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

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



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

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



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

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



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

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

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

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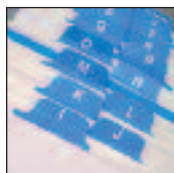


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STEVE LADNER PHOTOGRAPHY

Cover Story: Since 2008, Community Health and Dental Care (CHDC), a non-profit organization, has provided quality, affordable, and preventive health care to patients in Montgomery, Berks, and Chester counties regardless of their ability to pay.



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Community Health and Dental Care



BRIDGETTE MCGIVERN, CEO

By Kathy Hunt

In 1860, American philosopher Ralph Waldo Emerson wrote, “The first wealth is health.” Over a century later, his words hold just as much wisdom — of all the things we strive to attain, good health is the most important. Without it, we can only dream of financial and social prosperity.

For residents of Montgomery, Berks and Chester counties, Community Health and Dental Care (CHDC) works to make good health a reality for all. The nonprofit health center provides affordable, quality, and preventive health care that is accessible to everyone. As expressed in its mission statement, it aims “... to identify gaps in health services and to ensure access to appropriate levels of care for all people in the service area regardless of their ability to pay.” The center accepts patients with and without insurance and gives discounts based on income and family size. Presently, it has over 45,000 active patients.

Working to keep communities healthy since 2008

Community Health and Dental Care began accepting patients in October 2008. Its initial funding came from the Pottstown Area Health and Wellness Foundation and local businesses, but, today, it also receives financial support from the U.S. Department of Health and Human Services. Headquartered in North Coventry Township at 351 West Schuylkill Road, behind Dick’s Sporting Goods at the Coventry Mall, CHDC offers primary care, pediatrics, podiatry, obstetrics and gynecology (OB/GYN), vision,



VISION

PHOTOS BY STEVE JADNER PHOTOGRAPHY



PHYSICAL THERAPY



DENTAL

dental, physical therapy, behavioral health and medication-assisted treatment, phlebotomy, and dispensary services at this location. Two additional Pottstown offices — 700 and 802 Heritage Drive — focus on dental care and OB/GYN and CHDC partners with the supplemental nutrition program for women and children, WIC program which is located on the lower level of 700 Heritage Drive. In 2020, CHDC launched a fourth location on Route 100 in Barto. It has plans to open a small medical and behavioral health Boyertown office within the year.

The center commits to providing high quality, timely, and preventive care and staffs its sites accordingly. Depending on their medical needs, patients can choose from five family medicine providers, three pediatric providers, three podiatrists, two OB/GYN providers, and one MAT (medication-assisted treatment) provider. The center also has six dentists, ten hygienists, three physical therapists, and two optometrists on staff. Additionally, it offers medication assistance treatment services that are integrated with behavioral health. Because CHDC does not run an in-patient treatment program, it refers patients to other reputable providers. However, once someone has left an in-patient facility, CHDC provides the person with our Center of Excellence (COE) case management support. As with any CHDC patient, the goal is to keep the person healthy and safe and prevent future issues.

“Over the last 13 years that I’ve been here, we’ve been steadily expanding, and we are currently growing at an average of 300 new patients per month,” said Bridgette McGivern, the center’s Chief Executive Officer. “There is interest with school districts, public housing units, and community organizations to collaborate and set up a small area so that we can be on these sites. My goal is to go where the people are, where there is a need.”

Patients often come to the center through the recommendations of family, friends, and other trusted sources. The center also receives patient referrals through insurance.

To assist as many people as possible, CHDC runs a free shuttle service to and from its health centers from

many convenient stops throughout the tri-county region. Patients who are 18 years or older can sign up for transportation at the same time that they make an appointment. With the exception of those with young children, patients may bring one companion on the shuttle. To ensure everyone’s safety, patient identities are confirmed by the driver before entering the vehicle. Should the shuttle be delayed or canceled, patients will be notified of this change. They can also call the center to confirm the day’s transportation schedule.

In addition to a shuttle service, CHDC operates a mobile medical unit and a mobile dental unit in the tri-county area. As its website indicates, the mobile units “function as a health care home on wheels, eliminating the transportation barrier and bringing health care to community locations.” If interested to partner with our mobile units, please email info@ch-dc.org for availability.

At any of the four office locations, patients can schedule same-day appointments. For the sake of time and convenience, they can arrange multiple appointments on the same day. Weekend and evening visits are also available.

“As a busy working mother, if you can get me in and I can get my medical, dental, and vision on the same day, I am in,” McGivern said. “The convenience factor is what I’ve built all my sites on. And I’ve always designed my health centers to be high quality and attractive to walk into and to feel like you’re coming to a good place.

This is not what you would think of as a place of last resort because we receive federal assistance. We hire state-of-the-art providers and have state-of-the-art equipment,” she said. “In addition, we are subjected to many federal and state audits to ensure our programs are compliant, risk is reduced and quality is consistently improved for our patients.”

Community Health and Dental Care is classified as a federally qualified health center. It serves people of all ages in low-income communities and does not turn away patients who cannot pay. As a federally qualified health center, CHDC receives grant money from the Health and Services Resource Administration (HRSA) to help subsidize its services.

Continued on page 8



FREE SHUTTLE



PEDIATRICS



COVER STORY

(Continued from page 7)

McGivern said that nationally, federally qualified health centers (FQHC) like CHDC have been in existence for almost 58 years. "You don't just become a FQHC. You have to go through the federal government for this designation and the need to provide the services has to be there," McGivern explains. HRSA funds nearly 1,400 health centers and more than 100 Health Center Program look-alike (LAL) organizations. These health centers and LALs operate more than 15,000 service delivery sites in communities across the country. In 2022, more than 30.5 million people relied on HRSA-funded health centers for care.

Providing necessary services

In 2016, then Pennsylvania Governor Tom Wolf and the Pennsylvania Department of Human Services selected CHDC as one of 45 state Centers of Excellence for Opioid Use Disorder. At the time, the Centers for Disease Control and Prevention (CDC) had ranked Pennsylvania third for highest drug overdose deaths in the country. By 2021, the state had dropped to tenth.

The Pennsylvania Department of Human Services designated Community Health & Dental Care as a Center of Excellence for Opioid Use Disorder.

The Centers of Excellence designation has enabled CHDC to hire COE case managers who focus specifically on those struggling with opioid disorders. Among other things, case managers help arrange patient care, monitor and evaluate the patient's progress, and assist with insurance and/or receiving low-cost prescriptions and services.

"Our COE case managers check in with people, make sure that they're on the right path and that they have enough support," McGivern said. "We also have a robust medication assistance treatment program so patients come in and receive the treatment but also have behavioral health integration and dental and medical services. It's kind of like one-stop-shopping in that it's convenient for people. We meet each person where they are so that we can get them on the right path for their health." You don't have to be a CHDC patient to receive support from the COE case managers. If you are looking to reach our COE staff to assist you or a family/friend with an opioid use disorder, please contact us at 610-326-9460 ext. 105.

Care management teams aren't restricted to those with opioid and other substance abuse disorders. "If people are suffering and they don't have heat, they can't pay their rent, or they don't have food, the last thing on the

minds is their health. They need to figure out those basic necessities first. That is where case management comes in," McGivern said.



All CHDC patients have a team to help them navigate the increasingly complex health care system. "It can be confusing applying for Medicaid, SNAP [Supplemental Nutrition and Assistance Program], or LIHEAP [Low Income Home Energy Assistance Program] to get oil for heat," McGivern said. "Patients have care management teams where the patient is in the middle and there's a whole team of at least 10 people around that person, supporting them."

A CHDC care management team includes nurses, a behavioral health provider who is often a licensed practical counselor, a primary care provider, and a dentist. The team also has pharmacy assistance to help patients with



medication management. The center is in the process of hiring a nutritionist but, in the interim, a care team nurse addresses patient nutrition, focusing specifically on the diabetic population but also aiding with food assistance.

In terms of food assistance, CHDC has partnered with the Chester County Food Bank and its Fresh2You mobile market. From June to November, the Fresh2You food truck travels throughout Chester County, supplying high-quality, local, seasonal, and affordable fresh fruits and vegetables to communities with limited access to wholesome foods. Customers can use SNAP, Farmers' Market Nutrition Program (FMNP) checks, and all other forms of payment. Those who use SNAP or FMNP to shop at Fresh2You will earn vouchers that can be applied to future purchases. Additionally, anyone possessing a "food prescription" from CHDC can redeem it for fresh produce at the mobile market.

Caring for both insured and uninsured patients

According to McGivern, Community Health and Dental Care accepts over 400 insurances, including Medicare, Medicaid, CHIP (Children's Health Insurance Program), and TRICARE, which covers active and retired military service members and their families. An onsite case manager can assist Medicare and Medicaid-eligible patients with registering for these insurance programs.

For this year's Medicare open enrollment, which runs from October 15 through December 7, CHDC patients contact our case managers for help with selecting a plan and understanding the Medicare buy-in program, which helps pay for certain out-of-pocket health care costs.

What happens if a person doesn't qualify for either Medicare or Medicaid? "If you're not eligible for Medicaid, having services at a federally qualified health center means that you're eligible to apply for a sliding fee discount," McGivern said. "This is based on the current federal poverty level — the amount changes every year. For someone who is 100 percent slide and has met the household income and family size, they can come into the health center, apply for the sliding fee discount, and pay a nominal fee of \$20 for a medical visit and \$35 for dental. The nominal fee is because we're not a free clinic, but you're not getting charged as you would for a regular office visit. Our medication dispensary enables our patients to get prescriptions for as low as \$5 if they're eligible for the 100 percent sliding fee discount," she said.

She noted that due to its expensive nature, dental is an area to which people often look for a sliding fee discount. "Even if you have a job and you have dental coverage, sometimes your insurance doesn't cover it all. People can apply for the sliding fee discount and get dental services here as well," she said.

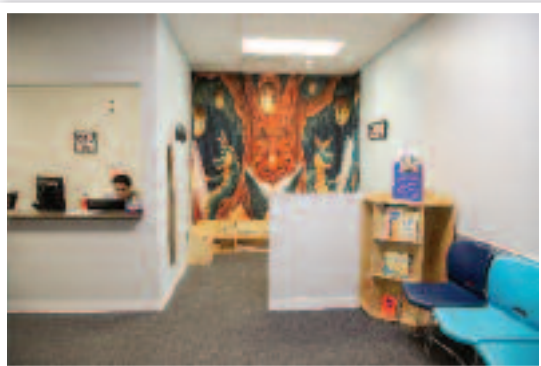
Among the dental services offered are routine check-ups, teeth cleaning, cavity fillings and root canals, tooth extractions, crowns, dentures, and night guards. The center encourages its patients to take care of their teeth and stay up-to-date with check-ups. Good dental health translates into good physical health and fewer illnesses and emergency room visits.

Addressing the growing need for good health care

Every three years, nonprofit hospitals and certain nonprofit medical centers, including CHDC, must perform a community health needs assessment. The assessment ensures that a nonprofit organization helps its intended population, furthers its charitable mission, and is investing profits back into needed programs and services. It also identifies growing needs and changing demographics within a community.

"In our region, the need is ever-growing, and we strive to understand what the needs are in our community," McGivern said. "We consistently try to partner with other organizations that notice the same needs. We also look to contract with small businesses that can't afford to offer health insurance and work with them to provide services. For patients, the first step is to come in and get a medical exam. If children, adults, and seniors kept up on their medical and dental care and went once a year to get a wellness check and six-month dental hygiene checks, it could change their lives. Screenings are there to be preventive. Don't wait until something really bad happens and you end up in the ER, getting a huge bill and costing the healthcare system so much more money. That's why we have these preventive measures, programs, and screenings, to keep people healthy."

For further information about Community Health and Dental Care or to schedule an appointment or donate to the center, email info@ch-dc.org, visit the CHDC website at www.ch-dc.org or call 610.326.9460.



FOCUS ON POTTSTOWN REVITALIZATION

O'Donnell, Weiss & Mattei, P.C. and Stephen I. Baer Join Forces

The law firm of O'Donnell, Weiss & Mattei, P.C. (OWM), 41 E. High Street, Pottstown, PA, and 347 Bridge Street, Suite 200, Phoenixville, PA, recently announced that Stephen I. Baer, Esquire has joined the Firm as of October 1, 2023.

Attorney Baer has been practicing law in Phoenixville, Chester County and surrounding areas for more than 40 years. Stephen concentrates his practice in the areas of criminal law, estate planning, estate administration, mediation and family law. He began his law career as an Assistant District Attorney with the Chester County District Attorney's office and established his law practice, Baer Romain, shortly thereafter.

Stephen was born and raised in Phoenixville. He received his B.A., magna cum laude, from the University of Pittsburgh in 1974 and his J.D. from Temple University in 1978. Mr. Baer was admitted to the Pennsylvania Bar in 1978, the U.S. District

Court Eastern District of Pennsylvania in 1981, and the U.S. Supreme Court in 1984.

After a long and successful run with Baer Romain & Ginty LLP, Stephen has decided to make the transition to OWM to continue his practice and to provide a wider array of services to his clients and add significant depth to his practice areas. The members of OWM Law and Stephen Baer share the same values and are confident this combination will provide an environment which will benefit clients and will allow the tradition of excellent service to continue.

The law firm of O'Donnell, Weiss & Mattei, P.C. has been serving clients from the original office location in Pottstown, at 41 E. High Street, for more than 60 years. In January 2006, OWM Law established its second, fully staffed office, at 347 Bridge Street, Phoenixville, PA, which is where Attorney Baer will be located. The firm's



Stephen I. Baer

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client service teams focus in five central practice areas: Elder Law/Estate Administration/Estate Planning /Special Needs Planning, Business Planning/Banking, Family Law/Divorce/Custody, Accidents/Criminal/DUI/Personal Injury, and Real Estate/Title/Land Use. In addition, several OWM attorneys, including Attorney Koury, are also licensed title agents who regularly conduct residential and commercial real estate settlements.

The Shareholders of OWM Law believe "the addition of Stephen Baer enhances the services offered to our clients. It is a natural fit." The lawyers and staff of OWM Law look forward to welcoming the clients of Stephen Baer.

Stephen can be reached at 610.917.9347, or by email at sbaer@owmlaw.com. Also, please feel free to call any of the attorneys at OWM Law for further information or assistance, and please visit www.owmlaw.com.

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Their focus is on educating the client in ways that it is very easy for them to understand their coverage. Most people do not understand their insurance but when the professionals at JAB put a program in place and the customer is comfortable with it their goal has been achieved. They believe this approach along with honesty and integrity can provide value to their customers and revolutionize the experience of purchasing insurance.

The professionals at JAB Insurance Brokers are local, personal and experienced. They provide total insurance solutions for businesses from large to small, and for individuals in all stages of life. Insurance is a valuable tool that transfers risk away from you. It is very important to understand as a business or an individual what risk you are retaining and what risk you are transferring.

JAB Insurance Brokers offers a free coverage analysis along with free comparison proposals in order to make sure you

understand the underlying coverage you are paying a premium for. They help their clients to understand the details which aren't often explained. This gives meaning and significance to the purchase of insurance.

Insurance lines include: Commercial; Homeowners; Personal Auto; and Niche Industries, including Landlord rental Dwellings, Apartment Buildings, Condo Associations, Property Management, Artisan Contractors, and Automotive Repair Shops.

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.

For additional information, please call 484.366.1281 or email info@jabins.com, and visit www.jabins.com.



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FOCUS ON POTTSTOWN REVITALIZATION

Classic Returns with Extended Sections for a Superb Holiday Experience

The Pottstown Dance Theatre Repertory Ensemble brings back their Holiday classic, "The Nutcracker" to Boyertown Area High School on Dec. 9 at 7pm and Dec. 10 at 2pm; and they are adding two sections that will blow your mind and delight your senses! Under the direction of international dance artist Michelle Jones Wurtz, the production will include an extended battle scene and a brand-new moment entitled "Clara's Conflict" inspired by the greatest dancer of the 20th Century, Mikhail Baryshnikov. The experience will be a Holiday treat for the entire family!

One of the reasons "The Nutcracker" is a family favorite is the inclusion of dances from various cultures, particularly in the second act. There is dance with a Spanish flare, Eastern European flare, Swiss, Chinese, and even Middle Eastern, making something for every taste and background. Kelsey Nieckoski Noble has added chore-



ography in various parts and will be performing support roles throughout the production. Lucy Boone and Haley Iannarino will be sharing the lead role of Clara as well as the nutcracker, while Teagan Lee and Holly Lucas will be performing roles such as Sugar Plum Fairy and Snow Queen. THE ENTIRE PRODUCTION UTILIZES ONLY

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"The Nutcracker" presented by Pottstown Dance Theatre Repertory Ensemble, Dec. 9 at 7pm and Dec. 10 at 2pm at Boyertown Area High School. Adults: \$21-\$25; Students/Seniors: \$18-\$22. Call 610-323-2569 or visit pottstowndance.com for ticket purchasing and information! Partially funded by PA Council on the Arts. Visit www.pottstowndance.com or call 610-323-2569 for more info.



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Theatre (72 W. Main St., Pottstown PA 19465), by calling 610.323.2569, and online at www.pottstowndance.com. Get them at the studio in advance with cash or a check and save! If you purchase them in advance with cash or check in person, adult tickets are \$21 (\$25 with credit card or at the box office); advance tickets with cash or check for students or seniors (60+) are \$18 (\$22 with credit card or at the box office). Start your Holiday Season with classic production that is right in your backyard!

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THE IMPORTANCE OF A LOCAL BANKER FOR SMALL BUSINESS OWNERS



By Carolann Westendorp, Business Solutions Officer, Jonestown Bank & Trust Co. (JBT)

Relationships play a prominent role in most people's lives, with some being more beneficial than others. For small business owners, one of the most important relationships (and one that is often overlooked) can be with their local banker.

Notice I referenced banker and not bank. Relationships are most effective with people, not companies and corporations; and relationships are a central component of what makes local, community bankers such an asset to small business owners.

A local banker understands the community, market and economic realities small business owners face day-to-day and can be an extremely valuable partner when it comes to helping business owners make important financial decisions.

For example, you can get information about loan rates and apply for a business loan at just about any bank. However, having a local banker working with you gives you access to a wealth of knowledge on how to structure a loan to make it most effective for your specific business.

In my role as a Business Solutions Officer at Jonestown Bank & Trust Co. (JBT), I've had the opportunity to work with small business owners interested in purchasing a business, undertaking a building project, renovating an existing property, expanding their business, and other important financial decisions. Providing the benefit and value of experience, knowledge and expertise is a responsibility that I, and everyone on our JBT Business Solutions team, is a responsibility we take seriously.

When small business owners considering available banking options, one of the most important aspects to consider is the ability to establish a relationship with a banker who knows the local community and people, the economic opportunities and challenges, and who can provide the knowledge, experience, and expertise to provide insight and assistance to help make important financial decisions.



Carolann Westendorp has over 30 years of banking experience helping small businesses, municipalities, and residents in Berks, Lancaster, and Lebanon counties with their financial needs and goals. She can be reached at 717.274.5180 ext. 4005, or by email at cwestendorp@jbt.bank.

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FIRST IMPRESSIONS COUNT



SOCIAL MEDIA TIPS

By Theresa Mintzer

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

Platform and audience are the two important factors to consider when writing a bio. For LinkedIn, it should be more formal and professional than a bio for Facebook or Instagram. For all platforms think about keywords that your ideal customer is searching for when you write the bio. Someone should read your bio and have a clear understanding of what solutions you will provide for them to solve their specific pain points.

Branding is another important concern. Make your picture, logo, and colors consistent across all platforms. Put all this

information in a style guide. In the future, someone working on your social media can easily take over the task.

You also want to have a call to action. It can be "Join my email list," or "Check out my blog." Then give them a link to follow. This information can change depending on the season or your current offers. Remember to change links

when the offer is over or the season changes. For Instagram, I have a link to a webpage with all my social media information.

In addition, I place my current offer, a scheduling link, and a link to my website.

Every month or two, quickly look over your bios to make sure that all the

information is current and that the links work. The last thing you want is to give a customer outdated information about your business. This is another task easily delegated to an employee. Good luck with your new and improved bio.

For additional information, call 484.686.2995; email: Theresa@MintzerSolutions.com.



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Ladies Night Extravaganza:

Sip, Snack, and Sparkle this November 9th!

Ladies, mark your calendars for the most awaited event of the season — Ladies Night on November 9th, from 2 PM to 7 PM. Get ready to indulge in an evening of wine, snacks, and the perfect opportunity to create your Christmas Wishlist. Hosted at by Van Scoy Jewelers, 1121 Penn Avenue in Wyomissing, this event promises to be an absolute delight.

Sip and Savor: What's a ladies' night without a bit of wine and some snacks? We've got you covered! It's the perfect pre-holiday treat to unwind and socialize with friends and fellow women from the area.

Create Your Christmas Wishlist: 'Tis the season for giving and receiving, and we're here to make your holiday shopping a breeze. Grab a pen and paper or your digital devices because it's time to create your Christmas Wishlist.

Win Big: But that's not all! We're bringing in the excitement with fantastic door prizes, swag bags filled with goodies, and jaw-dropping giveaways throughout the evening. Imagine walking away with that coveted designer handbag, sparkling jewelry, or athleisure wear from Lululemon. Your odds of winning are looking pretty good!



Connect and Socialize: It's more than just an event; it's a chance to bond and network with amazing women from your community. Whether you're catching up with old friends or making new ones, Ladies Night promises a warm and inviting atmosphere for everyone.

So, save the date — November 9th - and prepare to be pampered. Bring your girlfriends, your Christmas spirit, and your wishlist, and let's make this an evening to remember!

Don't miss out on the most fabulous night of the year. Join us at Van Scoy Jewelers on November 9th from 2 PM to 7 PM for Ladies Night. Let's toast to the holiday season, create some unforgettable memories, and make your holiday wishes come true!

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Boyertown Area Multi-Service Festival of Trees Event

The Boyertown Area Multi-Service will be hosting the 17th Annual Festival of Trees Open House on Friday, December 1st, 2023, from 4:00 pm to 9:00 pm and Saturday, December 2nd from 10:00 a.m.- 1:00 p.m. at The Boyertown Area Multi-Service, 200 West Spring Street in Boyertown. Each year, trees are donated and decorated by the community - individuals, families, businesses, clubs, and organizations. Admission is FREE and the event is enjoyed by people of all ages. The Festival of Trees is also a stop on the Boyertown Holiday House Tour!

Event attendees can look forward to going through a wonderful array of gorgeous Christmas trees and enjoying delicious refreshments while they listen to beautiful sounds of the season from the Harpist on Friday, December 1st from 5:00 p.m.-8:00 p.m. Throughout Friday evening, visitors will have the opportunity to visit with Santa and to purchase raffle tickets for chances to win one of the many completely decorated trees.

For 49 years, The Boyertown Area Multi-Service, Inc. has provided resources and services to meet human and community needs throughout our 211 square mile service area within Southeastern Berks and Northern Montgomery Counties. Multi-Service provides Case Management, food assistance through Preston's Food Pantry,

energy assistance, resources, and referrals. Multi-Service also has a Meals on Wheels program and provides office space for partner agencies. The Ricketts Center, a program of The Boyertown Area Multi-Service, strives to provide activities and programming that everyone within the community can benefit from. The Ricketts Center is dedicated to making advancements and moving in positive directions to best serve everyone within the Pottstown community and surrounding areas. The Center at Spring Street, a program of Boyertown Area Multi-Service, is a lively program for active adults 55 years of age and older, providing social, recreational, educational, and health and wellness programs and activities as well as a hot, delicious lunch prepared on-site every weekday.

Please join Multi-Service for this beautiful fundraising event as a wonderful way to ring in the holiday season! Proceeds from this event support assistance to individuals and families in need through the many programs and services Multi-Service offers.

If you're interested in supporting The Boyertown Area Multi-Service through this event as an Event Sponsor or a Tree Sponsor, please call 610.367.6957 or email Frank Buttaro at fbuttaro@boyertownareamulti-service.org for more information.



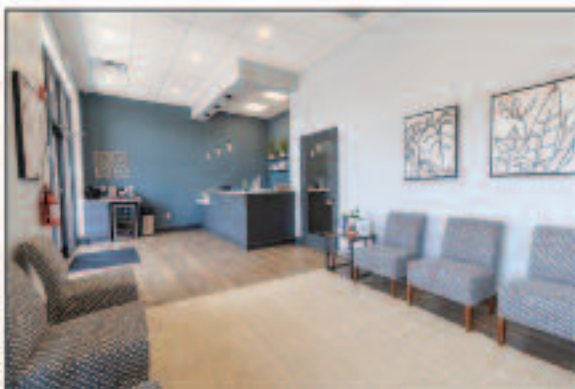
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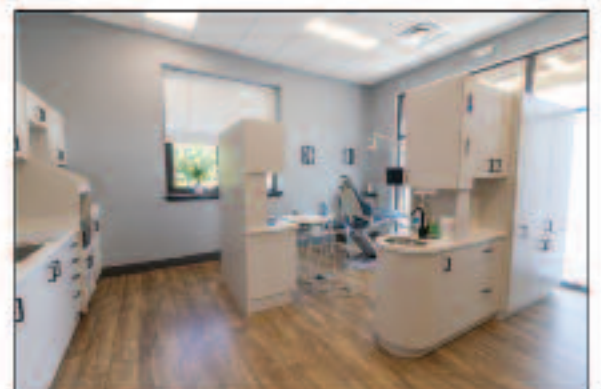
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WHEN TO START YOUR HOLIDAY MARKETING?



MARKETING TIPS

By Michael Ianniello,
Communications
Coordinator,
beMarketing

The holiday season is a pivotal time for businesses. But when should you commence your holiday marketing efforts? Here's a concise guide to help you make the most of this festive season. Consumer behavior has shifted, with shoppers beginning their preparations earlier each year due to factors like potential recessions and high inflation. Nearly 90 percent of shoppers plan to adopt cost-saving behaviors this year, signaling a change in shopping habits. To capitalize on this trend, you should start your holiday marketing planning in August.

Early planning allows you to:

1. Determine holiday offers and specials.

2. Identify your target audience and establish a schedule.

3. Craft key messages for your marketing campaign.

4. Plan and schedule holiday-themed social media posts.

GO ALL-IN ON HOLIDAY MARKETING IN NOVEMBER

By November, consumers are fully embracing the upcoming holidays. Regardless of your industry, if your business isn't seasonal, your holiday marketing strategy should be in full swing. For retailers, this is the ideal moment to unleash holiday campaigns, promotions, and advertising. If your business isn't directly related to holiday gifts, offer services catering to holiday needs or provide content and promotions in line with the festive atmosphere.

(Continued on page 18)



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Marketing Tips

(Continued from page 17)

QUICK HOLIDAY MARKETING TIPS

1. Invest in Cross-Channel Marketing: Use an integrated approach to reach consumers across various channels, such as online ads, SEO, and display ads.

2. Capture In-Store Shoppers: Many shoppers research online but make purchases in physical stores. Update your local listings with accurate holiday hours and consider geofencing to target nearby shoppers.

3. Try Something New: Get creative and run a branded content series or use video marketing to engage your audience during the holidays.

Holiday marketing requires planning and preparation. Initiate your holiday marketing planning early, progressively warm up your holiday messages, and fully engage once November arrives. beMarketing is here to serve as your team of holiday elves ready to plan, execute, and maximize your holiday marketing efforts this season! Give us a call at 484.246.8504.



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beMarketing Secures Triple Win at MUSE Awards for Exceptional Website Designs

beMarketing, a prominent full-service marketing agency, has achieved extraordinary success at the 2023 MUSE Creative Awards, taking home three prestigious accolades. The agency's exceptional work in website design garnered recognition in three distinct categories, showcasing their commitment to excellence and innovation in the website design landscape.

The MUSE Creative Awards, presented by the International Awards Associate (IAA), celebrate exceptional creative and design excellence across the globe, highlighting the industry's best in innovation, aesthetics, and user experience.

Winning projects include:

Category: Website - Small Business (Essig Plumbing & Heating): The agency received a MUSE Award for the exceptional design and development of the Essig Plumbing & Heating website. This accolade recognizes their dedication to helping small businesses establish a robust online presence and connect with their target audience.

Category: Website - Technology / Science

(AvantBio): beMarketing received another MUSE Award for their outstanding work on the AvantBio website in the Technology/Science category. This recognition underscores the agency's ability to create websites that effectively communicate complex scientific and technological concepts while maintaining user-friendliness and aesthetic appeal.

Category: Website - Small Business (GasTec): The agency secured a Gold MUSE Award for their exemplary design of the GasTec website in the Small Business category. This prestigious Gold Award reflects beMarketing's exceptional expertise in crafting visually appealing and user-oriented websites that drive business success.

beMarketing's Founder and CEO, Brandon Rost, expressed his excitement and pride for the agency's multiple winning entries saying, "This recognition is a testament to the exceptional creativity and dedication of our team in providing innovative web designs for our clients."

(Continued on page 20)

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beMarketing MUSE Awards

(Continued from page 19)

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These accolades reaffirm beMarketing's position as a leader in the digital marketing industry, showcasing their ability to craft exceptional websites that meet the unique needs of their clients across various sectors.

For more information about beMarketing and their award-winning projects, please visit www.bemarketing.com.

About beMarketing: Since 2010, beMarketing has been building brands and helping businesses succeed through integrated marketing communications, advertising, and a complete array of other marketing services. The beMarketing team provides a unique blend of cutting-edge tactics and personal service to a broad range of industrial and consumer clients. beMarketing currently works with many local and regional brands on managing their advertising efforts and building their presence through their integrated marketing solutions. For more information, visit <https://bemarketing.com/>.



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Ask SCORE

CLOSING SALES STARTS WITH BUILDING TRUST

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

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

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

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

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

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

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

(Continued on page 22)

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Ask SCORE

(Continued from page 21)

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

Respect Your Competition: When you're speaking with your prospective customers, focus on why your solutions are valuable rather than why your competitor's solutions are inferior. Disrespecting your competition can have the opposite effect and cause damage to your reputation. Take the high road and present your business professionally.

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

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

Closing the sale is no easy feat. Whether you're just getting started or looking to expand your client base, use every resource you have at your fingertips, including your local SCORE chapter. When you work with a SCORE mentor, you'll gain the advice and insight of a seasoned professional with experience in building a client base built on trust. Contact a SCORE mentor today.

Since 1964, SCORE "Mentors to America's Small Business" has helped more than 11 million aspiring entrepreneurs and small business owners through mentoring and business workshops. More than 10,000 volunteer business mentors in over 250 chapters serve their communities through entrepreneur education dedicated to the formation, growth and success of small businesses. For more information about starting or operating a small business, call 1.800.634.0245 for the SCORE chapter nearest you. Visit SCORE at www.score.org.

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

Today at SCORE, we are on the front-line 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 tricounty@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://tricounty.score.org/become-volunteer-2>.

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Ask SCORE



IMAGE SOURCE: DEPOSITPHOTOS

TIPS FOR HIRING THE RIGHT TALENT FOR YOUR SMALL BUSINESS

At some point along the way, small business owners realize that they cannot do it all themselves and still do it all well. Running a company is a huge undertaking and the larger and faster your company grows, the more you are going to need to rely on a trusted set of employees to continue to produce a quality product or service.

Hiring, however, introduces an entirely new variable to running a business and is a big change when you are used to running a company of one. Hiring the right talent comes down to honestly assessing the skills and talents your business needs most, being diligent and having patience in your search.

(Continued on page 26)

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Ask SCORE

(Continued from page 25)

Hiring the right person is a challenge for everyone. There is a lot at stake.

In its latest estimate, the U.S. Department of Labor reported the estimated cost of a bad hire is about 30-percent of an employee's annual compensation. Most small businesses cannot afford to make the wrong hiring decision.

Making smart hiring decisions is less of a science than an art. SCORE CEO and former V.P. of Marketing and Communications, Bridget Weston, recommends that small business owners focus on refining the three primary areas of their hiring process to find the best candidates. She offers her advice on how to *clarify the role, find qualified applicants and choose the best employee*:

Clarify the Role: Make the position you are hiring crystal clear to potential applicants so you can attract qualified candidates and avoid having to weed through irrelevant resumes. Write a detailed job description that identifies responsibilities and required skills and expertise. The more accurate your description, the more effective you will be at attracting the right talent right off the bat.

Find Qualified Applicants: Half of the battle of hiring the best talent is finding the best talent. Posting a job description to a job board is a good start. But to find great talent, do some work to put the opportunity into the right hands. Leverage your network of professionals and ask whom they may know who could be a good fit. Use social media platforms, particularly LinkedIn, and do some homework to uncover other potential candidates. More and more people are finding jobs via social media and it is now a hiring pool that employers cannot ignore.

Choose the Best Employee: The key here is to take your time. Choosing the best employee is a process and requires that you do your due diligence. Review resumes and speak to top candidates. It may take two or three rounds of interviews to get a solid understanding of which candidates are best for the job. When you are interviewing, do not undervalue the softer attributes that are not as easy to identify on a resume, like cultural fit and the candidate's ability to communicate clearly with clients or customers. Finally, check references. References can help you learn more about how the candidate performed in



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past roles and whether they would make a good fit within your organization.

Before you take these steps or bring any candidates in for an interview, read the SCORE article, "Are Your Small Business Hiring Practices Discriminatory?" at <https://www.score.org/blog/are-your-small-business-hiring-practices-discriminatory> to make sure you are conducting interviews legally.

Also, read the SCORE article, "After they Say 'Yes': The 5 Legal Steps You Must Take Every Time Your Hire," at <https://www.score.org/blog/after-they-say-%E2%80%9Cyes%E2%80%9D-5-legal-steps-you-must-take-every-time-you-hire> to understand what legal steps to take after a candidate accepts an offer.

Rely on insight from trusted mentors and colleagues before you make a hiring decision.

Even if you are a sole proprietor, do not make hiring decisions in a vacuum. Consult trusted industry partners or mentors as you go through the hiring process and get additional insight to round out your thinking.

One of the best resources to help you hire the right talent is with the guidance

of a SCORE mentor. Your SCORE mentor will become familiar with your business and help you through your hiring from start to finish so you hire the best talent for your business.



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://tricounty.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 tricounty@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://tricounty.score.org/become-volunteer-2>.

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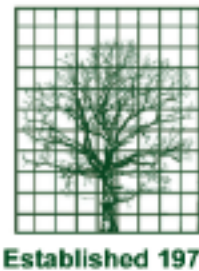
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Join the Greater Reading Chamber Alliance (GRCA) from 5 p.m. to 8 p.m., Monday, Nov. 20, at the Berkshire Mall, 1665 State Hill Road, Wyomissing, for one of the biggest foodie and networking events of the year. Free and easy parking is available. Come enjoy samples from more than 30 food and drink vendors while enjoying a photo booth, Caricatures by Courtney, access to the rest of the mall and visit with Santa. Next, guests can peruse the new maker's market to shop for those on their holiday lists.

New this year, attendees over the age of 21 may indulge in a Beer and Wine Garden. Food and drink vendors will have the opportunity to sell their items to guests. Vendors will be featured in both a digital and printed holiday gift guide distributed at the event. Go Buy Berks gift cards will be available for purchase.

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BECOME A VENDOR

More vendors are welcome at this year's event. Vendor space is free to GRCA members. Future GRCA members may participate for a fee. Visit www.tinyurl.com/tasteofberks2023 to for more information and to download the necessary forms. All forms should be returned to Romig by Friday, Oct. 27, 2023.

ADDITIONAL INFORMATION

Registration required: \$30 for people aged 12 and up; \$15 for children ages 3 to 11. Children under 2 are free. Tickets are non-refundable but can be transferred to another attendee. Register at www.tinyurl.com/tasteofberks2023.

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Contact Information
Katie Johnsen 610-898-7779
kjohnsen@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11379>

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Contact Information: Katie Hetherington Cunfer
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Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11519>

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Monday Nov 6, 2023

8:00 AM - 10:30 AM EST

Four weeks on Mondays: Nov. 6, 13, 20, and 27
Time: 8 a.m. - 10:30 a.m.

At Shearer Technical, 727 Penn Ave.,
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Contact Information

Mark Dolinski, Vice President Training and Professional Development
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Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11526>

DE MUJER A MUJER - THE KEY TO CREATING CONFIDENCE

Thursday Nov 9, 2023

5:30 PM - 7:00 PM EST

At Abraham Lincoln Hotel - Roosevelt Suite 100 N 5th Street, Reading, PA 19601

\$10 / GRCA Member and NEBerks Chamber Member

\$15 / Future GRCA Member

Advanced Registration Required

Contact Information

Rachael Romig 610-898-7775
rromig@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11317>

RENEWED VITALITY'S OPEN HOUSE AND RIBBON CUTTING CELEBRATION

Thursday Nov 9, 2023

6:00 PM - 8:30 PM EST

Cutting at 6:30 pm

At 560 Van Reed Rd Ste 101,
Wyomissing, PA 19610

<https://www.renewedvitality4you.com/>

Contact Information

Chris chris@renewedvitality4you.com

ULTIMATE EXCEL 2019/365 - NOVEMBER 2023

Four weeks on Fridays: Nov. 10, 17, 24 and Dec. 1

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

At Shearer Technical, 727 Penn Ave., West Reading, PA 19611

\$300/person - Chamber Members;
\$375/person - Future Chamber Members
<http://GreaterReading.org>
Contact Information

Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11527>

I AM NOT YOUR SUPERWOMAN - W2W NOVEMBER 2023

Tuesday Nov 14, 2023

8:30 AM - 10:00 AM EST

At Holiday Inn Morgantown,
6170 Morgantown Rd, Morgantown

\$35 / GRCA Member

\$40 / NEBerks Chamber Member

\$45 / Future GRCA Member

Advanced Registration Required

Contact Information

Rachael Romig 610-898-7775
rromig@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11318>

M & T BANK OPEN HOUSE/ GRAND REOPENING

Tuesday Nov 14, 2023

9:00 PM - 10:00 PM EST

Cutting at 9:55 a.m.

At 248 N Mill St, Birdsboro, PA., 19508

Contact Information

Tiffany Micale tsports@mtb.com
SALES METHODS & MASTERY TRAINING PROGRAM

Thursday Nov 16, 2023 Friday Nov 17, 2023

Thursday and Friday, November 16 & 17

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

At 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 October 27 (Chamber Members);
\$795 **Early Bird** registration by October 27 (Not-Yet Chamber Members)

Contact Information

Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11473>

SALES METHODS & MASTERY TRAINING PROGRAM

Thursday Nov 16, 2023 Friday Nov 17, 2023

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

At 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 October 27 (Chamber Members)

\$795 **Early Bird** registration by October 27 (Not-Yet Chamber Members)

Contact Information

Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11473>

TASTE OF BERKS 2023

Monday Nov 20, 2023

5:00 PM - 8:00 PM EST

At Berkshire Mall, 1665 State Hill Road,
Wyomissing, PA 19610

***ample free parking available!*

Don't hesitate; this event sells out!

\$30 / person (12 and up); Access to Beer Garden

\$15 / child (3-11 years old); children 2 & under free

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

Contact Information

Rachael Romig, Senior Director - Events & Special Programs
rromig@GreaterReading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11347>

INTERMEDIATE EXCEL - NOVEMBER 2023

Four weeks on Tuesdays: Nov. 28, Dec. 5, 12, 19

Time: 2:30 p.m. - 5:00 p.m.

At Center for Business Excellence,
49 Commerce Drive, Wyomissing PA 19610

\$300/person - Chamber Members;

\$375/person - Future Chamber Members

<http://GreaterReading.org>

Contact Information

Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11512>

FBA FALL FORUM 2023: 100 YEARS WITH FROMM ELECTRIC

Wednesday Nov 29, 2023

7:30 AM - 9:30 AM EST

At Reading Country Club, 5311 Perkiomen Ave.,
Reading, PA 19606

\$35 / GRCA Member

\$40 / NEBerks Chamber Member

\$50 / Future GRCA Member

***includes breakfast*

Contact Information

Rachael Romig 610-898-7775
rromig@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11320>

PRACTICAL PROJECT MANAGEMENT

Wednesday, Nov. 29

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

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

\$250/person for Chamber Members;

\$300/person for Future Chamber Members

Training is WEDnet eligible

Contact Information

Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11534>



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

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

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

Follow us on:



#WhyTCACC

#tcaccbettertogether

Chamber of Commerce Month and Beyond



By Eileen Dautrich, TCACC President

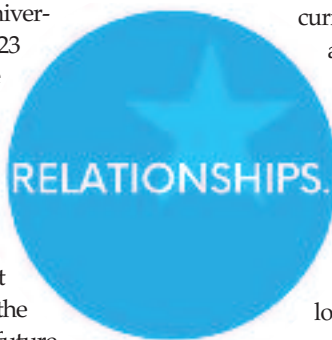
On Tuesday, Sept. 19 the TriCounty Area Chamber of Commerce held our first Membership Breakfast of our 2023-2024 program year. This membership breakfast served as the Chamber's Annual Meeting. It gave me the opportunity to highlight the great things that we were able to accomplish in our 2022-2023 program year.

As we rolled into the second half of 2022, the TriCounty Chamber finished the celebration of our 95th anniversary. Most exciting for me in the beginning of 2023 was the opportunity to not only celebrate the success we were accomplishing in 2022-2023, but to dedicate time to work on our future.

The Chamber's board of directors came together for three, half-day sessions — one in January, February, and March — to evaluate where we have been, where we are, but most importantly to dream big and plan for what the Chamber can look like for our Members in the future.

The brainstorming, open dialogue, and commitment to being the best we can be led our board to re-state our cornerstones to more appropriately represent our focus over the next few years — we will be focusing on Relationships, Resources, and Recognition and we cannot wait to support our Members over the next year and for many years to come!

That support over the next year kicked off with a very full October. October is annually designated as Local Chamber of Commerce month by the governor, and we decided to fill the October calendar with plenty of unique opportunities to build RELATIONSHIPS — one of our new cornerstones. The special events we scheduled were a huge success, providing something for each Member!



We relaunched our "Made In the Tri-County Area Tours;" offered Net-Walking; a special social event for our REACH participants; social event for our Young Professionals Program; and a special "Cigars in the Lounge" event at our Chamber Member Goose's Montecristo Cigar Lounge.

But no, that is not all — we held our first monthly "Coffee Connection" in October. We also hosted a special board of directors meeting to celebrate Chamber of Commerce month and invited former chairs and board members to join our current board for a special breakfast. There was also an opportunity for current Members and future Members to join TCACC staff to hear what is happening, give us feedback and to say hello at our "Tri-County Coming to You" event. Last but in no way least, we held our first Chamber Month Expo & Mixer — partnering a Creating Connections Mixer with a Business Expo to showcase our Members, and we are looking forward to this event being an annual occurrence on our calendar.

RELATIONSHIP building is going to take an incredible step forward for our Chamber as we are going outside of the box and planning our first TriCounty Area Chamber of Commerce group trip opportunity to Clearwater, Fla. in February. We cannot thank our colleagues at the Amplify Clearwater Chamber enough as they are helping us plan a great trip showcasing their city and providing us with unique access to their business leaders.

The TriCounty Area Chamber of Commerce has an exciting fall and incredible 2023-2024 planned and our team dedicates ourselves daily to our primary value — Members 1st and we hope it shows!



WELCOME NEW MEMBERS!

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

ArbPro Tree Removal and Pruning

(484) 944-6846

<https://www.facebook.com/profile.php?id=100090441694333>

Tree Services

Changemaker

(267) 733-4223

<http://2023changemaker.org/>

Nonprofit Organizations

Pottstown NAACP Branch 2288

(610) 547-2440

<http://www.pottstownnaacp.org/>

Nonprofit Organizations

QNB Bank

(215) 538-5600

<https://www.qnbbank.com/>

Banks / Credit Unions, Financial Services

MEMBER ANNIVERSARIES

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

36 Years

Bally Block Company

Complete Graphics, Inc.

TriCounty Active Adult Center

YWCA Tri-County Area

21 Years

Keller Williams Realty Group

10 Years

American Heritage Credit Union

The Pennsylvania Community Development & Finance Corporation

6 Years

Moyer-Drabick & Associates, Ltd.

Office Service Company

Splitting Edge Axe Throwing

Accounting Programs for Small Biz

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

Montgomery County Community College
South Hall-Student Common Area.
101 College Dr., Pottstown, PA 19464



Wendy Meyer-Drabick
of Meyer-Drabick &
Associates, Ltd.

You will learn:

- How to choose the right accounting package for your business
- An overview of QuickBooks and how it works
- Accounting methods for your business

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

TRICOUNTY
YOUNG PROFESSIONALS

COMMUNITY SERVICE

Join us as we put together Thanksgiving meals/packages for the community.

Tuesday, November 14th
11:30 AM - 1:30 PM
Pottstown Cluster of Religious Communities
57 N. Franklin St., Pottstown, PA 19464

The TriCounty Young Professionals will be organizing a food drive up until November 10th. The group will then be meeting at Pottstown Cluster of Religious Communities to package these donations for families in need of a Thanksgiving meal.

If you are interested in dropping off food for the drive, please email hailey@tricountyareachamber.com.

Scan the QR Code to learn more and register.

EXCITING ANNOUNCEMENT!

2024 Community Guide & Chamber Directory To Be Released in April

This publication is a unique opportunity for the TriCounty Chamber to showcase our tri-county region in both a printed and digital way.



12 months' worth of advertising at one great rate! Placement is determined "first come, first served." Rates are targeted at ensuring every Member at every budget can participate. It's the perfect way to promote your business and support the Chamber.

Contact hailey@tricountyareachamber.com if you have questions regarding the guidebook or if you are interested in advertising!

TCACC 2023 TIERS INVESTORS STAKEHOLDER

CEG **Constellation** **DANA**

Pottstown Hospital
TOWER HEALTH
Advancing Health. Transforming Lives.

PPF
Precision Polymer Products, Inc.

SCHULTZ technology **TOMPKINS**
BANKING | INSURANCE | WEALTH

BUILDING COMMUNITIES

Community Health & Care **Herbein** **Maillie** **Victory Bank**

CREATING CONNECTIONS

Colonial Community Bank **COMCAST BUSINESS** **Diamond Credit Union** **MONTGOMERY COUNTY TECHNOLOGY COLLEGE**

OWM **PAER** **POTTSTOWN AREA ECONOMIC DEVELOPMENT** **POTTSTOWN AREA HEALTH & WELLNESS FOUNDATION** **Rhoads Energy**

SUPPORTING COMMERCE

benXchange **FASTSIGNS** **GLOCKER** **Martin**

REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE Powered by TriCounty Area Chamber of Commerce

• 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!

Luncheon Educational Update
WEDNESDAY, NOVEMBER 8TH
11:30 AM - 1:30 PM
COPPERFIELD INN AT LAKESIDE
\$40 PER PERSON

Spring-Ford Area School District | Superintendent Robert Rizzo
Pope John Paul II High School | President Vincent Cazzetta
Western Montgomery Career and Technology Center | Administrative Director David Livengood

HOLIDAY HIGH TEA
Wednesday, December 6th | 11:30 AM - 1:30 PM
Western Montgomery Career & Technology Center
77 Graterford Rd., Limerick, PA 19468
\$40 Per Person

- A White Elephant Gift Exchange (bring a wrapped gift with a \$10 value)
- 50/50
- A Holiday Hat Contest
- A visit from Santa Claus
- The Spring-Ford High School Vocal Ensemble will sing festive songs
- The Western Montgomery Career & Tech School students will cook and serve

To register for events, please visit
<https://springfordchamber.com/>
or scan the QR Code



REGIONAL CHAMBER ROUNDUP



MONTGOMERY COUNTY CHAMBER OF COMMERCE

• 101 Bill Smith, Blvd King of Prussia, PA 19406
• 610-265-1776 • montgomerycountychamber.org

ADVOCACY: The Chamber works for your business interests and the future of small and large companies in Montgomery County. The Chamber works for business reforms and promotes legislative action on a county, state and federal level to ensure Montgomery County is an attractive place for businesses to prosper. **NETWORKING:** For business development, nothing can work better than the personal contacts developed through the Chamber. Chamber events offer nearly 40 events annually designed for you to meet and connect with other members. Events include monthly Business Builders, quarterly Lunch & Learns, quarterly Chamber Chats, Legislative Forums, and four Signature Events.

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

Check our website for our event calendar for details and to register: montgomerycountychamber.org!

November 2 – Taste of the Town!

Our most popular evening networking event! Come and sample food and drink from many restaurants in the King of Prussia Town Center!

November 9 – 5:30 – 7:00pm – Business Builders

Our monthly evening networking event – free for all members!

December 8 – 12:00 – 2:00pm – Meet the Township Managers/Supervisors Luncheon

SAVE THE DATE for December 19 – Mega Chamber Holiday Mixer, details coming soon!

Be Part of the Bigger Picture!

The Pottstown Rotary Club Wants You!



Join Rotary's 1.2 million neighbors, friends, leaders, and problem-solvers who see a world where people unite and take action to create lasting change — across the globe, in our communities, and in ourselves.

Please call **Amira Heim** at 610.416.2999 to learn more!

Rotary



Visit www.pottstownrotary.org
to learn more!

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

Registrations can be found at www.PVchamber.net



Join us for an evening of gratitude and celebration! The Annual Holiday Party brings together members and guests for a 2 hour networking event. Sponsorships help off-set the cost of complimentary tickets extended to our community leaders – local school superintendents, pastoral leaders, municipal managers, local and state legislatures, non profit directors and first responders.

Now accepting gift basket and wine donations. All welcome to attend!
Visit PVChamber.net for more information.

PURCHASE TICKETS @ PVCHAMBER.NET



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

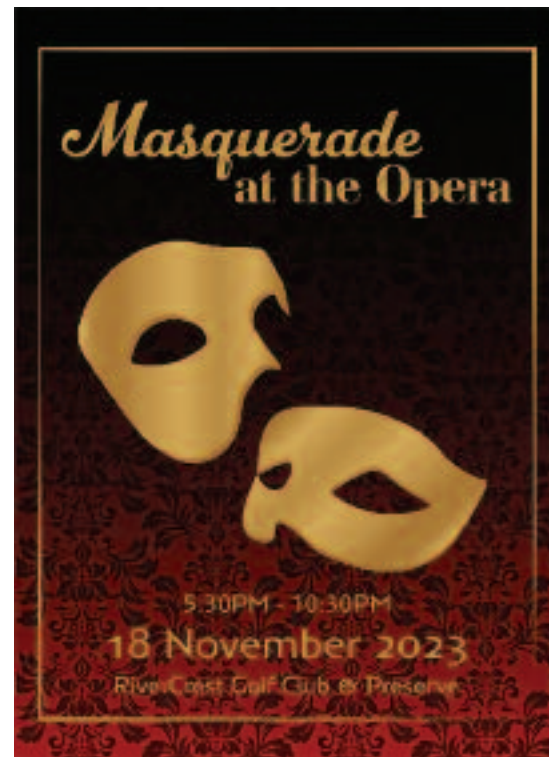


PHOENIXVILLE
REGIONAL CHAMBER OF COMMERCE

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

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

UPCOMING EVENTS



BUILD CONNECTIONS

– visit our events page to find events for networking and getting to know local businesses!



Interested in membership?

Learn more:



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GROW FASTER!



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The Ultimate Small Business Community

JOIN
TODAY!



www.sbrassociation.com

 **Small Business
Resource Association**



THE SBRA COMMUNITY

Leaving for a Reason, Staying for a Better Reason



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

For decades, small business owners have fought the battle of attracting and retaining employees. A July 31, 2023 survey by Business.Com found that 61 percent of workers are seeking or planning to seek new jobs. Large companies may seem to

have the ability to provide many more benefits to their employees than small businesses do. Yet, I know many small business owners that have been able to retain staff for 10, 15, even 20-plus years.

This article will take a look at some of the reasons employees choose to leave a company as well as why they choose to stay. By knowing the difference, hopefully you will be able to take a deep look at your employee retention program and possibly make some changes that can save you a lot of time and money when it comes to dealing with staff turnover and eliminate the problem.

Let's start with the basics, why do people look for jobs in the first place? Pretty simple answer, they NEED to work to pay for their necessities, toys, entertainment, luxuries, habits and hopefully, retirement. They need to work to fulfill their wants. They don't necessarily want to work — They need to work. Therein lies the fundamental reason for leaving a job. Working to satisfy a need is not something most people want to do but something they have to do, and when you're forced to do something, you don't want to do, it normally forces a person to look for and find a better or easier way to fulfill their wants — a new job.

Before they start looking however, they need to find a reason for why they are leaving and that reason usually falls on a problem or situation related to work. "It's not because of me, it's the fault of the company." Let me give you a few of the leading reasons people say they are looking for another job: The environment has become too toxic; the company doesn't provide any training or opportunities to learn; I don't see a growth path for advancement; the pay and benefits are not industry standard; the hours and daily schedule changes too often; I don't believe in the company the way I used to; the company culture and shared values have changed; management pays no attention to employees' needs or suggestions; I feel disrespected; poor communication; lack of planning; constantly changing the plan; no process for improvement; and in many cases, "I just need a change."

So, if a job is not instinctively something people want to do in the first place and there is a list of reasons why the workplace creates an undesirable environment for people

to work, then it would be understandable for people to have a reason for leaving. So how can we create a better reason for staying? So glad you asked that question.

I believe that people really do want to work and that they do want to do a great job and be proud of what they do. We, as employers, are the reason for the employees wanting to leave. You see, we own the business and we have the responsibility to create an environment that people like working in. We can be the employer of choice if we take the time and effort to be aware of the employees' needs. Take the list in the fourth paragraph and see if

your business provides any of those reasons for employees wanting to leave. If so, what are you going to do about it?

Let's look at some components of job satisfaction, that if implemented in the workplace, will dramatically improve employee retention: 1. Engagement (team driven); 2. Respect (praise, recognition, and appreciation); 3. Fair Compensation (market driven); 4. Motivation (positive atmosphere); 5. Work-Life-Balance (flexibility, family, healthy environment); 6. Development Opportunities (growth and advancement); 7. Flexibility (working hours and autonomy); 8. Varying Work (cross training); 9. Culture (expected behavior). These are all needs/wants that will attract and keep employees.

One of the most defining characteristics of job acceptance is the company CULTURE. Organizational culture is the behavior of humans within an organization and the meaning that people attach to those behaviors. Some of these behaviors include: 1. How employees interact with supervisors; 2. How employees are expected to behave; 3. What is considered acceptable performance; 4. Moral excellence and firmness (people with character will do the right thing even when it appears to be against their immediate interests). Character builds trust and trust is a mandatory basis for employee engagement.

Therefore, "the better reason for staying" is creating a work atmosphere that encourages employee Engagement, driven by Character, where "employees are fully absorbed by and enthusiastic about their work and take positive action to further the organization's reputation and interests". When employees like the people they work for, the work they are doing and feel appreciated and respected they will have a greater tendency to NOT be looking for another place to work. It is ultimately all up to you.



SBRA Business Spotlight

LEGACY CIGAR LOUNGE

Address: 559 Penn Avenue, West Reading, PA
Phone: 484-258-1707 www.legacycigarpa.com

LCL is a cigar retailer. We offer bar, restaurant, lounge, event and entertainment services. The humidor is staffed by certified tobacconists. Memberships are available but not needed to enjoy the Legacy experience. All are welcome!



SBRA Monthly Member Shout Out

Members Helping Each Other Grow



WELCOME NEW SBRA MEMBERS

Bolatito Oyedokun
Ace Janitorial, LLC
Salt & Light Cafe
C. Malcolm Smith & Co PC
EQubed LLC
Furniture Soup
Emerging Entrepreneurs Academy

REX LLC
Pagoda Apparel
Health First Consulting
Legacy Cigar Lounge
LMG Marketing Solutions
Berks MaBri Solutions
Pennsylvania Kings

FOLLOW HOSPITALITY BASICS TO IMPROVE HOTEL CUSTOMER RELATIONS



**By Janet Lamborn,
Hotel Operations
Director, SureStay Plus
by Best Western
Reading North**

Good hospitality depends on the service and/or product that is reliable & trustworthy. In the hotel industry it is the clean & comfortable rooms as well as the friendly service. Guests will not come back if their purpose for purchasing the service/product (renting a guest room) is not sufficiently met.

Good hospitality also depends on a good rapport with the guest. The positive relationships between you and guests provides positive memories. Additionally, a good rapport will help you with resolving a problem that may occur. Having empathy for your customers leads to customers having a more positive experience. Therefore, Listen, Listen, Listen to your customers. How can this apply to your business's customers and clients?

A few weeks ago, a customer came to this hotel to check-in for a long weekend stay. Unfortunately, she became angry during the check-in process. The guest service agent was surprised by her reaction to a slight delay due to a computer glitch. However, the guest service agent engaged this customer in conversation as the glitch was being resolved. Additionally, our guest service agent spent several minutes speaking with her and her husband after the check-in was completed while they shared some coffee together. As it turns out, the couple came to Reading for a funeral and the trip here was filled with small but frustrating inconveniences, not to mention the upset of having recently lost a loved one. The couple and guest service agent also found common ground of having attended the same high school. By the time this couple checked-out, they reported having a good experience not only

because of the clean room & comfortable bedding but because the guest service agent was able to turn a difficult check-in incident into a positive experience. Since then, they have made a future reservation with us.

The above story demonstrates an example of how we provide hospitality with reciprocity and positive rapport.

The guest service agent applied the following aspects of good rapport: Actively listening; Asking engaging questions; Feeling empathy; Finding common ground; Practicing Reciprocity; Showing respect; and Building trust.

Hospitality happens when you listen and speak with a smile and an open mind regardless of how you feel or personal opinions. Allowing guests to vent their unhappiness to someone who is truly listening and seeing the situation from their point of view is just as important as resolving the problem. While guests are venting, keep yourself calm and speak with positive words.

After the guest has explained their concern, repeat it back to them to demonstrate your understanding of the situation, if necessary, ask clarifying questions. Then, show that you care and offer a sincere apology. As you try to resolve the issue, make their concern your priority and be adaptable/flexible and innovative with your solutions.

Even if the situation does not become resolved to the guest's satisfaction, end the conversation on a positive note. The guest's overall satisfaction with their experience at SureStay Plus by Best Western Reading North will be positive even if a specific need was not met because the guest's respect and trust is what the guest will remember when they are looking for a place to stay in the future.

SureStay Plus By Best Western Reading North, located at 2200 Stacey Drive, North 5th St. Hwy., Reading PA 19605, is owned by Reading Hotels LLC, Vijay Joshi General Manager. For additional information, please call 610.371.0500.

SBRA EVENTS - BE BETTER. GROW FASTER.

TUNE-UP Tuesdays
information. sharing. motivating.



• **Tune-Up Tuesday Workshop**
- Tuesday, November 14th,
9:30-10:30 am
presented by Susan Goldcamp of
Goldcamp Tax Facts

Members Referral Breakfast –
Friday, November 3rd,
7:30-9:00 am at B2 Bistro in
West Reading

Members Referral Breakfast –
Friday, November 17th
7:30-9:00 am at B2 Bistro in
West Reading

Member Networking Mingle
– Wednesday November 29th,
5:30-7:00 at B2 Bistro in
West Reading

**Learn How the
SBRA Can Help Your
Business Grow**

– **Membership Benefits
Update Wednesday,
November 29th,
9:00-9:30 am, on Zoom**

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

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MUHLENBERG GREENE ARCHITECTS WELCOMES NEW DESIGN TECHNICIAN

William C. Bricker Jr. Joins MG Project Design Team

MG Architects recently announced that William C. Bricker Jr. has joined their firm as a Design Technician.

William will assist the firm's Architects and Project Managers with all phases of design documentation and construction contract administration, develop detailed 3D/BIM models and will create construction documents and schedules from those models. He will also assist Project Managers with construction phase contract administration.

Mr. Bricker is a Retired Sergeant First Class who served as an Active Guard Reserved soldier in the Pennsylvania Army National Guard. He is currently working towards his Bachelor of Architecture degree at Drexel University.

Previously he worked at the firm as an intern through the Department of Defense SkillBridge Program. The firm provided a workplace learning experience within the design studio to assist William in preparing for employment after military service by observing and performing work activities as a member of the team.

Mr. Bricker's military service career includes his role as an HHD Company Detachment Sergeant of the 165th Military Police Battalion, Pennsylvania Army National Guard, and a Battalion Operations Noncommissioned Officer, among other positions. He lives in



William C. Bricker Jr.

Bernville, PA with his wife, Sabrina, and their three children.

William will work out of the firm's Wyomissing office, but as customary, he will support projects throughout the firm's service area, including eight states (Pennsylvania, Delaware, New Jersey, New York, Maryland, South Carolina, Virginia, Vermont) and the District of Columbia.

MG Architects has been providing design, planning, and construction administration services for this area and surrounding states for over 100 years. The firm participates in projects, initiatives and events which nurture local workforce development and provide opportunities for architectural professionals at all stages of their career. Welcome to the team William!

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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.

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. 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 income 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/>.

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 <https://tricity.score.org/content/find-mentor-183>.

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GENERATIVE AI – IS IT SAFE?



LEGAL PERSPECTIVES

By Bruce L. Baldwin, Esquire, Wolf, Baldwin & Associates, P.C.

By now, almost everyone has heard of Generative Artificial Intelligence, and its most famous current iteration, ChatGPT (which stands for Chat Generative Pre-trained Transformer). In a nutshell, Generative AI gathers online data from many sources, runs it through algorithms, uses that data to learn the patterns and structures of different forms of communications, and with that “training,” generates new data with similar characteristics, on demand. Unlike Google, which simply serves up information that is already out there, Generative AI re-works existing data and mimics human conversation.

One real-world problem with Generative AI is already well-known in the legal community. In June of this year, a federal judge in Manhattan imposed sanctions on two lawyers who submitted a legal brief that included six fictitious — i.e., entirely fabricated — case citations generated by ChatGPT. The lawyers and their law firm were ordered to pay a \$5,000.00 fine for their acts of “conscious avoidance and false and misleading statements to the court.”

This episode can be viewed as a matter of the legal profession learning the hard way that, at least in its current versions, Generative AI aims to please. That is, if it doesn't know the answer to a question it

will simply make one up. Put another way, it hallucinates. And if confronted with challenges to its accuracy, it tends to double down, denying its errors. This has led judges across the country to require attorneys to certify that any legal filing drafted with the use of AI has been checked for accuracy by an actual human being using traditional legal databases.

Beyond that, generative AI is positively terrible about the nuances of complex tasks like cost-benefit analyses used to decide which courses of action to take among numerous imperfect options. One critical takeaway is that we are still learning the limits of what AI can do.

(Continued on page 40)

INNOVATION + COMMUNITY



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Coventry Parlor at Laurel Locks

Coventry Parlor at Laurel Locks, located at 653 Laurelwood Road, Pottstown, PA 19465 was recently acquired by new owners Austin and Mary Catherine Dunhour.

"One of the main reasons we bought this place is to preserve the idea of a corner spot," explains Austin Dunhour. "Somewhere that people feel comfortable. Sort of like that 'Cheers' environment where everybody knows your name. We instantly fell in love with the charm when we first came here, and we thought there are subtle areas of improvement we could make to make things a little bit cuter without totally overhauling it or changing the feeling of coziness — the neighborhood, community type of idea. We also saw a tremendous opportunity in the open space that surrounds the field and thought that was an opportunity for people of all ages to enjoy a very peaceful setting — Somewhere where they can get away from the business, the hecticness of everyday life while still not having to drive out to the country or go all over the place, considering we have Route 422 and Route 100 nearby. We want to make sure this place doesn't get commercialized in any sort of way."

Coventry Parlor at Laurel Locks is now open for breakfast, lunch six days a week, Tuesday through Sunday. They are open Monday for ice cream and baked goods from 4:00 PM - 8:00 PM, and

now open for dinner Tuesday through Sunday from 7:00 PM to 8:00 PM. "Our soups are something that we take great pride in, especially during the fall and winter," Dunhour said. "Come get warmed up with a cup of soup and a sandwich. Nothing pretentious. We use quality ingredients and take the time to create all of our offerings."

The Dunhour's are also continuing the Coventry Parlor tradition of offering a wide selection of fresh baked goods. "We have this robust baked food program that we're only trying to increase especially around the holiday season," Austin Dunhour said. "Leave the baking to us. Everybody is so busy during the holiday season so we offer all of your classic holiday favorites at reasonable prices for holiday parties, corporate events and family gatherings," he said, adding, "As we continue to grow, we want to offer our space to encourage more get togethers and community, group-based activities, church groups, youth groups and after-school gatherings. We want people to use this space as much as possible. It's a beautiful piece of real estate that we want to encourage people to use and visit."

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LEGAL PERSPECTIVES

(Continued from page 38)

There is also a larger but related truth. We as lawyers, and many others in the business community generally (think accountants, physicians, engineers, surveyors, etc.) cannot simply outsource the basic responsibilities we owe to our clients, patients, and customers. If we are going to use Generative AI at all, we have to check and double-check its results for accuracy before putting its output into the world as our own.

Beyond that, in addition to the end-user taking data produced by Generative AI, that same AI program is taking the data that we share. It takes the details that we provide when we turn its bare-bones product into a final document and uses that data to further train itself. As a result, unless we turn off the Chatbot's sharing function before finalizing the legal brief, the employee termination letter or whatever final document we draft with it, the potentially sensitive information that we are using to modify the basic AI documents could end up being stored for others in whatever AI program we are using. This creates enormous risks for breaching obligations of confidentiality.

As a corollary to the reality of public sharing, we generally don't end up owning the intellectual property in the documents we prepare through public AI. That document is out there for anyone to use.

All of these problems exist, even if we assume benign intent on the part of whoever may ultimately be the source behind the shared data we find through Generative AI. But what if we stumble upon maliciously planted false information? We cannot assume that a third party will be responsible for that intentional disinformation. For now at least, we have to assume that the buck stops with us.

Interestingly, some law firms are now turning to closed AI systems, in which databases are vetted and stable, to create work product which is hopefully more reliable, and less likely to either hallucinate or breach confidentiality.

It may be fair to say that we don't yet

know what we don't know about Generative AI. For the time being, we cannot assume that Generative AI is a world without risk. As with any legal issue, at least for now, it is better to rely on the knowledge and experience of actual lawyers than that of any computer.

Bruce L. Baldwin, Esquire is a partner in the law firm of Wolf, Baldwin and Associates, P.C., with offices in Pottstown, Pennsburg, West Chester, and Reading, and has represented employers and employees in business matters and litigation for over 30 years. He may be reached by calling 610.323.7436, or by e-mail at BBaldwin@wolfbaldwin.com.



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REPORT CALLS PENNSYLVANIA A TAXPAYER 'SINKHOLE'

By Lauren Jessop, The Center Square

An organization that ranks the fiscal health of all states said Pennsylvania scored a D after records showed the government lacked enough money to pay the bills in 2022.

The recently released 14th annual *Financial State of the States* report by Truth in Accounting found even though Pennsylvania's financial condition improved last year, it still needed \$51.3 billion to pay its bills.

Based upon the state's audited financial report for fiscal year 2022, Pennsylvania had a taxpayer burden of \$11,300 — the amount every taxpayer would have to contribute to get the state out of debt.

"Like many states," a press release provided to The Center Square said, "Pennsylvania's economic condition improved due to federal funding for COVID relief and increased tax collections attributed to taxpayers' pent-up tourism and purchasing demands. However, unfunded pensions and other employee retirement obligations continued to plague the state."

They note that even though Pennsylvania's financial report was for the fiscal year



ending June 30, 2022, the State Employees Retirement System's liability was measured for the year ended Dec. 31, 2021.

In that fiscal year, the report says, the liability decreased because the system's investments experienced an unrealized gain of 17.2 percent, a \$5.7 billion increase. The calculated amount of the state's unfunded retiree health promises also declined because of an increase in the discount rates used to calculate the current value of benefits to be paid in the future.

"However, these positive economic factors did not change the fact that Pennsylvania needed more than \$51 billion to pay its outstanding bills, including unfunded retirement obligations," they added.

(Continued on page 42)

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TAXPAYER 'SINKHOLE'

(Continued from page 41)

The report — a project done in partnership with the University of Denver's School of Accountancy — says the majority of states' debt comes from retirement plans, such as pension and retiree health care benefits. They found, on average, the 50 states had only set aside 71 cents for every dollar of promised benefits to fund pensions, and 11 cents for every dollar to fund retiree health care promises.

Every state except Vermont has a balanced budget requirement, which means states should not carry any debt. However, they found that 28 states could not pay all their bills.

Truth in Accounting, or TIA, takes the money a state needs to pay bills and divides it by the estimated number of taxpayers. The resulting number is a "taxpayer burden." Conversely, a "taxpayer surplus" is the amount of money left over after a state's bills are paid, divided by the estimated number of taxpayers in the state.

States are split into two groups — "sunshine states," which had enough funds to pay their bills, and "sinkhole states," which did not.

Pennsylvania falls into the latter category and is ranked 36th.

States are graded according to the amount of taxpayer burden or surplus they have. "As" and "Bs" are given to governments that have met their balanced budget requirements and have a taxpayer surplus. A passing grade of "C" is for those who come close to meeting their balanced budget requirement and have a small taxpayer burden. And "Ds" and "Fs" apply to governments without balanced budgets and have significant taxpayer burdens.

The top five sunshine states are Alaska, with a surplus of \$80,000, followed by North Dakota, Wyoming, Utah, and Tennessee.

The bottom five sinkholes include 46th-ranked Hawaii, followed by Massachusetts, Illinois, Connecticut, and New Jersey — which has a taxpayer burden of \$53,600.

"We are happy to see state debt decreasing but states should not count on temporary federal funding and increased tax collections to fix their long-term problems," says Sheila Weinberg, founder & CEO of Truth in Accounting. "Elected officials need to include the true costs of government in their budget calculations, including accruing retirement benefits so that they can make real progress towards a healthier financial future."

Ask SCORE

THREE THINGS SMALL BUSINESS OWNERS SHOULD UNDERSTAND BEFORE HIRING A SEARCH ENGINE OPTIMIZATION EXPERT

A website is a critical sales and marketing tool for just about every business. It's a hub for product information, a conversion point for capturing leads, the holding place for marketing materials and company news, and many times serves as your potential customer's first impression of your business.

However, before any prospect can interact with your website, they first have to find your website. This discoverability is the culmination of a strong SEO, or search engine optimization, strategy and an SEO expert behind the scenes.

Most business owners are digital marketing novices making it hard to know what you're really buying when you hire an SEO expert. If you're like most business owners, you understand the role of an SEO expert from a high level but aren't as familiar with the full scope of what's involved or the time required. This makes it a lot harder to confidently hire the right SEO expert and forces owners to take these professionals at their word.

Before you hire an SEO expert, make sure you have a basic understanding of what it takes to properly optimize a website and what to expect from a reputable professional.

Google Values Quality Content. Expect to Create a Lot of It

An effective SEO strategy is rooted in good, quality content. When you hire an SEO expert, expect there to be a lot of discussion about writing blogs or creating new web pages for your website and adding this new content on a regular basis.

The key here is "quality" content. If an SEO expert suggests adding pages or blogs to your site that don't help your customers in some way, repeat content already on the site or are written simply to jam in keywords, you can actually do more harm than good to your site's search ranking. Google wants to see content that's helpful to the visitor and will reward quality content with higher search rankings.

(Continued on page 44)

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Ask SCORE

(Continued from page 43)

Optimizing a Website is as Much an Art as a Science

No two websites are alike, and neither are their SEO strategies. When you work with an SEO professional, expect to work closely with them as they consistently reassess what part of the SEO strategy is showing to be most effective. Your SEO consultant will likely run tests against keywords and not every aspect of the strategy will always work the first time. Optimizing your website with the right keywords, text links, headline structures and all of the SEO elements that factor into a high-ranking Google search result is an educated game of trial and error. Once your SEO consultant finds the right SEO approach, however, your traffic and conversion results should speak for themselves.

SEO is a Long-Term Commitment

An SEO expert who promises to come in and have your website at the top of Google's rankings within a few months presents a huge red flag. Effectively optimizing your website takes time and consistent effort. Google prioritizes websites that have proven themselves valuable to web visitors over a period of time. Trying to cheat the system and get a high ranking without putting in the work is not how the game is played.

Arm yourself with a high-level knowledge of SEO to help you identify the true experts

Unfortunately, with any specialized profession, there will always be the one 'expert' who tries to cut corners while promising the world. When it comes to SEO, your best bet is to do your research and gain a rudimentary understanding of SEO so you can ask the right questions when you sit down with a potential SEO consultant one on one.

Invest in an SEO expert who wants to get to know your company and your customers and work with you to build your online presence and overall business. Avoid self-proclaimed experts who promise a silver bullet.

Get references and ask for referrals from your network and other owners you trust

Before you hire an SEO expert, ask your colleagues, peers and mentors who they trust to manage their website's SEO. This is the best place to start your search. A trusted business owner or mentor who's worked directly with web and SEO firms in the past, like a SCORE mentor, can help you find a professional SEO expert to grow your business.

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PUBLIC EV CHARGING MAY GET PRIVATE BOOST

By Lauren Jessop, The Center Square

Building out public electric vehicle charging can cost state and local governments less than they think, according to a proposal moving through the legislature.

House Bill 1474, introduced by Rep. Joe Ciresi, D-Royersford, would allow businesses to tap into private funding he says will encourage them to invest in the development of the statewide electric vehicle charging infrastructure. Doing so will install EV charging at shopping centers, apartment buildings, and “countless other places” for employees and customers.

And, it won’t ask everyone else to share the load, Ciresi told The Center Square. Instead, property owners who build the stations can pay back the cost through their own tax bills.

On Sept. 26, the House Environmental Resources and Energy Committee passed the bill on a party line vote. If enacted, it would expand Pennsylvania’s Property-Assessed Clean Energy program, C-PACE, to include EV charging infrastructure projects.

“As more and more Pennsylvanians purchase electric vehicles, we need to make sure our state’s infrastructure is ready,” Ciresi said. “This bill will help expand charging access for local EV drivers as well as tourists, and I’m thankful for the committee’s support.”

C-PACE allows property owners to obtain low-cost, long-term financing for energy efficient equipment, renewable energy, water conservation, resiliency, and indoor air quality projects.

It is a voluntary program administered by Sustainable Energy Fund, in partnership with Keystone Energy Efficiency Alliance.

Commercial and agricultural property owners living in participating localities may develop a clean energy project and secure private financing. The loan payment is added to their property tax bill and collected as an assessment by county and municipal authorities.

Local governments can request “C-PACE in a Box” which includes a sample resolution, a summary of guidelines, templates, and other key documents needed to establish a program. To date, 26 of the state’s 67 counties have C-PACE programs.

In August, Gov. Josh Shapiro announced Pennsylvania will spend \$34 million — part of a five-year, \$172 million federal grant — on electric vehicle charging stations to include 54 projects in 35 counties. As of 2022, there were nearly 43,000 electric vehicles, or EVs, registered in the state — an increase of 82 percent from 2021.



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Small Business Resource Association

Ask SCORE

EIGHT WAYS TO MANAGE YOUR TIME AND MULTIPLE PROJECTS

As a small business owner, you must have fallen into the trap of having to juggle many tasks in a limited time. While there is no magic formula to hitting the right balance and managing your time seamlessly, you can improve your time-handling skills to accomplish more tasks on your to-do list. Here are some ways to help you keep everything in check when working on multiple projects at the same time.

1. Make a to-do list before you start your day

We get so preoccupied while working on multiple tasks, that we usually tend to undervalue the importance of a to-do list. Although most things in the business world are highly unpredictable in nature, and things can change every second, developing a to-do list can help you clearly define your ideas, visualize your thoughts and work towards your ultimate goal.

Keep in mind that you may have to modify your to-do list as the day

progresses. You can also jot down all the important assignments the night before, wake up with a fresh start, and focus on delivering the best results.

2. Determine urgent VS. important

As unusual as it may sound, once the deadlines start approaching, it may be difficult to see the wood from the trees. We get so overwhelmed with everyday tasks that we sometimes fail to see which tasks require immediate attention. By immediate attention, we mean the tasks that will have a detrimental impact on the entire project if not completed and possibly lead to failure.

Prioritize, prioritize, prioritize. Determine the urgent tasks and handle the burning issues before answering an endless list of emails and returning less timely calls.

Also, don't try to avoid dealing with urgent problems because you want to run from an uncomfortable situation.

(Continued on page 51)

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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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Ask SCORE

(Continued from page 49)

For example, if one of your clients is complaining about your service because he has an issue with the application, you need to deal with the problem immediately and suggest a possible satisfying solution. You don't want to keep your client waiting as they will easily become upset and maybe even decide to stop using your services. These kinds of issues aren't going to solve themselves and will often eat at you. Then, you won't be able to concentrate on critical tasks.

3. Schedule time for interruptions

From endless notifications coming from either social media, your cell or people, there are many interruptions that can break your focus. While it is necessary to prioritize your daily tasks, it's also important to allocate some time for the concerns that interrupt your creative workflow.

Plan some time, an hour or even two, and name it "office hours." During the office hours, leave all the communication channels open, and start handling the information coming from the outside world. This way, you can focus your attention on the real work, and minimize the time wasted doing less relevant things.

4. Create an email-free time of the day

Julie Morgensen, the author of the book "Never check email in the morning," suggests setting aside at least one hour a day when you won't be checking your emails. She also claims that the best time to do it is early in the morning when we are energized and enthusiastic enough to work on the high priority tasks instead of randomly answering our emails.

5. Time-box your tasks

The easiest way to fight the panic that results from looming deadlines is to create fixed time slots, and adhere to them. This is called time-boxing. Time-boxing helps you to get the work done in time and prevent your tasks from dragging on and on. No matter whether your deadline is in a day or in a month, the time you will need to accomplish your task depends on the time you give yourself. Naturally, make sure you set a time that is achievable, and strive towards successfully meeting your deadlines.

6. Upgrade your skillset

If you want to increase your output, consider investing in your and your team's knowledge and skills.

(Continued on page 52)

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Ask SCORE

(Continued from page 51)

By upgrading your skills, you will be able to manage your tasks more efficiently and effortlessly, boost the overall productivity and get the most of your team. For example, if you wish to produce more pieces of good quality content per day, you should read about new writing techniques, and keep up with trends by reading A-list personal development blogs.

7. Invest in time management tools

With the rise of technology, it's almost unimaginable to handle multiple tasks without using some time management or communication tools, such as Slack or Hubstaff. Also, if you want to minimize your time organizing files and documents, consider using tools like Dropbox and OneDrive.

You should do an extensive research, review the best project management tools, and choose the one that fits your workflow. If you're working on a weekend project, something like Trello will suffice. However, if your projects last for several months or even longer, then you should look more at tools like Active Collab and Basecamp.

A project management tool can help you and your team save a noticeable amount of time every day by creating a

more efficient workflow. It will allow you not only to communicate but also share images and brainstorm ideas in a matter of seconds. It can also help you and your team stay on the same page, focusing on meaningful work.

You shouldn't limit yourself only to PM and communication tools. Identify the repetitive tasks that take a notable amount of your time and look for apps that can help you work more efficiently.

8. Be realistic

Know your limitations. Taking the ever-increasing demand of the market into account, it's very hard to escape the harsh reality of having to multitask on a daily basis. As much as you would like to be able to complete all your daily tasks, you must be aware that our productivity levels are not always the same. After creating your list of priorities, determine how productive you are and how many tasks you can handle on that particular day. Instead of overextending yourself, focus your efforts on doing your best on the tasks at hand.

For more information about starting or operating a small business, call 1.800.634.0245 for the SCORE chapter nearest you or visit <https://tricon.ty.score.org/content/find-mentor-183>.

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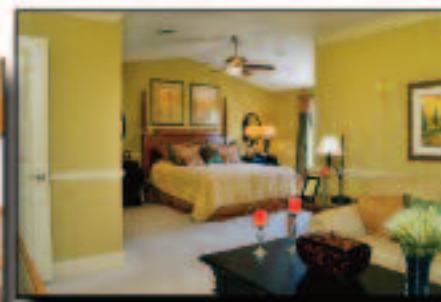


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TOWNS STRUGGLE WITH POST-PANDEMIC ADJUSTMENTS



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

Many cities throughout the United States are struggling with the post-pandemic world. Much of the problem was self-induced when we all went into hiding and started working from home. Only a little was happening in the downtowns, and most was happening took place outside.

As I toured the country, I saw how the restaurants were allowed to promote more outdoor dining. On a country-wide basis, my theory, the little umbrella theory, was implemented. I always thought outdoor dining was the answer to creating an atmosphere downtown. Cities like San Diego had great restaurant districts, and I always liked visiting there. Milan had some great outdoor dining; I always thought it brought the extra nickel to the retail.

Now, we no longer fear the virus. We continue to practice some of the outdoor dining protocols.

Closing the streets down for days is not a good idea. It was a good idea when restaurants fought for their lives with COVID protocols. It is no longer necessary, and if and when the time comes, we are faced with another national emergency, I would support the closure action.

Yet two of my former communities, South Street and Phoenixville, continue to do extended street closures. I always liked outdoor dining and tried to promote it as much as possible in Phoenixville as I did on South Street. It is the personal interaction that the restaurant consumer establishes with the street and creates a sense of place.

Things always needed to be more challenging on South Street regarding outdoor dining. The L&I regulations were

really off the hook. It is difficult to get permits in the city; you have to be a good form filler, avoid making any mistakes on the application, and be sure to provide the required documents.

At the beginning of outdoor dining in Phoenixville, before the porches at Molly Maguires, Iron Hill, and Sedona Brewhouse, there was an establishment of the first standard used to create sidewalk space and outdoor dining. That is why there are some bump outs on the street, and in particular, you could look at the bump out in front of the bike store as, at the time, a restaurant was suggested for the site.

The bump out to create the midblock crossing was controversial as it eliminated parking in favor of pedestrian access. The block has enough improvements to create a walkable space for people to both dine and stroll.

When approached by Smart Growth America concerning the money they wanted to give to Phoenixville because we were working with them on train service, I secured \$40,000 to install retracting bollards. These kinds of bollards could be used to lessen the need for public works to move barriers. The barriers were a design the borough supplied me and were a top-notch configuration.

(Continued on page 54)

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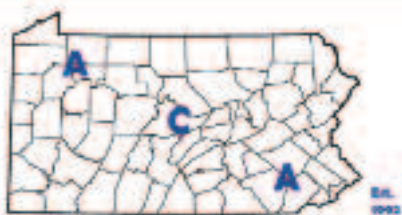
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DOWNTOWN MARKETING & DEVELOPMENT

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Another aspect of this is that I am probably one of the only revitalization professionals in this area to have a shooting in each of the entertainment districts I managed. South Street and Phoenixville. It is my contention from my experience that the closing off of streets for an extended period destroys the group's congeniality and promotes crowd issues.

The whole street closure thing reminds me of the time when I was much younger and, while traveling, stopped in Winchester, VA. It was a great community bustling and full of activity. I remember saying to my cohorts that I thought the downtown was one of the best I had ever visited.

Fast forward a few years later, and I visited only to find a downtown mall. It was a ghost town. I talked to a few people, and they told me it was a disaster.

I also had an experience when I interviewed for a job in Wilmington when I was looking for a job in the early '90s. They had created a downtown mall. I told them that the shootings and the violence would have to be addressed. I may have been too pointed for them as I did not get the job. It was similar, streets shut down for long periods of time, morphing the street protocols to be a little more tolerant of aberrant behavior.

A town is designed normally to allow traffic to pass and have the people on sidewalks backing up to the store windows. It is incumbent upon the store owner to make it attractive and inviting. The further you keep the people away from the storefronts, the worse it is for retailers.

I have had a few occasions where we had to close off the streets because of too many people. Once, we did a sidewalk sale in Lock Haven, put a full-page ad (for \$25) in the student newspaper, and brought half the student population down with the people normally coming to the sidewalk sale. It was the biggest win of my career, as it took a lot to get praise in Lock Haven.

It happened once or twice in Phoenixville, where even merchants complained that there were too many people in their stores, but it was. Nothing compared to Lock Haven. At the Kiwanis Lunch, I got a round of applause for my efforts.

Officials need to learn how to react quickly in changing times like this, and unfortunately, people incur hardships and maybe go out of business. Today's business climate is so unpredictable you have to be nimble.

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