 or by email to cgarner@wolfbaldwin.com.

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A private, non-profit social service agency that was founded in 1929 by the Reading Lions Club, Vision Resource Center of Berks County continues to provide services to individuals who are blind or visually impaired. Formerly the Berks County Association for the Blind, Vision Resource Center of Berks County provides an environment where people can be a part of their community with equal opportunities to lead fulfilling lives.

Services provided include preschool vision screenings, sight loss support group, individual counseling, socialization and recreational programs, educational programs, Spanish-speaking support services, intake appointments, transportation services, and a sheltered workshop program. VRC recently opened a low vision store at their headquarters. The items in the low vision



store are to make independence with a visual impairment easier for the person.

Vision Resource Center of Berks County is located at 2020 Hampden Blvd., Reading PA. For additional information, please call 610.375.8407 or visit www.vrcberks.org.



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FOOT TRAFFIC IS THE KEY TO CITIES SURVIVAL



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

As cities continue to come back from the pandemic, Center City Philadelphia is trying to track the foot traffic in relation to pre-pandemic 2019. Their recent study shows that it is about 77 percent of what would have been considered normal before Covid-19.

That number has been bolstered by the return of office workers with a three-day regiment sometime after January 2022. The highest activity has been Tuesday, Wednesday, and Thursday when office workers from Comcast Towers returned. My wife works at Temple and is on a four-day shift, so I know that in some situations that companies varied how the return of office workers was to be implemented.

Retail occupancy has increased to about 80.5 percent, which is a plus for landlords with office vacancies on the upper floors. Gone are the Gaps, Banana Republics, the Aldo, Talbots, and Ann

Taylor's of the world. As these national retailers pulled out of center city, there have been opportunities opened up for local people.

The Center City District identified many businesses as "digitally native brands." These businesses were online based in Philly and have decided to secure a physical storefront. Many of those new businesses are clothing concepts that were hit online and, in most cases, have a purchaser following. I would suppose enough of a following that they could take advantage of a distressed retail rental market.

(Continued on page 52)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 51)

The report also outlines that entertainment concepts are being tried and will attempt to fill in where appropriate. In addition, I am sure there are many commercial kitchens available in the center city ground floor retail inventory so there will not need to be a great upfront investment utilizing the fully equipped rental.

As I found out when I managed the South Street District, there is a lot of neighborhood interaction because of the high-density housing in the city. People use downtown for everyday goods and services. I have not seen the number of businesses that went out of business. Still, I would suppose other than hospitality, most businesses heavily relied on office foot traffic.

I know some offices have rearranged functions in the existing space, even though the office employees are back, and they do not need as much space. As these leases end, there will be another wave of downsizing office space. This will put more pressure on retail leasing and the development of alternate uses for some of the buildings. There will be a transition period, but with interest rates are rising, I am unsure how long it will

take to have the space transformed to productive use. There could be changes from office to residential, perhaps an upper floor ground-breaking entertainment use, or storage facilities.

In the report, there was no reflection concerning the violence in the city. The violence in the commercial area is big news reported nationally. Still, when you look at a case like Pennsylvania Rep. Mary Gay Scanlon being carjacked at gunpoint in FDR Park, you are talking about Southwest Philly. My wife's texts concerning shootings and violence near Temple indicate that many violent incidents are in residential neighborhoods.

The Center City District has boosted security, but most of that is related to break-ins of businesses. Throwing a rock through a window and grabbing the cash registers or some sophisticated scheme seems more prevalent than gun crime.

With the notable exception of the South Street shootings, most gun crime appears in North Philadelphia and Southwest Philadelphia. Both of these areas have hyper-segregation of low-income and minorities. Real Estate redlining and steering have clustered all poor people and minorities in their own

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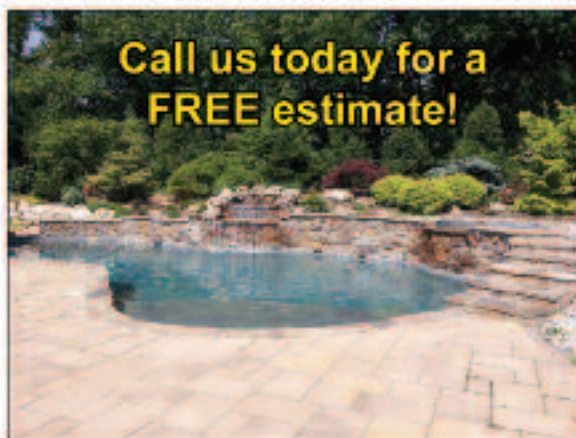
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sections. Clustering many people with little or no money in one area is not a good practice. The people living in downtown center city have more resources than those living in a high-poverty area. Whether it is access to food or availability of services, it is better to live in Center City than it is to live in North Philly.

I am sure there are good aspects of North and Southwest Philadelphia but people are being shot at recreation centers and schools. Gun violence in these neighborhoods does not provide an amenity for residents, but instead, makes them dangerous.

There is a need de-cluster low-income people. There is a need to de-cluster minorities, and instead, we continue to

enact policies that appease people of color and low-income people with some relief for the fact they have to live in a hell hole. Sophisticated Tax Credit programs make the developer have increased density in an already too-dense minority/low-income area. To secure the credits, you must create a real estate deal with no market value.

The answer is to move the minorities and low-income individuals to other locations where other low-income people do not surround them. If you wake up in the morning and are black and walk around your neighborhood, as the normal course of business, and see no white people... or if you are white and see no people of color, you have a problem with the make-up of your neighborhood. If you live in Center City, Philadelphia, you see both.

I do not view Center City Philadelphia as a dangerous place and I would hope that the move toward remote work could be mitigated in a proper manner. The staff at the Center City District is taking an active role in an attempt to restore some semblance of normality, and appears to be making a difference.

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

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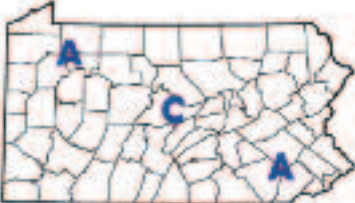
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