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DECEMBER 2023

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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

### Occupational Health

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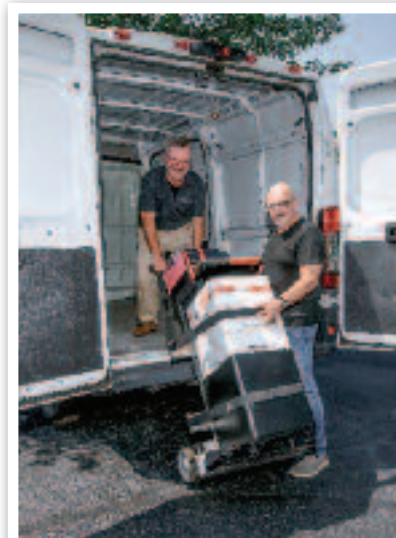
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Office Technologies is located at 515 Farmington Avenue in Pottstown. For additional information call 610.326.4700.



PHOTOS BY STYLISH IMAGES





PHOTOS BY STYLISH IMAGES

**Cover Story:** Berks Leisure Living is a unique assisted living facility offering residents personal care and respite care with many lifestyle amenities and a community-focused atmosphere, all at a price point significantly lower than the national or state average.



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to grow your business,  
network, and keep your  
money local.

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## Debby Singleton, REALTOR®, ABR®

### REALTY ONE GROUP RESTORE

I had the great good fortune to have a mentor who understood that PEOPLE are the foundation of our business. He took my hand and told me "This is what people need, someone to hold their hand through the biggest purchase most will make in a lifetime." He was wise.

I have carried his advice through my 30+ year career. Whether it's taking a first-time buyer through the ever more complicated purchase/finance process; taking a seller through the multi-layered, inspection laden, selling process; or mentoring new and young agents as they grow their own careers.

I have been blessed with the best clients and professional relationships (lenders, title companies, inspectors, cooperating agents and more.)

Ours is an intensely complex industry that is often misunderstood until you are knee-deep in the process, and really learn to appreciate your selling agent and/or buying agent and his/her education, knowledge and commitment to making your journey as smooth and stress-free as possible.

And, finally, kudos to my Brokers who have supported me throughout my 30-year career. Having the support of a great Broker, whose education, knowledge and professionalism reflect through their agents, is priceless. **Realty One Group Restore** always puts people first. They call it *Coolture*® and continue, daily, to make sure all agents in the company understand its importance and implement it in their daily business practices. This ranges from coaching, diversity, marketing, giving back to the community and helping agents grow sound businesses that support the people and communities they serve.

As my friends and family plan their retirements, I continue to thrive in this business that I love! From the people to the processes to the buildings themselves, I enjoy every day I get to work in this great industry!

If you're considering buying or selling real estate I am ready to help you make it happen!

**Debby Singleton, REALTOR®, ABR®**

**610-496-9094**

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**LOU MUSCELLA AND DEBBY SINGLETON**





# At Berks Leisure Living, YOU'RE FAMILY



PHOTOS BY STYLISH IMAGES



**RAY MILLER**

By Kathy Hunt

**W**hen family homes become too much to maintain, stairs too difficult to climb, and daily chores too taxing to complete, many older Americans contemplate the move to an assisted-living facility. Assisted living provides a fixed level of care to folks who need a bit of assistance with day-to-day activities but don't require skilled nursing. Generally, residents in assisted living have their own apartments or rooms with private baths, meal plans, and access to common areas for activities and socializing. On-site staff aid with personal care and medications, provide 24-hour supervision, and organize excursions in the surrounding communities.





## What's the difference between assisted living, nursing, and other care homes?

People often use the terms "assisted living" and "nursing home" interchangeably. However, according to the National Institute of Health and the National Institute on Aging, they are two separate categories of elder housing and care. Personal care and continuing care retirement communities are two other types with which people should become familiar.

A person who has moved into assisted living is someone who is fairly independent and does not require a great deal of assistance with daily activities, such as bathing, dressing, or eating. Usually, an assisted living facility will offer exercise, health, and wellness programs as well as at least one meal each day, transportation to and from appointments, medication assistance, and 24-hour supervision. Some specialize in housing people with specific diagnoses, such as Alzheimer's and other forms of dementia, intellectual disabilities, and diseases such as Parkinson's. All assisted living facilities work with outside health care providers to supply the following services: physical, occupational, and speech therapy; mental health screening and counseling; skilled nursing; dentistry; podiatry; pharmacy; and hospice. Assisted living facilities are not regulated by the government and the quality of care may vary as a result. Medicare and Medicaid will not pay for costs associated with assisted living.

Nursing homes focus more on medical care and are regulated by the federal government, which ensures some oversight of patient care. Although their residents are often elderly, nursing homes do accept younger people. Often, these individuals are recovering from a serious illness or injury and in need of skilled care. Nursing homes have licensed medical professionals on staff who provide round-the-clock care seven days per week. They accept private insurance, Medicaid, and Medicare. Due to their emphasis on medical care, nursing homes lack the cozy atmosphere of assisted living and tend to seem more like hospitals.

Smaller than an assisted living facility or nursing home, personal care homes usually have less than 20 residents. Also known as residential care facilities, group homes, or board and care homes, these private facilities give residents housing, personal care, meals, and 24-hour access to staff. Typically, personal care homes will not have medical or nursing care for their residents. Depending on the state, Medicaid or long-term care insurance may cover some of the costs of residing at a personal care home.

Sometimes referred to as life care communities, continuing care retirement communities have different levels of housing and care on their campuses. Residents may live independently in houses or apartments, driving, traveling, and going about their lives as if they still resided in their previous homes and neighborhoods. At some point, should they require more care, residents may transition into the community's assisted living or skilled nursing care buildings. The majority of these communities charge a substantial, one-time entrance fee and a monthly fee after that. Medicare, Medicaid, and long-term care insurance may cover some of the expenses of living at a continuing care retirement community.

## Long history of caring for the senior community

According to the Centers for Disease Control, in 2020, there were 30,577 assisted living facilities in the United States with approximately 1.2 million licensed beds and approximately 819,000 residents. Women accounted for almost 70 percent of this population. Overall, more the half of all residents were over the age of 85.

In Pennsylvania, there are 68 assisted living facilities, including Berks Leisure Living at 1399 Fairview Drive in Leesport, Berks County. Situated on ten lush acres, the one-story, brick building first opened its doors in 1931 to the students of Bern Elementary School. In 1998, the school was sold and underwent extensive renovations before opening in 2002 as Berks Leisure Living. The facility's unique location inspired its tagline, "We're from the old school." Today, the 36,000-square-foot assisted living facility has 36 private and semi-private units with 41 residents. It is licensed to have up to 49 occupants. Residents range in age from 70 to 90 and above, but, at present, one person under the age of 60 calls Berks Leisure Living home.

Berks Leisure Living has a straightforward mission "to improve the quality of life for residents and their families," said Ray Miller, founder of and partner in Berks Leisure Living. "We provide personal care with a personal touch. We're like family. We're here to help."

A veteran of the elder care industry, Miller has worked in this field for over 50 years. "I bought a house at 1216 Perkiomen Avenue in Reading, in 1970, and converted it into assisted living," Miller said. "It was Miller Personal Care Home. This was before they had rules and regulations or even something called assisted living. My son just sold it earlier this year." He added that he was a charter member of the Personal Care Providers Association.

Along with renovating what would become Miller Personal Care Home, Miller had purchased and refashioned The Villa Saint Elizabeth as an assisted living facility. Situated on eight-and-a-half acres, the Villa Saint Elizabeth is 42,000-square-foot Victorian mansion on Museum Road in West Reading.

"This was the most beautiful, best mansion around because the owner was the treasurer of the Berkshire Knitting Mills and one of the richest people around," Miller said. He subsequently sold the Villa Saint Elizabeth in 1972.

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## COVER STORY

(Continued from page 7)

Bern Elementary School's sprawling grounds, history in the community, and potential for assisted living inspired Miller to purchase the site. "When I'd tell friends about buying it, so many would say, 'Oh, I have good memories of that place. I went to school there,'" he said.

When it came to refurbishing the school building, Miller and his business partner Rose Bechtel were extremely hands-on. "Rose would get up on ladders and take shutters off. She would clean chandeliers. She was a hard worker and really would do everything," he said.

Miller named Berks Leisure Living's Rose wing in Bechtel's honor and the Maria wing in memory of her sister Maria, who had worked as an aid at the facility. He chose "Calvin" as the third wing's name; Calvin is his middle name.

### Services available at Berks Leisure Living

Years of experience in elder care have given Miller insight into what people enjoy and need in senior housing. As one might expect from an assisted living facility, Berks Leisure Living provides residents with three nutritious meals each day, all prepared in the facility's commercial kitchen and made with consideration of dietary restrictions. It has personal laundry service and cleaning and housekeeping. It offers medication management, transportation to and from



appointments, in-house podiatry and psychiatry visits, and help with bathing, dressing, hygiene, eating, and mobility. All rooms are wheelchair accessible and cable-ready. Residents pay a monthly fee for private cable TV. All rooms come fully furnished. However, residents who wish to bring their own furniture will be accommodated.

For a fee of \$125 per day, Berks Leisure Living provides respite care to families in the Leesport-Reading area. Respite care enables primary care givers to take a brief break from tending to a loved one's daily health and personal care needs. The reasons for requesting respite care vary. A primary care giver may be unavailable or away for a short period, or their loved one may need extra support while recovering from an illness, injury, or surgery. Depending on the facility, respite care can last for as little as a few hours or for as long as a few weeks.

For emergencies, Penn State Health-St. Joseph Medical Center in Reading is only ten minutes away. Presently, Berks Leisure Living does not have memory care or behavioral health units.

Life at Berks Leisure Living includes more than just health and personal care. Entertainment and lifestyle amenities likewise play a large role in resident's lives. Community outings, bingo, exercise classes, and nondenominational religious services are all part of an active lifestyle at Berks Leisure Living. Additionally, for the residents' convenience, the facility has a hair salon on site.

### Unique and homey atmosphere for an affordable price

"The best way to explain Berks Leisure Living is to come see it for yourself," Miller said. Prospective residents are welcome to stop by at their convenience or call to arrange a tour of the facility.

In addition to viewing the rooms, social areas, and grounds, visitors can observe a bit of local history. Throughout Berks Leisure Living, Miller has placed an assortment of antiques and collectibles on display. In the Rose wing, one encounters a surprising delight — over a dozen antique organs.







## Making the transition to assisted living smoother

No matter at what stage of life you are, packing your belongings and moving into a new home can seem overwhelming. Moving while also giving up a degree of personal independence can be especially challenging. To ease the transition from independent to assisted living, gerontology experts agree — advance planning is key. People should not wait for a crisis to arise to consider what assisted living facility will best meet their or their loved one's needs. For a smoother transition, they should take the time to research, tour, and talk to the staff at several assisted living facilities. They should ask about staff ratio, training, and retention, as well as the facility's services, activities, and policies. Another important question concerns upfront costs, regular monthly expenses, and any hidden fees. People should also talk to and learn about the occupants with whom their loved one or they will spend much of their time. Ultimately, people should gather enough information to make a sound decision about assisted living and a smoother transition to this next stage of life.

The National Institute of Health also advises the following:

- Get to know the facility's staff so that your loved one does not move to a place filled with strangers. A good rapport with staff can help make the transition to assisted living much easier.

Advocate for your loved ones' preferences.

- Check in regularly to see how your loved one is coping in the new environment and whether adequate attention and care is being received.

- Share your or your loved one's feelings of loss or guilt with a social worker or mental health professional. Having emotional support will aid in adjusting to assisted living.

"I'm an auction man and that's where I got them," Miller said. "There are two barrel organs in the Rose wing's hall. These are something like a fair would have for a merry-go-round. And I have about 15 pump organs. It's an attraction for people who visit."

At one time, the Calvin wing showcased collections of Hess toy trucks and antique bottles. Currently, the basement exhibits old photographs and art prints on its walls.

The cost of residing in such a distinctive setting is considerably less than the national or state average. In 2021, the national monthly median cost of assisted living was \$4,500 while Pennsylvania's monthly median cost was \$3,955. The cost of a private room in

the Calvin wing is \$3,060 per month. In the Marie wing, a private room goes for \$2,940 a month while in the Rose wing, it costs \$2,730 per month. Semi-private, which has two residents sharing a room, is \$2,520 per month in the Calvin wing while in the Marie wing, it's \$2,400 per month. A Rose wing semi-private room is \$2,250 per month. There are also rooms available for those with limited resources.

**For additional information about Berks Leisure Living, visit [www.berksleisure.com](http://www.berksleisure.com) or call 610.916.8833 from Monday through Friday, 8:00 AM to 4:30 PM. Berks Leisure Living is located at 1399 Fairview Drive in Leesport, Pennsylvania.**





# FOCUS ON TAX PLANNING & PREPARATION

## Behind Exciting Long-Term Business Growth is a Boring Bookkeeper...

The end of the year is a busy time for many reasons. Holidays, travel plans and family visits consume most of our days starting in November through January 1. But as a small business owner, there is even more you have to handle at the end of the year.

Right now, is the time of year when your business really needs your attention, especially in regard to accounting. Doing so not only helps you close out the current year on a high note, but it also sets you up for starting off the next year on the right foot.

Is your business on par with the following accounting tasks?

• **Monthly bank, credit card and loan reconciliations** — For the year-end, it is important to make sure what you show on your financial statements matches up with your bank and credit card accounts and your year-end statements.

• **Reconcile your accounts receivable and accounts payable** — There is a

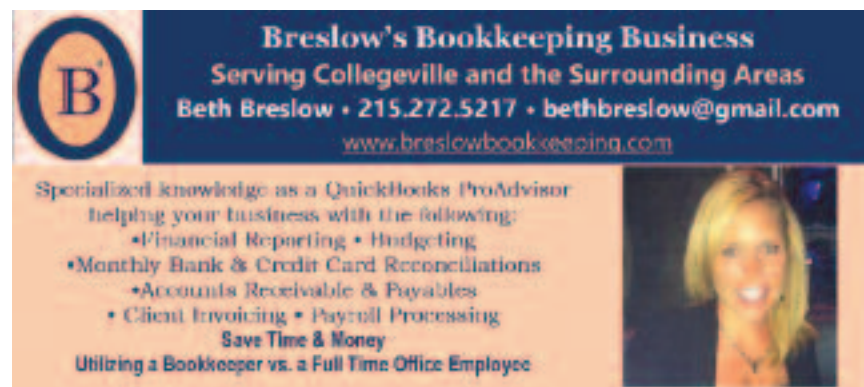
tendency to forget to collect on your invoices if you do not use invoicing software. Without a good collection system like QuickBooks, you may be missing out on the money you are owed.

• **Gather and Organize Your Receipts** —

It is important to gather and organize your business-related receipts. A shoebox full of receipts is the last thing your CPA wants to see. There are many apps available to download, which will simplify this.

• **Check Payroll** — A few common areas to watch out if you're worried about end of year accounting are withholding taxes for fringe benefits, deferred compensation, and end of year bonuses.

• **Collect W-9s** — Did you use vendors this year? If so, you will have to collect W-9 forms for some of them. The W-9 form can be used as a paper trail for the IRS to track your expenses. For every vendor that you have spent \$600 or more for services, you are required by law to issue and complete a 1099 form. The 1099 must



be filled out and sent to the IRS by January 31st.

• **Take Physical Inventory** — For some of you, there is no need to take physical inventory. For others, getting an accurate account of your inventory is important. You will want to match it with your end of year balance sheet. It will also be helpful for your bookkeeper, especially to

know how much you have spent on inventory throughout the year and its current value.

If the above-mentioned tasks are in a foreign language to you, or if you know that there is not enough time in the day to tackle this checklist, call Breslow's Bookkeeping Business at 215.272.5217 today.



## Understanding How the IRS Contacts Taxpayers

### Provided by H&R Block

There are special instances where an IRS revenue officer or revenue agent may visit a home or business related to an unpaid tax bill or an audit; the IRS urges people with tax issues to understand the circumstances around these visits and also help protect themselves against imposters.

Here's how you can know if a person calling or visiting your home or place of business is a legitimate IRS employee or an imposter.

**Text messages:** Frequently a scam. The IRS does not send text messages, including shortened links, asking you to verify some bit of personal information. These fraudulent messages often contain bogus links claiming to be IRS websites or other on-line tools. Other than IRS Secure Access, the IRS does not use text messages to discuss personal tax issues, such as those involving bills or refunds.

If you receive an unsolicited SMS/text that appears to be from either the IRS or a program closely linked to the IRS, you should take a screenshot of the text message and include the screenshot in an email to [phishing@irs.gov](mailto:phishing@irs.gov) with the following information:

- Date, time, and time zone you received the text message.
- Phone number that received the text message.

Do not click links or open attachments in unsolicited, suspicious, or unexpected text messages whether from the IRS, state tax agencies, or others in the tax community.

**Email:** Many tax scams involve email. The IRS does not initiate contact with taxpayers by email to request personal or financial information. The IRS initiates most contacts through regular mail. If you receive an unsolicited fraudulent email that appears to be from either the IRS or a



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program closely linked to the IRS, report it by sending the email as an attachment to phishing@irs.gov. The Report Phishing and Online Scams page at IRS.gov provides complete details.

Mail and phone contacts are first steps with a tax issue. Taxpayers will generally first receive several letters from the IRS in the mail before receiving a phone call. However, there are circumstances when the IRS will call, including when a taxpayer has an overdue tax bill, a delinquent or unfiled tax return, or has not made an employment tax deposit.

The IRS does not leave pre-recorded, urgent, or threatening voice messages. Additionally, the IRS (and its authorized private collection agencies) will never:

- Call to demand immediate payment using a specific payment method such as a pre-paid debit card or gift card. The IRS does not use these methods for tax payments.
- Threaten to immediately bring in local police or other law-enforcement groups to have you arrested for not paying.
- Demand that taxes be paid without giving you the opportunity to question or appeal the amount owed.
- Ask for credit or debit card numbers over the phone.

All tax payments should only be made

payable to the U.S. Treasury and checks should never be made payable to third parties. For anyone who does not owe taxes and has no reason to think they do: Do not give out any information. Hang up immediately.

**In-person visits:** What to know. IRS revenue officers generally make unannounced visits to a taxpayer's home or place of business to discuss taxes owed or tax returns due. Keep in mind this important point: Taxpayers would have first been notified by mail of their balance due or missing return. A limited exception involves revenue officer contacts while working a small number of "alert" cases, designed to help businesses from falling behind on withheld employment taxes before a balance due notice is created or mailed. Revenue officers are IRS civil enforcement employees whose role involves education, investigation, and when necessary, appropriate enforcement steps to collect a tax debt. A revenue officer will help a taxpayer understand their tax obligations as well as the consequences for not meeting the obligations.

IRS revenue agents will at times visit an individual, business, or non-profit who is being audited. That taxpayer would have first been notified by mail about the audit and set an agreed-upon appointment time with the revenue agent. Also, after mailing

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an initial appointment letter to a taxpayer, an auditor may call to confirm and discuss items pertaining to the scheduled audit appointment.

When visited by someone from the IRS, you should always ask for credentials or identification. IRS representatives can always provide two forms of official credentials: IRS-issued credentials (also called a pocket commission) and an HSPD-12 card. The HSPD-12 card is a government wide standard form of identification for federal employees.

For more information, visit How to Know if it's Really the IRS Calling or Knocking on Your Door on IRS.gov, and the IRS Taxpayer Bill of Rights.

**Helpful information on resolving tax issues.** For individuals, businesses, and nonprofits with outstanding tax issues, there are a number of easy ways to get assistance and to help them meet tax obligations. There is a special section on IRS.gov focused on payment options. These include paying taxes through an Online Account with IRS Direct Pay or paying by debit card, credit card or digital wallet. The IRS has options for people who cannot pay their taxes, including payment plans. Recently, the IRS announced expanded voice bot options to help eligible taxpayers easily verify their identity to set up or modify a payment plan while avoiding long wait times.

Remember that the IRS will not:

- Call to demand immediate payment using a specific payment method such as a pre-paid debit card, gift card, or wire transfer. Generally, the IRS will first mail a bill to any taxpayer who owes taxes.
- Demand you pay taxes without the opportunity to question or appeal the amount they say you owe. You should also be advised of your rights as a taxpayer.
- Ask for credit or debit card numbers over the phone.
- Threaten to bring in local police, immigration officers or other law enforcement to have you arrested for not paying. The IRS also cannot revoke a driver's license, business license, or immigration status. Threats like these are common tactics scam artists use to trick victims into buying into their schemes.

Taxpayers who have filed a petition with the U.S. Tax Court may receive a call from an appeals officer to discuss their tax dispute and options for resolution. During the call, the appeals officer will provide their name, their badge number, and their contact information including their phone number, e-fax, and email address. The appeals officer will also know the docket number, as well as specifics regarding the case.

*Continued on page 12)*

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# FOCUS ON TAX PLANNING & PREPARATION

(Continued from page 11)

Appeals employees will never ask for credit card or banking information. If an appeals officer cannot reach a taxpayer by phone, they may leave a general voicemail message. When an appeals employee leaves a voicemail, they will include self-identifying information such as their name, title, badge number, and contact information.

Also, during this call, appeals employees may ask taxpayers to submit additional documentation regarding their petition directly to the Independent Office of Appeals via mail, fax, or to an email address ending with @irs.gov.

Also note, taxpayers can contact the Taxpayer Advocate Service, which is an independent organization within the IRS that helps taxpayers and protects taxpayers' rights. They can offer taxpayers help if their tax problem is causing financial difficulty, they have tried and been unable to resolve the issue with the IRS, or they believe an IRS system, process, or procedure just is not working as it should. Visit Taxpayer Advocate Service or call 877.777.4778 for more information.

## Taxable Social Security Benefits – 2023

Provided by H&R BLOCK®

You may have to pay federal income taxes on your Social Security benefits. This usually happens only if you have other substantial income (such as wages, self-employment, interest, dividends and other taxable income that must be reported on your tax return) in addition to Social Security benefits.

### Taxable Benefits

To determine the amount of Social Security or Railroad Retirement benefits that may be taxable, you must compare the base amount with the total of:

- 1) One-half of the benefits received, plus
- 2) All other income, including tax-exempt interest.

Other income is not reduced by any exclusions for:

- Interest from qualified U.S. Savings Bonds,
- Employer-provided adoption benefits,
- Foreign earned income or foreign housing, or
- Income earned by bona fide residents of American Samoa or Puerto Rico.

### Taxable Social Security Base Amounts

|                                                                     |          |
|---------------------------------------------------------------------|----------|
| Single, Head of Household, or Qualifying Surviving Spouse.....      | \$25,000 |
| Married Filing Separately and lived apart from spouse all year..... | \$25,000 |
| Married Filing Jointly.....                                         | \$32,000 |
| Married Filing Separately.....                                      | \$0      |

### Worksheet to Determine if Benefits May Be Taxable

- A) Amount of Social Security or Railroad Retirement Benefits..... A) \_\_\_\_\_
- B) One-half of amount on line A ..... B) \_\_\_\_\_
- C) Taxable pensions, wages, interest, dividends, and other taxable income..... C) \_\_\_\_\_
- D) Tax-exempt interest plus any exclusions from income ..... D) \_\_\_\_\_
- E) Add lines B, C, and D..... E) \_\_\_\_\_

If the amount on line E is less than or equal to the base amount, none of the benefits are taxable. If the amount on line E is more than the base amount, some of the benefits may be taxable.

**Example #1:** John and Betty, a married couple both age 68, are retired and receive the following income:

|                       |               |         |
|-----------------------|---------------|---------|
| Source                | John          | Betty   |
| Social Security ..... | \$ 7,500..... | \$3,500 |
| Pension .....         | \$16,000..... | \$6,000 |
| Interest .....        | \$250.....    | \$250   |

John and Betty file a joint tax return. Their income used to determine if Social Security benefits are taxable (\$28,000) is less than the taxable Social Security base amount (\$32,000) for joint filers. None of their Social Security benefits are taxable.

### Worksheet to Determine if Benefits May Be Taxable

- A) Amount of Social Security or Railroad Retirement Benefits..... A) \$11,000
- B) One-half of amount on line A ..... B) \$ 5,500
- C) Taxable pensions, wages, interest, dividends, and other taxable income ..... C) \$22,500
- D) Tax-exempt interest plus any exclusions from income ..... D) 0
- E) Add lines B, C, and D..... E) \$28,000

**PLANNING TIP:** If the only income received during the year was Social Security or Railroad Retirement benefits, the benefits are generally not taxable. You should consider the consequences of taking taxable IRA distributions and/or doing Roth conversions. Careful planning must be made to not take too large of a distribution so as to cause Social Security or Railroad Retirement benefits to be taxable.



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**Example #2:** Assume the same facts as Example #1, however, the combined interest income for John and Betty is \$10,000 in stead of \$500. Their income used to determine if Social Security benefits are taxable (\$37,500) is greater than the taxable Social Security base amount (\$32,000) for joint filers. Therefore, some of their Social Security benefits are taxable.

### Worksheet to Determine if Benefits May Be Taxable

- A) Amount of Social Security or Railroad Retirement Benefits ..... A) \$11,000
- B) One-half of amount on line A ..... B) \$5,500
- C) Taxable pensions, wages, interest, dividends, and other taxable income ..... C) \$32,000
- D) Tax-exempt interest plus any exclusions from income ..... D) \$ 0
- E) Add lines B, C, and D..... E) \$37,500

### How Much Is Taxable?

Generally, up to 50% of benefits will be taxable. However, up to 85% of benefits can be taxable if either of the following situations applies.

- The total of one-half of the benefits and all other income is more than \$34,000 (\$44,000 for Married Filing Jointly).

- You are filing Married Filing Separately and lived with your spouse at any time during the year.

**Who is taxed.** Benefits are included in the taxable income (if taxable) for the person who has the legal right to receive the benefits.

**Example:** Lisa receives Social Security benefits as a surviving spouse who is caring for two dependent children, Christopher, age 9, and Michelle, age 7. As dependents of their deceased father, Christopher and Michelle also receive Social Security benefits. The benefits for Christopher and Michelle are made payable to Lisa. When calculating the taxable portion (if any) of the benefits received, Lisa uses only the amount paid for her benefit.

The amounts paid for Christopher and Michelle must be added to each child's other income to see whether any of those benefits are taxable to either of the children.

**Withholding.** You can choose to have federal income tax withheld from Social Security or Railroad Retirement benefits by completing Form W-4V, *Voluntary Withholding Request*.

*Continued on page 14)*

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# FOCUS ON TAX PLANNING & PREPARATION

(Continued from page 13)

## Investments That Help Reduce Taxable Social Security Benefits

You may be able to reduce taxable Social Security benefits by reallocating investments that are generating income which is includable in the calculation used to determine taxable Social Security benefits to investments that do not generate includable income.

### Tax Planning Strategies

**U.S. Series EE and I bonds.** If you are earning taxable interest income from a bank CD that is causing a portion of Social Security benefits to be taxed, you could switch the investment to U.S. savings bonds. Annual purchase limits apply.

**Nonqualified annuities.** Like interest accrued on U.S. savings bonds, earnings on a nonqualified annuity are deferred until the investment is cashed in. One advantage of choosing nonqualified annuities rather than U.S. savings bonds is there is no annual limit on the amount of principal that can be invested.

**Real estate, gold, and other investments that produce capital gains.** By switching investments from mutual funds and stocks

that produce dividend income to investments that produce capital gains, you may realize tax savings by reducing the amount of Social Security benefits subject to tax.

**Contact H&R BLOCK:** There are many events that occur during the year that can affect your tax situation. Preparation of your tax return involves summarizing transactions and events that occurred during the prior year. In most situations, treatment is firmly established at the time the transaction occurs. However, negative tax effects can be avoided by proper planning. Please contact us in advance if you have questions about the tax effects of a transaction or event, including the following:

- Pension or IRA distributions.
- Significant change in income or deductions.
- Job change.
- Marriage.
- Attainment of age 59½ or 73.
- Sale or purchase of a business.
- Sale or purchase of a residence or other real estate.
- Retirement
- Notice from IRS or other revenue department
- Divorce or separation.
- Self-employment
- Charitable contributions of property in excess of \$5,000.

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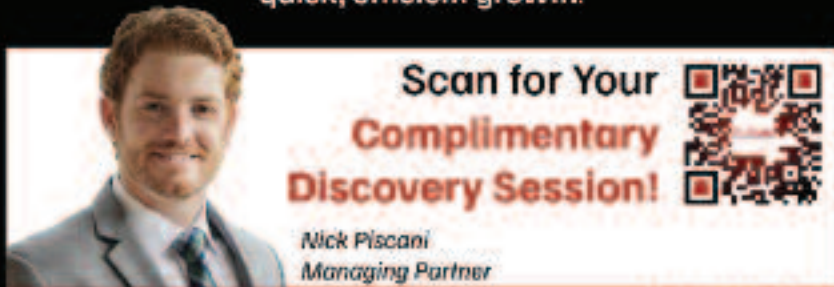
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CONTACT US  
TODAY!

## SELF-EMPLOYMENT TAX 101 FOR SMALL BUSINESS OWNERS

When you have made the transition from someone else's employee to being your own boss, you gain the autonomy to create your own professional path. You get additional responsibilities, as well—including paying self-employment tax.

Self-employed individuals are required to not only directly submit the income tax they owe to the federal, state, and local governments, they must also remit self-employment tax to the IRS.

### Who Is a "Self-Employed Individual"?

The IRS defines a self-employed individual as someone who conducts business as a sole proprietor, independent contractor, member of a partnership, or as someone who otherwise is in business for herself or himself.

### What is Self-Employment Tax?

According to IRS.gov (<https://www.irs.gov/businesses/small-businesses>

self-employed/self-employed-individuals-tax-center), "Self-employment tax is a tax consisting of Social Security and Medicare taxes primarily for individuals who work for themselves. It is similar to the Social Security and Medicare taxes withheld from the pay of most wage earners."

Employees of a company pay half of their Social Security and Medicare taxes (usually withheld from their wages) and the employer pays the other half. As a self-employed individual, however, a business owner must remit the entire amount. Most self-employed persons, because their tax typically is not withheld from paychecks, must estimate their self-employment and income tax amounts due and pay them on a quarterly basis.

Similar to the FICA tax that wage earners working for employers pay, the self-employment tax rate for tax year 2018 is 15.3 percent on the individual's first \$128,400 of net income and then 2.9 percent on net income beyond that. The



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rate consists of two parts: 12.4 percent for social security and 2.9 percent for Medicare.

To pay self-employment tax, an individual must have a Social Security number or an individual taxpayer identification number. Schedule SE (Form 1040) can be used to calculate self-employment tax. Self-employed individuals can deduct the employer-equivalent portion (half of the total self-employment tax) in computing their business's adjusted gross income, reducing the business income subject to income tax.

### Tips for Staying on Track with Your Self-Employment Tax

Neglecting to pay your taxes can result in fines and penalties, so it is critical to stay current. Talk with an accountant and/or tax professional for assistance in understanding your tax obligations.

Here are some additional tips for consideration:

Talk with an accountant and/or tax professional for assistance in understanding your tax obligations.

- Check the IRS Calendar for upcoming deadlines (<https://www.tax.gov/>

calendar/), and consider setting up reminders (<https://www.tax.gov/calendar/Reminders/>), so you are notified of approaching tax deadlines.

- Keep accurate and up-to-date accounting records to help you more accurately calculate your taxes and budget for them.

- Visit the IRS.gov website (<https://www.irs.gov/businesses/small-businesses-self-employed>) for additional information.

In addition, for guidance on all aspects of starting and running your business, contact SCORE to talk with a mentor. A SCORE mentor can help you navigate the uncharted territory of being self-employed.

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

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



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# A FRESH START FOR 2024

## SOCIAL MEDIA TIPS

By Theresa Mintzer

Are your social media accounts ready for 2024? Plan now to be prepared for a fresh start in the new year. Set aside some time to assess the current state of all your business accounts.

List your social media platforms:

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

Your profile picture:

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

Your bio Information:

- Are you using key words that relate to your business?

• Are you listing activities and interests that show you are a thought leader in your field?

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

Posting habits:

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

Response to comments:

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

Lastly, look at your most popular posts over the last few months. Think about why those posts resonated with your audience. Was it the topic, tone, or information? Use this to create similar content. Lastly, are you posting in a way that will increase your reach? Sharing video content, Reels, and Stories will help with the algorithm on different platforms. Need help? I offer social media coaching.

For additional information, call 484.686.2995; email: [Theresa@MintzerSolutions.com](mailto:Theresa@MintzerSolutions.com).



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# BUSINESS SPOTLIGHT

## Alvernia's Pottsville CollegeTowne creating comeback stories

Speak with nearly any member of the community about the arrival Alvernia University's Pottsville CollegeTowne at 500 Progress Avenue in downtown Pottsville and you'll almost certainly be met with robust enthusiasm and hear stories about how Alvernia is helping the region and its residents create their comeback.

**C**elebrating the 17,000-square-foot initiative's ribbon cutting in January 2023, Pottsville Mayor David Clews said that getting to that point and forming a partnership with Alvernia was nothing short of a pleasurable experience. "This has brought a huge potential for growth for Pottsville's future," said Clews. "The business community is extremely excited to welcome more potential customers, and residents will have access to an education system that's more than willing to work with people to meet their goals."

Moving into the state-of-the-art downtown Pottsville location has allowed Alvernia to strengthen the relationship with the Joseph F. McCloskey School of Nursing, enhance teacher education and certification programs, and expand



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offerings in social work, psychology and business programs. It has also allowed Alvernia to meet the needs of today's adult learners.

"Today's adult learner needs an ecosystem of support services to address barriers to access and success in higher education," said Alvernia Vice President for Graduate and Adult Education Gaetan Giannini. "Program availability, flexible scheduling, speed to completion, total cost and support, and confidence in ability to complete are important factors to the adult learner. The CollegeTowne model addresses all these areas as we add new programs, offer support services and adjust learning modalities to meet their needs."

To create your comeback story, contact Alvernia's knowledgeable admissions coordinators for more information at [gradandadult@alvernia.edu](mailto:gradandadult@alvernia.edu), 610-796-5187 or visit [www.alvernia.edu/Comeback](https://www.alvernia.edu/Comeback).



# FIVE COMPELLING REASONS TO PARTNER WITH A MARKETING AGENCY



## MARKETING TIPS

By Michael Ianniello,  
Communications  
Coordinator,  
beMarketing

In today's digital era, working with a digital marketing agency is a strategic decision that can benefit your business in numerous ways. Here are five compelling reasons to consider this partnership:

**1. Expertise:** Digital marketing agencies provide access to a team of experienced professionals who excel in various online marketing techniques. This expertise ensures that your campaigns are executed efficiently and effectively.

**2. Cost-Efficiency:** Partnering with an agency is often more cost-effective than maintaining an in-house marketing team. You can eliminate expenses like salaries, benefits, and the need for expensive marketing tools.

**3. Scalability:** Digital marketing agencies offer flexible services that can

adapt to your business's changing needs, making it easier to expand or target new markets without the need for additional resources.

**5. Measurable Results:** Agencies establish Key Performance Indicators (KPIs) to measure campaign success, providing clear insights into your marketing performance and ROI.

**Time Savings:** By outsourcing your digital marketing efforts, you can free up valuable time and focus on your core business operations, letting experts handle the complexities of online marketing.

Hiring a marketing agency like beMarketing can be a game-changer for your business. We allow you to swiftly implement online campaigns, benefit from expert knowledge, and focus on your core operations. Reach out to us at 484.246.8504 if you have any questions about digital marketing — we're here to assist you in navigating the world of online marketing.



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## DEMENTIA AND GATHERING TOGETHER FOR THE HOLIDAYS

The Holidays are a time of togetherness, made up of traditions we look forward to every year. When a family member is living with Alzheimer's disease or another dementia, planning just needs a special touch.

The joyful hustle and bustle of the holidays, filled with many people, many conversations, can lend itself to heightened levels of anxiety and confusion for

someone living with Dementia. This can turn a wonderful day into an uncomfortable and stressful ordeal and awkwardness for family members and friends who may not know how to react. Thus, while there is no need to organize every single detail in advance, simply planning ahead can make a world of difference so the holidays can be enjoyed by all.

*(Continued on page 20)*

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## DEMENTIA AND GATHERING FOR THE HOLIDAYS

*(Continued from page 19)*

Here are some tips:

**Prepare your loved one.** Try to familiarize your loved-one with the guests beforehand by showing photos, sharing stories, or arranging a Facetime chat prior to the day's celebration.

**Get your loved one involved.** Everyone likes to feel useful and engaging your loved one into the preparations will help them feel connected to everything that's going on.

**Prepare your guests (family/friends).** Offer insight about your loved one and their present state, share best ways to approach and communicate with them, especially if they have not seen them in a while.

**Encourage reminiscing.** Playing familiar music and bringing out some old photos are great for reminiscing. Placing photo albums in convenient places may help to inspire conversations along the way.

**Factor in their routine and go with the flow.** Changes in daily routine can be challenging for someone living with dementia, so to the greatest extent possible, plan the celebration around keeping to their regular routine. Being flexible is key.

**Hold your celebration earlier in the day.** Individuals with dementia are often sensitive to the hours between late afternoon and early evening which can lead to agitation and con-

fusion called "sundowning." One way we can reduce its impact and make for a more comfortable situation is to plan your gathering earlier in the day.

**Provide a quiet place for "down time."** Gatherings can get pretty loud and overwhelming. Having a quiet room or area ideally off the main area away from the center of all the activity, where they can relax or have a chance to rest.

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# U.S. CHAMBER ECONOMIC VIEWPOINTS: RETAIL SALES DIP, BUT CONSUMERS KEEP SPENDING

Retail sales fell 0.1 percent in October, coming off a strong 0.9 increase in September. Auto sales amounted to much of the decline, mainly due to the auto strike. If those are taken out, sales were up 0.1 percent.

Why it matters: Consumers continued spending and showed resilience despite their personal savings falling and credit card balances rising.

Details: Electronics and appliance stores, food and beverage stores, health and personal care stores, non-store retailers (mostly online sellers), and bars and restaurants saw gains.

But sales were down at motor vehicles and parts dealers, furniture stores, and miscellaneous stores.

Bottom line: If leaders avoid adding uncertainty to the economy — like from a government shutdown — and push pro-growth policies that address the worker shortage and help U.S. companies sell more to international customers, the job market will remain

robust, keeping incomes steady and consumers spending.

## Unpacking October Inflation Numbers

The Consumer Price Index (CPI), the broadest measure of consumer prices, rose 3.2 percent annually in October down from 3.7 percent in September. On a monthly basis, inflation was flat from September to October.

Why it matters: Inflation may be down from its peak of 8.8 percent in June 2022, but it is still above the Federal Reserve's 2 percent target rate.

By the numbers:

- Housing was up 6.7 percent annually.
- Energy prices fell 4.5 percent annually because of a 5.3 percent drop in gas prices. Electricity rose 2.4 percent.
- New car prices rose 1.9 percent annually but used car prices fell 7.1 percent.
- Grocery prices rose 0.3 percent in October and are up 2.1 percent annually.

(Continued on page 22)

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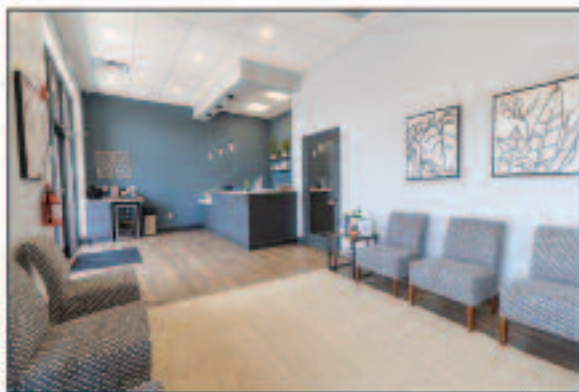
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## U.S. CHAMBER ECONOMIC VIEWPOINTS

*(Continued from page 21)*

Be smart: Core prices, which strips out volatile elements like food and energy and is closely watched by the Fed, rose 4.0 percent annually and 0.2 percent from September to October.

Looking ahead: This report is a step in the right direction, but we are still far from the Fed's 2 percent inflation target. This improvement likely means the Fed will hold off on interest rate hikes at least until early 2024.

### Consumer Strength Continued in September

Consumers increased spending by 0.7 percent in September. This was 0.3 percent higher than inflation.

Why it matters: Consumers continue spending at a strong rate, given all the headwinds they face. If they keep spending, the economy will keep humming.

By the numbers:

- Inflation-adjusted spending on goods was up 0.3 percent (durables 0.6 percent & nondurables 0.1 percent).
- Inflation-adjusted spending on services was up 0.4 percent.

Be smart: Here are two to consider when determining if this trend continues:

- September inflation-adjusted income grew by 0.3 percent, slower than inflation.
- Savings dropped sharply in September and has been dropping precipitously for almost two years.

This leaves only credit cards for consumers to use to keep spending above inflation, but consumers have spent up their balances sharply in recent months.

Bottom line: Good pro-growth economic policies will strengthen the economy and support American workers and families. Making it easier to build by reforming the permitting process, addressing the worker shortage, and pushing a bold trade agenda will help.

*Source: U.S. Chamber of Commerce.*



U.S. Chamber  
of Commerce



## Ask SCORE

### THREE FINANCIAL REPORTS EVERY SMALL BUSINESS OWNER SHOULD UNDERSTAND

After setting financial goals and a budget for your small business, it is crucial to monitor how well your company is performing. Is it on track to achieving its revenue and profitability goals? Is it controlling its costs?

Even if you have contracted the help of an accountant, it is helpful to develop your understanding of your business's financial affairs. One way to accomplish that is to become familiar with and regularly review the following reports.

#### Profit And Loss Statement (P&L)

Also called an "Income Statement," your company's P&L report indicates if your business is profitable and how profitable it is during a given period of time (such as for the past month, past quarter or past year). A P&L statement is made up of the following main sections:

- Total income
- Total expenses
- Net income (Your income minus expenses)

It is helpful to compare recent P&L info

with that of a past period of time (such as a month this year with the same month last year) to identify if your company's profitability is improving or if there might be some issues you need to address. For example, if your sales are up but your profits are down, you would want to investigate which costs have increased to the extent that they are harming your bottom line.

#### Balance Sheet

Your Balance Sheet provides a snapshot report of your company's finances — assets, liabilities and equity — at a given moment in time. It summarizes what your business owns and what it owes. Investors who are considering funding your company will want to see your balance sheet before committing.

Most often, the report shows company assets on the left and liabilities plus equity on the right to represent the following accounting equation: Assets = Liabilities + Owners' Equity

(Continued on page 24)

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## Ask SCORE

(Continued from page 23)

The totals on each side should match, hence the name “Balance” Sheet.

Running this report at any time can give you helpful insight. Most business owners—sometimes with the help of accountants—review it at the end of a month, quarter or year.

### Cash Flow Statement

Your Cash Flow Statement sheds light on:

- When cash is flowing into your company
- From where cash is flowing into your company
- When cash is flowing out of your company
- From where cash is flowing out of your company

It lists your incoming and outgoing transactions, showing how your business has earned and spent money over a period of time.

It is valuable because even a business that shows a profit on its P&L statement can run into money problems if its income is not arriving in time to be able to pay employees or to cover bills when they are due. By looking at your Cash Flow Statement, you can detect gaps and start making changes so you will have sufficient cash reserves and avoid shortfalls that could hurt your ability to conduct business and your reputation.

### Money Isn’t Everything – But Managing It Isn’t Optional.

By learning to read and interpret your P&L Statement, Cash Flow Statement and Balance Sheet, you will have a better sense of where you are on your course to meet your financial goals. The accounting software you use probably has these reporting options built into it, or you can ask your bookkeeper or accountant to run the reports for you. You will also find templates to create reports through the SCORE website at <https://www.score.org/resource/business-planning-financial-statements-template-gallery>.

To gain a better understanding of how to use the reports to manage your business, talk with your accountant and a SCORE mentor.

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

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# Charles Guarino Appointed to Chief Banking Operating Officer of Tompkins Financial Corp.

Tompkins Financial Corporation (Tompkins) recently announced that Charles "Chuck" Guarino has been promoted to chief banking operations officer, a newly created position for the organization. Over the past five years with Tompkins, Guarino has effectively led mortgage sales and operations and small business lending, including a successful implementation of the Paycheck Protection Program (PPP) lending initiative, which generated over 3,000 loans.



Charles Guarino

Prior to joining Tompkins, Guarino spent more than two decades in banking and financial management, overseeing all aspects of consumer, home equity, residential, and small business lending, as well as analyzing risk in retail loan portfolios, recommending policy, procedure, and guideline adjustments.

Guarino comes to this position as a final step in realigning the responsibilities of chief financial officer and chief operations officer of Tompkins Financial, Francis Fetsko, who will be retiring at the end of 2024. In his new role, Guarino will be responsible for overseeing Tompkins Financial Corp.'s technology and banking operations throughout the four markets it serves. He will report to Steve Romaine, president and CEO of Tompkins Financial.

"Chuck has led the retail and small business lending team at Tompkins Financial exceptionally well over the past five years and is ready for this expanded role," said Romaine. "His strategic vision and ability to align resources and effectively execute are critical to his new role. I have had the pleasure of engaging with him on the Central New York

leadership team and have watched him execute strategic plans to help our clients succeed. It is rewarding to know the Tompkins organization empowers our team and allows us to fill this position from within our current ranks. I look forward to Chuck's contribution and collaboration as he joins our senior leadership team."

Guarino is active in his community, previously holding positions as first vice chairperson on the board of directors of the Urban League of Rochester, past vice president of Resolve of Greater Rochester, and as a past campaign cabinet member of United Way of Wyoming County. He currently serves as a committee member for the marketing and fundraising committee of Hub585. Guarino is a member of the 1997 graduating class of SUNY Geneseo's Jones School of Business, holding a bachelor of science in management. He also holds a master's degree in business administration from the University of Rochester Simon Business School and was inducted into the Beta Gamma Sigma Honor Society.

**ABOUT TOMPKINS FINANCIAL CORPORATION:** Tompkins Financial Corporation is a banking and financial services company serving the Central, Western, and Hudson Valley regions of New York and the Southeastern region of Pennsylvania. Headquartered in Ithaca, NY, Tompkins Financial is parent to Tompkins Community Bank, Tompkins Insurance Agencies, Inc., and offers wealth management services through Tompkins Financial Advisors. For more information on Tompkins Financial, visit [www.tompkinsfinancial.com](http://www.tompkinsfinancial.com).

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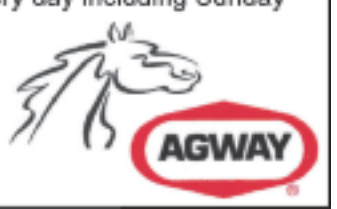
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## Classic Returns with Extended Sections for a Superb Holiday Experience

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 choreography 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 LOCAL TALENT! Pottstown Dance Theatre (PDT) has trained their dancers so well, roles normally given to paid guest artists are given to the talented students and STILL



THEY ARE THE ONLY LOCAL PRODUCTION THAT RECEIVES FUNDING FROM THE PA COUNCIL ON THE ARTS! Their former dancers now perform professionally in Cleveland, in Houston, and many in Philadelphia. This is a professional level production with local prices for the audience!

Tickets are available at Pottstown Dance Theatre (72 W. Main St., Pottstown PA 19465), by calling 610.323.2569, and online at [www.pottstowndance.com](http://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!

"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](http://pottstowndance.com) for ticket purchasing and information! Partially funded by PA Council on the Arts. Visit [www.pottstowndance.com](http://www.pottstowndance.com) or call 610-323-2569 for more info.

**Pottstown Dance Theatre**  
Michelle Jones Wurtz, Director  
**610-323-2569**  
72 W. Main St., Pottstown PA 19465  
[www.pottstowndance.com](http://www.pottstowndance.com)

*Ballet and pointe, tap, hip-hop, jazz, modern/contemporary/lyrical, Irish Dance, African Dance, break dance, creative movement, Acro, and Pilates!*

The Route 422 Business Advisor (ISSN 1524-1254) is published monthly, twelve times per year by MACnificent Pages, P.O. Box 334, Pottstown, PA 19464-0334, and is mailed free to qualified business owners and operators throughout the Route 422 and Route 100 Business Corridors in Pennsylvania, USA, and is available in digital format at [www.422business.com](http://www.422business.com). Copyright © 2023 by MACnificent Pages. All rights reserved. Reproduction in any form is forbidden without written permission of the publisher. Views expressed in articles published in the Route 422 Business Advisor are the views of authors and individual contributors and are not to be attributed to the Route 422 Business Advisor, its editorial advisors, or its advertisers, unless expressly stated. The Route 422 Business Advisor does not verify the accuracy of claims made in advertisements, and publication of an ad does not imply endorsement by the magazine or MACnificent Pages. All ads are non-cancellable. ERRORS — It is the Route 422 Business Advisor's policy to review all ads set in-house with the advertiser regarding content, spelling, prices, and contact information PRIOR to publication. In ALL cases, including camera-ready ads, the advertiser assumes complete responsibility for the accuracy of information presented in ads. In any case where an error is clearly the fault of the Route 422 Business Advisor, and which would prevent a reader from contacting an advertiser or in which incorrect pricing is involved, Route 422 Business Advisor's liability will be limited to granting a FREE ad run to the advertiser or a correction announcement, whichever the advertiser prefers, provided the Route 422 Business Advisor is notified PRIOR to the next edition's deadline. Placing an advertisement in the Route 422 Business Advisor constitutes acknowledgment and acceptance of these terms.





## STATE MULLS TAX CREDITS, EXEMPTIONS FOR SHOPPING MALL CONVERSIONS



**By Anthony Hennen,  
The Center Square**

Today's decrepit shopping malls may become tomorrow's mixed-use communities. Making the conversion happen, though, could be driven

by state grants, tax abatements and credits.

A proposed bill, House Bill 1799, would create tax credits and abatements, a grant program, and an outreach program to encourage redevelopment of decrepit shopping malls into mixed-use areas of housing and retail.

"Municipalities deserve a fair shot at redeveloping outdated properties," Rep. Joshua Siegel, D-Allentown, wrote in a legislative memo. "Pennsylvania has a need for quality and affordable housing, this bill provides options to help solve these challenges."

Nationally, mall developments tend to be either mixed-use for housing and retail, or they become office space. Shifting shopping patterns from in-person to online have undercut some brick-and-mortar malls.

After a zoning change in suburban Philadelphia, the Oxford Valley Mall in Middletown began a partial redevelopment for a planned 600-apartment complex.

A number of successful mixed-use redevelopments have grabbed attention even before the pandemic, from Colorado to North Carolina and Virginia. But the bigger the mall, the higher the cost — and risk — of converting them to other uses. And ownership complexity can make redevelopment difficult — some anchor retailers may own part of a mall, while other owners control other lots.

HB1799 would create a Mixed-Use Redevelopment Board "to provide guidance and best practices" for redevelopment, and local taxing authorities would have the power to grant a tax exemption or provision.

Municipalities, school districts, and counties could offer up to a 10-year tax exemption for redevelopment.

In rural, suburban, and urban Pennsylvania, housing prices have been an issue. Some experts estimate that the commonwealth is short almost 100,000 housing units, driving up rents and making it harder to encourage population growth.

## Become a member today! MEMBERSHIP ENSURES YOUR SUCCESS

Our membership community is represented by over 500 local businesses and organizations throughout Southeast Pennsylvania.

Learn more about  
Membership here!



CONTACT OUR  
MEMBERSHIP  
SALES MANAGER  
FOR INFO

**Aja Cramer**  
cramer@valleyforge.org  
(610) 834-7975



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**Engage**



**Grow**

*Want to be listed in the Official Visitors Guide  
for Montgomery County? Become a member  
by January 5th to be included!*



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& MONTGOMERY COUNTY, PA

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**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

## TIP: Network alliances you should be seeking

With limited time to expand your network and the need to build strong and strategic relationships, who should you be looking to meet? Invest your time in forming alliances with colleagues who share the same drive and enthusiasm when it comes to their careers. The magic of these relationships is that you are supporting each other's goals and ambitions.

Where do you find these alliances? They can be people in your company — you probably know who they are. And if you don't, start identifying them through conversations, after-work drinks, coffee, or have a video call to get to know them better. Join external networks such as professional or community organizations. Then volunteer for committees. You will meet like-minded people.

Then regularly use these two phrases with your new contacts: "Can I do anything for you?" "How can I help you?" As Ryan Holmes, founder of Hootsuite, says "By offering to help, you cultivate instant rapport and establish an immediate sense of trust...Rather than waiting for someone to prove themselves to you, you take the bull by the horns and prove yourself to them."

SHEPA LEARNING COMPANY WEEKLY POSITIVE NETWORKING® TIP, No. 1034, November 1, 2023 – By Gayle Hallgren and Judy Thomson

**Let us help PROMOTE YOU!**

| STEP 1<br>JOIN                                                                                            | STEP 2<br>PROMOTE                                                                                                                            | STEP 3<br>NETWORK                                                                                                     | STEP 4<br>GROW                                                                                                       |
|-----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| Join the TriCounty Area Chamber of Commerce. <b>Invest in you!</b> We have affordable plans for everyone. | Let us <b>promote you and your business.</b> Share information with us that we can share with our network to help you reach a larger target! | Come to our events and <b>network.</b> Make connections, get noticed, be present and represent you and your business. | Grow your business. We help to market you and get you noticed. Let us help you take your business to the next level. |

**Membership opens the door for your business to exchange ideas with other talented leaders in business, community, and government.**



## WELCOME NEW MEMBERS!

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

**Dulce House of Glamour**  
(610) 904-9871

<http://www.dulcehouseofglamour.com/>  
Salons - Hair / Nail and Skin Care / Tanning

**Kelly Services**  
(610) 871-6079

<http://kellyservices.com/>  
Employment Agencies

**Precise Bookkeeping**  
(610) 864-8923

<http://precise-bookkeeping.com/>  
Accounting / Bookkeeping Services

**Quest for the Best**  
(610) 647-1481

<http://www.qftbfoundation.org/>  
Nonprofit Organizations

**Town Square Publications**  
(417) 621-5586

<https://townsquarepublications.com/>  
Printers / Publishers

## MEMBER ANNIVERSARIES

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

**34 Years**

Borough of Boyertown

**20 Years**

National Financial Network

**10 Years**

CEDARVILLE Engineering Group, LLC

**5 Years**

Bethel Community Church of Pottstown

Hard Hat Services

Once Upon a Time Consignment Boutique, LLC

Sheila Nester & Associates P.C. dba Larry E. Hoffa & Company

Tornetta's Italian Restaurant



## TRICOUNTY REACH\* UPCOMING Events

*Helping Area Small Businesses Thrive*



**Friday, 12:00 PM - 1:30 PM**  
**SOUPer Bowl Event**  
As a REACH Societ, we are looking for volunteers to come help make soup bowls at Art Fusion 1946's for their Soup Bowl Fundraiser. You will be painting soup bowls, so they are prepared for the big fundraising event.

**Jan 12 2024**



**Wednesday, 12:00 PM - 1:30 PM**  
**Leadership Luncheon**  
Join us at Copperfield Inn at Lakeside to hear from a panel of women on their journey in leadership and how their experiences were impactful by Leadership TriCounty.

**Jan 24 2024**



**Last Friday of each month, 5:00 PM - 6:00 PM**  
**Relationships & Coffee**  
Meet at the Chamber Office and connect with new people, check in with each other, and share inspiration. We will have a Business Bar sponsored by Brakeman's Cafe.

**Jan 26 2024**

Learn more about the REACH Program, contact [alice@tricountyareachamber.com](mailto:alice@tricountyareachamber.com).

## TRICOUNTY YOUNG PROFESSIONALS UPCOMING Events



**Thursday, 5:00 PM - 7:00 PM**  
**SOUPer Bowl Event**  
We are looking for volunteers to come help make soup bowls for Art Fusion 1946's Soup Bowl Fundraiser. You will be painting soup bowls, so they are prepared for the big fundraising event. Come meet fellow young professionals!

**Dec 14 2023**



**Wednesday, 5:30 PM - 7:00 PM**  
**Vision Board Workshop**  
This empowering workshop invites you to create a visual representation of your aspirations, providing a powerful tool to manifest your deepest desires and aspirations, leading to self-discovery and goal-setting.

**Jan 10 2024**

Learn more about the TriCounty Young Professionals program, contact [hailey@tricountyareachamber.com](mailto:hailey@tricountyareachamber.com).



View all Upcoming Chamber Events by scanning the QR Code.

## 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.



**TRI-COUNTY AREA**  
2024 COMMUNITY GUIDE & CHAMBER DIRECTORY

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](mailto:hailey@tricountyareachamber.com) if you have questions regarding the guidebook or if you are interested in advertising!

## TCACC 2023 TIERS INVESTORS STAKEHOLDER



### BUILDING COMMUNITIES



### CREATING CONNECTIONS

### SUPPORTING COMMERCE





## REGIONAL CHAMBER ROUNDUP

### PERKIOMEN VALLEY CHAMBER OF COMMERCE



521 Main Street, Trappe, PA 19436 • 610.489.6660  
• [info@PVchamber.net](mailto:info@PVchamber.net) • [www.PVchamber.net](http://www.PVchamber.net)

**Welcome to the Perkiomen Valley Chamber of Commerce!**

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

**Holiday Party**  
**DECEMBER 5, 2023**  
**5PM - 7PM**  
**RIVERCREST GOLF CLUB & PRESERVE**

**Food Stations | Beer, Wine, Soda & Signature Cocktail**  
**Music | Exhibitors | Non-Profit Displays**  
**Silent Auction | Basket Raffles | Wine Pull**

Join us for an evening of gratitude and celebration as we recognize community leaders for their dedication to the Perkiomen Valley region. Honored guests include local school board superintendents, clergy, municipal managers, local and state legislatures, non-profit directors and first responders.

All welcome to attend!

Purchase tickets online  
[www.PVchamber.net](http://www.PVchamber.net)

**Healthy Women Conference**  
At the Healthy Women Conference, you'll have a day of networking, learning, and empowerment!

810-486-8860  
[www.PVChamber.net](http://www.PVChamber.net)

Wednesday  
March 8, 2024  
RiverCrest Golf Club

## REGIONAL CHAMBER ROUNDUP

### SPRING-FORD 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](http://www.springfordchamber.com) for Chamber Events, Press Releases, Online Newsletters and more!

## UPCOMING EVENTS

**WIN Coffee Club , December 1, 2023**

**8:00 AM – 10:00 AM**

**Free to attend**

**THE SPRINGFORD CHAMBER OF COMMERCE**  
**The Springford Chamber Holiday High Tea**

Start: December 06, 2023 @ 11:30 am  
End: December 06, 2023 @ 01:30 pm

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

**Table sponsor: 10 Available**  
Includes: advertising on center of table, ability to place something at each seat. 2 tickets included \$250.00

**Title sponsor: \$850.00 Limit to 2**  
Table of 6 included.  
Event signage, chance to speak for a five minutes  
Judge the hat contest.  
Ability to place advertisements at each seat  
Display on center of table.

**Music sponsor: 1 Available \$400.00**  
The Springford High School –  
Signage with recognition and 2 event tickets.

**Hat Contest Prize Sponsor: 1 available \$150.00**  
Three prizes awarded on your behalf.

**\$50.00 goodie bag addition.**

ROUTE 123

**BusinessAdvisor**

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## GREATER READING CHAMBER ALLIANCE



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

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

### UPCOMING EVENTS

#### ARE YOU LISTENING? HELLOOOO! REAL LISTENING IS MORE THAN HEAD-NODS!

Monday Dec 4, 2023  
10:00 AM - 12:00 PM EST  
Center for Business Excellence  
49 Commerce Dr., Wyomissing, PA 19610  
\$129/person for GRCA Members & NEBerks Chamber Members; \$159/person for Future Chamber Members  
Training is WEDnet eligible  
Contact Information  
Mark Dolinski [mdolinski@greaterreading.org](mailto:mdolinski@greaterreading.org)  
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11520>

#### INTERMEDIATE EXCEL - DECEMBER 2023

Four weeks on Tuesdays: Dec. 5, 12, 19 and 26  
Time: 8 a.m. - 10:30 a.m.  
Shearer Technical Computer Consultants  
727 Penn Ave., West Reading, PA 19611  
\$300/person - GRCA Members & NEBerks Chamber Members; \$375/person - Future Chamber Members  
<http://GreaterReading.org>  
Contact Information  
Mark Dolinski, Vice President Training and Professional Development  
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11528>

#### BUSINESS WRITING LIKE A PRO!

Tuesday, December 5  
Time: 9:00 a.m. - 12:00 p.m.  
Center for Business Excellence  
49 Commerce Dr., Wyomissing, PA 19610  
\$199/person for GRCA Members & NEBerks Chamber Members; \$249/person for Future Chamber Members  
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11521>

#### ADVANCED EXCEL

Four weeks on Wednesdays:  
Dec 6, 13, 20 and 27  
Time: 8 a.m. - 10:30 a.m.  
Shearer Technical, 727 Penn Ave.  
West Reading, PA 19611  
\$300/person - GRCA Members & NEBerks Chamber Members; \$375/person - Future Chamber Members  
<http://GreaterReading.org>  
Contact Information  
Mark Dolinski [mdolinski@greaterreading.org](mailto:mdolinski@greaterreading.org)  
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11529>

#### INTRO TO EXCEL - DECEMBER 2023

Four weeks on Fridays: Dec. 8, 15, 22 and 29  
Time: 8 a.m. - 10:30 a.m.  
Shearer Technical, 727 Penn Ave.  
West Reading, PA 19611  
\$300/person - GRCA Members & NEBerks Chamber Members  
\$375/person - Future Chamber Members  
<http://www.greaterreading.org>  
Contact Information  
Mark Dolinski, Vice President Training and Professional Development  
Register: [mdolinski@greaterreading.org](mailto:mdolinski@greaterreading.org)

#### WELLS FARGO ECONOMIC FORECAST BREAKFAST - 2023 - WEATHERING THE STORM

Wednesday Dec 13, 2023  
7:30 AM - 9:30 AM EST  
Reading Country Club  
5311 Perkiomen Ave., Reading, PA 19606  
\*\*parking available on site  
\$35 / GRCA Members; \$40 / NEBerks Chamber Member; \$45 / Future Chamber Members  
Advanced Registration Required - Registration closes December 1, 2023  
Cancellations accepted 5+ days from event.  
Contact Information  
Rachael Romig 610-898-7775  
[rromig@greaterreading.org](mailto:rromig@greaterreading.org)  
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11384>

#### W2W NETWORKING EVENT - WOMEN ACROSS GENERATIONAL WORK

Thursday Dec 14, 2023  
5:30 PM - 7:00 PM EST  
Abraham Lincoln Hotel - Roosevelt Suite  
100 N 5th Street, Reading, PA 19601  
\$10 / GRCA Member; \$15 / NEBerks Chamber Member; \$15 / Future GRCA Member  
Advanced Registration Required  
Contact Information  
Rachael Romig 610-898-7775  
[rromig@greaterreading.org](mailto:rromig@greaterreading.org)  
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11323>

#### POWER NETWORKING - MOSELEM SPRINGS (DEC 2023)

Thursday Dec 21, 2023  
11:30 AM - 1:00 PM EST  
Moselem Springs Golf Club  
684 Eagle Road, Fleetwood  
Free to GRCA Members & NE Berks Chamber Members  
Contact Information  
Katie Johnsen 610-898-7779  
[kjohnsen@greaterreading.org](mailto:kjohnsen@greaterreading.org)  
Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11324>

## GRCA to Host 2023 Wells Fargo Economic Forecast Breakfast

The Greater Reading Chamber Alliance (GRCA) cordially invites you to attend the 2023 Wells Fargo Economic Forecast Breakfast on Wednesday, Dec. 13, 7:30 a.m. to 9:30 a.m. at Reading Country Club 5311 Perkiomen Ave., Reading.

Back again is keynote speaker Dr. Jay H. Bryson, Ph.D., Managing Director and Chief Economist for Wells Fargo's Corporate and Investment Bank. Bryson will present "The U.S. Economic Outlook: Weathering the Storm." Bryson will discuss how the U.S. economy showed a remarkable degree of resilience in 2023, but that cracks are beginning to show due to monetary tightening. Inflation is receding, but will the Fed ease policy before a full-blown economic storm develops? Bryson will shed light on these questions and more.

Registration required: \$35 for GRCA members; \$40 for Northeast Berks Chamber members; \$45 for future members. Register at [greaterreading.org](http://greaterreading.org).

**ABOUT THE SPEAKER:** Jay Bryson is a Managing Director and the Chief Economist for Wells Fargo's Corporate and Investment Bank, a position he has held since August 2018. In this role, Bryson leads the Economics Group, which provides analysis on economic and financial developments in the major economies of the world as well as forecasts of macroeconomic variables in these economies. He was Wells Fargo's Global Economist between 1998 and 2018.



Jay Bryson

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# THE SBRA COMMUNITY

## BULLETPROOF YOUR RELATIONSHIPS



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

I never thought about this before but we are not born with the knowledge or skills to develop or maintain healthy relationships. To make matters even worse, there is no such thing as a one-size fits all relationship model. There are also many

different types of relationships we encounter in our daily lives and they all have different dynamics and end results.

As we start to grow up, we are forced to deal with parent/child and sibling relationships without knowing how relationships are built. We do the best we can but, in most cases, we need to experience the pain before we start to work on figuring out how to reduce or eliminate the pain. For those that have good parents and grandparents, the learning process is much easier as wisdom and experience gets handed down. For the rest of humanity, bruises, scars and hurt feelings become a daily experience. Some learn how to manage their relationships and some are paralyzed from even thinking about a relationship. All humanity was created to have relationships with others and these relationships make up the core of our existence.

As business owners, managers, coaches, teachers, parents or just friends, we need to have some tools to give us the awareness of what a healthy relationship looks like and how to detect and stay away from unhealthy relationships. This article will outline 10 ways Dale Carnegie, in his book "How to Win Friends and Influence People" suggests how you can better communicate and successfully interact with others, thus creating better relationships. I just attended a great presentation by Mark Owens of ESP Reality where he listed the following.

1. **SHOW GENUINE INTEREST:** Get rid of the cell phone and look into the other person's eyes to show active listening and how sincere your interest is in the other person. Share their experiences and listen to their perspective and let them know that their opinions are understood. You do not have to agree with their opinion but try to understand where they are coming from. Use that as a starting point of discussion that hopefully will lead to a mutual understanding. "Let each of you look not to his own interests, but to the interest in others." (Philippians 2:4)

2. **SMILE:** A warm smile can and will create a positive and welcoming atmosphere, making interactions more pleasant and encouraging. "Let us always meet each other with a smile, for the smile is the beginning of LOVE." (Mother Teresa)

3. **REMEMBER NAMES:** Addressing people by their names shows respect and fosters a deeper connection. Remember the success of the TV Series "Cheers" where everybody knows your name. People like to do business with people they know and trust. "A person's name is to that person, the sweetest, most important sound in any language". (Harvey Mackay)

4. **BE A GOOD LISTENER:** Encourage others to talk about themselves, their achievements, and their interest. Get to know them and you will get them to know and like you. "We have two ears and one mouth so that we can listen twice as much as we speak". (Epictetus)

5. **TALK IN TERMS OF OTHER'S INTEREST:** Frame your conversations around what matters to your audience, considering their needs and desires. "Let no one seek his own good, but the good of his neighbors. (First Corinthians 10-24)

6. **MAKE OTHERS FEEL IMPORTANT:** Acknowledge people's contributions and make them feel valued and respected. Humble yourself and put the focus of your attention on other's feelings. "Everyone has a invisible sign hanging from their neck saying, "Make me feel important". (Mary Kay Ash)

7. **AVOID ARGUMENTS:** Instead of engaging in conflict, strive for understanding and find common ground to maintain positive relationships. Many times, when you win the argument, you lose the relationship. Strive for a win/win and save the friendship. "A soft answer turns away wrath, but a harsh word stirs up anger". (Proverbs 15:1)

8. **ADMIT YOUR MISTAKES:** Being open about your errors and taking responsibility builds trust and credibility. Again, humility will win more friends than pride. We all make mistakes. "Mistakes are always forgivable if one has the courage to admit them". (Bruce Lee)

9. **SPEAK WITH POSITIVITY:** Use affirming and encouraging words, expressing appreciation and gratitude. It also entails being mindful of one's tone of voice, body language, and overall demeanor. "Let no corrupting talk come out of your mouth, but only such as is good for building up, as fits the occasion, that it may give grace too those who hear". (Ephesians 4:29)

10. **PRAISE OTHERS:** Acknowledge and appreciate people's efforts openly and genuinely. It will make you feel better, strengthen interpersonal relationships, increase your stress resistance and mental health and create a ripple of positivity. "I can live for two months on a good compliment". (Mark Twain)

By bulletproofing your relationships, you become safer in your relationships reducing the possibility of failure. It puts up a wall of resistance that protects your relationships. It will allow you to have greater relationships that will survive the test of time and the clutter of negativity that surrounds us daily. Good relationships are not

bought or the result of good luck. It takes time and effort to secure a great relationship. Whether it's business, family, friends or your spouse, practice all the above, every day.





## SBRA BUSINESS SPOTLIGHT



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## HEALTH INSURANCE OPTIONS FOR SMALL BUSINESSES AND THE SELF EMPLOYED



**By Evan Markwood,  
USH Advisors**

While some entrepreneurs enjoy great health coverage thanks to group coverage provided by another job or a spouse's employer, other, less fortunate business owners have to buy an individual plan

and struggle each year to find the coverage that best fits their family's needs and budget. And most of us do not understand all the options that are available nor how to even enroll in a plan! If you are one of these less fortunate ones who does have to buy their own coverage, you are not alone! In 2023, a record-breaking more than 16.3 million people have selected an **Affordable Care Act (ACA) Marketplace** health plan, and this number is forecasted to grow even higher in 2024! Pennsylvania alone for 2023 enrolled nearly 372,000 through their State-run healthcare marketplace, Pennie.com (**Pennsylvania Insurance Exchange**) so as for looking at your options as a 1099, or family business a or self-employed business owner in 2024, **ACA coverage, AKA Obamacare**, seems a logical place to start, but we'll also consider another option: Namely, an **Association Health Plan**.

Let us start with Obamacare. Like MOST laws, Obamacare benefits certain individuals on the one hand, AND does NOT benefit a whole lot of others on the other. ACA coverage can even hurt individuals from a business expense standpoint because it can be extremely expensive for several reasons. Healthcare is expensive in general, so to be profitable, insurers must charge hefty premiums to cover costs. What's more, even if you're healthy and don't even go to the doctor that much, you're paying the same high prices as someone with a chronic condition requiring lots and lots of expensive care, and by law, ACA insurance plans cannot charge more for those chronically ill, and even terminally ill customers. That fact makes Obamacare an excellent choice and sometimes the only choice for people with chronic conditions. The downside though, is that all those pre-existing conditions and associated care drive up costs for the health and the sick alike in a marketplace Health plan.

Mandatory coverage also drives up the cost of ACA coverage, and there are several mandatory coverages included in every single ACA plan by law. Take Pregnancy and Maternity for instance: Pregnancy and Maternity care are extremely expensive, and by law are covered in every single ACA plan whether you need it or not. If you are done having children and don't need that coverage, then part of your premiums are going to help other families with an expensive healthcare need, and the law is not working in your favor! And, if you do need that coverage, and others are helping you pay for it, the law is working great for you, and you may be in a good spot with ACA coverage!

Another "GREAT for some, not so great for others" part of Obamacare is known as Advanced Premium Tax Credits, or Subsidies. Some ACA customers, depending on their income, can get lower rates! And while yes, we all have some responsibility to help our less fortunate fellow Americans in need, if part of your premiums is going toward paying someone else's share, the law is not working in your favor and subsidies are driving up costs which can sting. The good news however is that several states including PA allow another option for Small Businesses and the Self Employed called an **Association Health Plan**.

An **Association Health Plan** has opted NOT to meet the ACA Standards and opted not to be available for sale on the marketplace. And, even though these are NOT then "Qualified Health Plans" according to the law, **the coverage can be superior in many ways, and far less expensive if one qualifies.** How does one qualify? Well, unlike Obamacare, these plans are not required to accept everyone, and can charge additional premiums if the insured has pre-existing conditions and even flat out decline to insure them at all. What that discriminating stance creates then is a group that is very healthy. There are simply fewer and smaller claims, so the group, as a whole, costs the insurance company far less to compensate for medical bills. The pricing difference can be so stark in fact, that I have had customers tell me the prices I've quoted for a private, non-ACA plan are actually too good to be true! "How can that be?", they ask, "How can it be nearly half?" Well, think of it this way: If you qualify to get into a group that only accepts healthy people, first of all, you deserve to pay less, and since you don't go to the doctor that much, the insurance company is not paying out a lot in claims and we ALL enjoy lower rates. That said however, Association members are also giving up those "Protections" in ACA like mandatory pregnancy and maternity coverage, but if you can do without it, an association plan may prove the better, less expensive choice for those of us not needing that care, an on the other side of the coin, Association plans are a bad choice for growing families.

This article is limited to what might be termed true "Major Medical" where there is a Financial upper limit to the Insured's obligation also known as a "Maximum Out of Pocket", and the care is largely comprehensive, but there is also room in the health coverage landscape for other levels and models of health coverage that may be worth exploring based on the particular circumstances. Some of the alternatives we may detail in a future article include Sharing plans, Short Term Plans, Fixed Indemnity plans, Limited benefits Plans and more, so seeking the guidance of a local, licensed Health Insurance Agent about your particular and specific situation is always a good first step. Regardless, we are here as fiduciaries and obligated by law to act in your best interest, not our own, and our services are free of charge. It is all about your outcome, not our income!

## SBRA EVENTS - BE BETTER. GROW FASTER.

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• **Tune-Up Tuesday  
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**"From Conflict to  
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**presented by Denise Garman  
of Hubric Resources**

• **Members Referral Breakfast  
– Friday, December 1st,  
7:30-9:00 am at B2 Bistro  
in West Reading**

• **Members Referral Breakfast  
– Friday, December 15th  
7:30-9:00 am at B2 Bistro  
in West Reading**

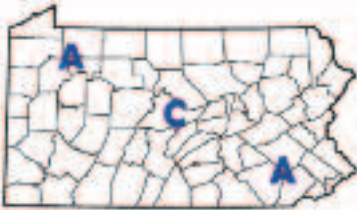
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## MCCC CONTINUES ITS INVESTMENT IN POTTSTOWN

For more than a quarter century, Montgomery County Community College has been dedicated to fulfilling the educational, workforce and cultural needs of the community and region at its Pottstown Campus.

Most recently, construction began to transform the one-acre parking lot at MCCC's North Hall, 16 E. High Street, into a vibrant green space. The area will serve as an outdoor classroom and informal gathering place for students, employees and residents and will be a beautiful venue for community events alongside the scenic Manatawny Creek.

This green space project is part of a series of ongoing developments at the Pottstown Campus. In August 2022, MCCC opened the Challenger Learning Center at 140 College Drive. The interactive STEM experience provides space-themed missions for students in grades 5-8 and is the first of its kind in Pennsylvania.

In December 2022, MCCC opened its Wellness Center in North Hall — a centralized tiered system of wellness resources to help students with the vital essentials they need to succeed. The Center includes a food pantry, counseling center, sensory room, collaboration space and student support programs. The project was funded by a \$1 million Community Mental Health Services Block Grant from Montgomery County. These funds were marked by the State for community colleges to support the higher education of individuals experiencing mental health challenges.

Further enhancements include the renovation of the first floor of the 25+

year-old South Hall building at 101 College Drive, which reopened in April 2023. This redesigned space offers flexible areas for study, collaboration, and engagement. Notable features include a Science on a Sphere global display system (made possible by Sylvia and Carl Landis), an esports room for the Mustangs esports team (made possible by Educational Furniture Solutions), fitness facilities, a renovated library, and a student commons/community area.

Meanwhile, at the Blue Bell Campus, MCCC is converting the former bookstore into a 20,400-square-foot Hospitality Institute scheduled to open in fall 2024. This state-of-the-art facility will include a student-operated educational restaurant, a bakery and pastry shop, and pasta and chocolate laboratories — providing students with practical experiences in the culinary and hospitality industries.

The Blue Bell Campus also has witnessed the reopening of its newly renovated Science Center and a 563-seat theater. Originally built in 1972, the Science Center has been modernized to offer students hands-on access to the latest science and engineering technology, including robotic arms and 3D printers. The technologically advanced theater is now the focal point of the Montco Cultural Center, encompassing all arts and culture programming and venues across both campuses, including the Black Box Theater and fine art galleries.

For more information about your community college, visit [www.mc3.edu](http://www.mc3.edu).

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# DO YOU HAVE A GAME PLAN?



## LEGAL PERSPECTIVES

By Carolyn Marchesani, Esq., Wolf, Baldwin & Associates, P.C.

Does your quarterback know the plays? Is your Executor prepared to administer your Estate?

An Executor is the person named in your Will to carry out your wishes after your death. If you do not have a Will, the court will appoint someone after your death to perform these duties. This individual may not know any of the plays and likely will not have a game plan. That is just one reason why it is important to have a Will with a named Executor.

To properly prepare your Executor for this role, you must review your estate and prepare a comprehensive list of information. The best time to do this is now, but with the holidays approaching this may seem unmanageable. Instead, mark your calendar for February as the month to review and prepare.

February is the month where we keep the shovel and snow boots nearby, as we wait for the lighter days of Spring. The holidays are behind us, and the next Super Bowl Champion has been decided.

(More on the Super Bowl at the end of the article.) The shorter days, cloudy skies and cold weather of February direct us inside more often than outside making it a good time to do this work.

As we gather paperwork for our accountant, or our DIY tax filings, it is also a natural time to review our estate plan and make sure that it is up to date. Then you can prepare the game plan for the person whom you appoint to administer your estate.

This initial effort may require that you go through boxes or filing drawers (or electronically stored information) to identify what financial documents are still relevant and what can be discarded or shredded. This initial exercise will be time consuming, but each succeeding February you will revisit your game plan and it will be easier to review and update the plays.

(Continued on page 40)



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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."



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. "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," Dunhour said.

You can now get your Coventry Parlor favorites delivered to your door on GRUBHUB. For additional information, please call 484.300.4911 and visit [www.coventryparloratlaurellocks.com](http://www.coventryparloratlaurellocks.com).

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## LEGAL PERSPECTIVES

(Continued from page 38)

To enable the Executor to be effective, you need to have the information relating to your estate up-to-date, organized, and easy to access. This task should be reviewed and refreshed at least annually. (Note, if you make changes to your investments or property, also update the list at the time of these changes).

Create a list of every asset you own. This might include your home(s), car, collections, objects of value (e.g. art, jewelry, guns), as well as bank accounts, investments, insurance, stocks, bonds, annuities, pensions, and online income. Consider each of these items on the list the plays in the playbook of your Executor.

Start your list with your physical assets: for example, real estate, vehicles, or collections. Keep a copy of your deed and the location of the original deed, a copy of your car title and the location of your original title with this list. If loans are connected to these assets, then include the information relating to the loan company, the payments owed, and the contact information of the representative with whom you work. If you store the original documents in a fireproof strong box in your home, be sure that

your Executor knows the location of the box and the key and/or combination to this box.

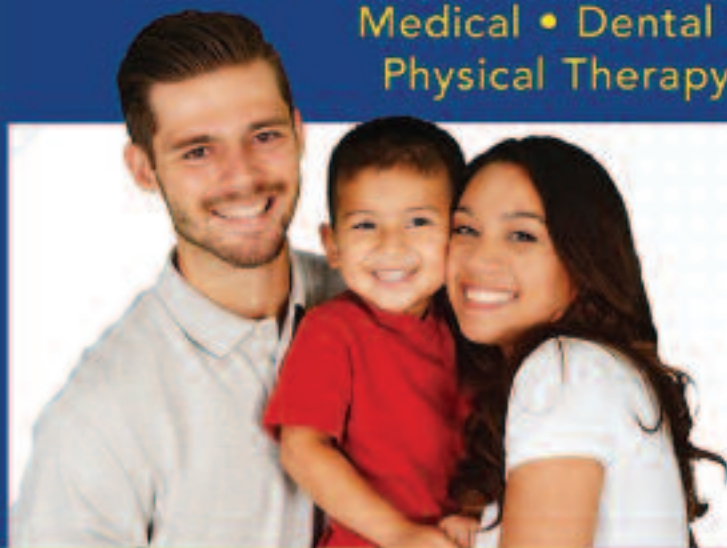
If you have jewelry, guns, artwork, or other physical property which have value; include these items in your list. Be sure to identify each item with serial number or detailed description, include the insurance information, if it is insured, and where each item is located. If you want an item to go to a particular person or organization, prepare a memorandum including the item's details and the recipient's contact information, and let your Executor know the location of this memorandum.

As to nonphysical assets, this process is equally important. Review what you currently own, bank accounts, investments, insurance, stocks, bonds, annuities, pensions, and online income.

Add each item to your list. Be sure to include the contact information of the representative with whom you work. If you manage the assets online, then you need to include in your list passwords and information to allow your Executor to have access to these accounts after your death. Your financial advisor and your accountant contact information

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should be included in this list for your Executor.

Online income activities need to be included in this review. If you have online businesses, if you are registered with online sites that sell your products or services, or you have an online income source, your executor will need to have the information for these assets (and debts) as well. You will need to provide passwords and information to allow your Executor to have access to these online accounts after your death. Importantly, you need to research how these online assets are liquidated and closed at death and provide this information to your Executor. Your Executor may not be knowledgeable in online activity, so providing this information is vital to make sure they understand the playbook.

Don't forget to include with this list any credit cards, loans, debts, or losses you have on the books. These facts are necessary for the Executor to have a complete picture of the game plan.

Finally, the Executor needs the roster, the players' names. The list should include the names and contact information for anyone who will receive your assets. All beneficiaries named in your Will should be listed on the roster, including the persons who inherit if the first

person named is not living. This roster includes anyone else receiving your assets, such as charities, jointly held assets, and assets where you specifically designated a beneficiary. This information for each beneficiary is essential for your Executor.

Taking the time to create a game plan and a list with the needed plays will save your Executor much time and anxiety if you do this work each year. Review your estate annually and provide the game plan and play by play to your Executor. When you have completed this effort, reward yourself with a walk, a football toss with your family, then grab a bowl of chips and some dip and watch the highlights of the game.

Trivia: Why is it called the Super Bowl? According to a 1970 story in Florida's St. Petersburg Times, Lamar Hunt (former Kansas City Chiefs' coach and Hill School Class of 1951) said the name was likely in his head because his children had been playing with a SuperBall toy.

Carolyn M. Marchesani, Esq. is an associate in the law firm of Wolf, Baldwin & Associates, P.C. She focuses her legal practice in estate planning and probate and estate administration in Montgomery, Berks, and Chester Counties. She can be reached by phone at 610.323.7436, or by e-mail at cmarchesani@wolfbaldwin.com.

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## GET AHEAD OF YOUR PERSONAL PAPER CHASE

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

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

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

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

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

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

Planning is also essential to staying organized. Professional organizer and productivity expert Julie Morgenstern

recommends selecting a single consistent planning tool, whether digital or on paper.

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

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

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

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

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The attorneys and staff have an intimate knowledge of the area and its people. The firm prides itself on its strong local connections, and direct

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## BUILD A BETTER BUSINESS BY LISTENING TO YOUR CUSTOMERS

Do you ever wonder what your customers think of your business? Are you meeting their expectations? Are there areas that need improvement? Will they like that product or service enhancement you've been thinking about?

All those answers and more are there for the asking. All you have to do is listen.

A casual conversation can yield a tremendous amount of valuable information about why your customers are coming to you, what you are and are not doing right, and whether past problems have been fully rectified. You can also get insights on the issues and needs they're facing, giving you ideas on ways in which your business can help.

You shouldn't corner customers on the spot for answers, of course, particularly if they are pressed for time. Instead, agree to meet or talk at a convenient time and discuss ways you can help customers explore their options and select the right action to achieve their goals. Remember, your small business will gain customer trust only by listening, not rambling endlessly about what you offer. Results are what customers care about the most. If you provide results, you gain their business.

Once you've listened attentively, you have the information you need to create an urgency to act that is based on the client's needs, not yours. No need to push. Just use your knowledge to understand the customer's own urgency. That's why they are talking to you in the first place.

As you hold these conversations, common themes will likely emerge that you can incorporate into your service strategy. Remember too that while you should treat all customers equally well, not all of them have the same priorities and concerns. An issue that Customer A perceives as absolutely critical may be hardly worth talking about to Customer B. Still, only a few minor adjustments may be necessary to address the needs of both, further enhancing your reputation as a can-do business!

Customer satisfaction is crucial to a small business. For more help, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE chapter near you, or find a counselor online at [www.pottstownscore.org](http://www.pottstownscore.org).

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# JBT BANCORP, INC. BEGINS TRADING ON OTCQX

JBT Bancorp, Inc. (OTCQX: JBTC), the bank holding company for Jonestown Bank & Trust Co. (JBT), recently announced it has started trading on the OTCQX® Best Market, an upgrade from the OTC Markets Group, Inc. (OTCQX: OTCM) Pink® Market. JBT Bancorp, Inc. will trade under the symbol "JBTC".

OTCQX is a market designed to meet the unique needs of U.S. financial institutions that are established, well-managed, and strongly capitalized. To qualify for OTCQX, community banks must meet high financial standards, follow best practice corporate governance, and demonstrate compliance with applicable regulatory requirements. Currently, there are over 100 community and regional banks trading on OTCQX.

"We are honored to have been invited to upgrade to the OTCQX Market. The move reflects positively on our commitment to high standards, integrity, and our mission to improve the financial lives of our clients. This year has been a special year for JBT as we celebrate our 150th anniversary as an independent, local community bank, and to begin trading on the OTCQX Market adds to our celebration. We believe this important step

allows for broader exposure of our stock and is a positive move for our existing shareholders," said President & CEO Troy A. Peters.

Peters added that the move to OTCQX "brings greater visibility to JBT's stability, strength, and diverse services that enable us to serve our clients and their banking needs, and our shareholders as evidenced by our long and consistent dividend history."

For more information on JBT Bancorp, Inc. stock visit <http://www.otcmkt.com/stock/JBTC/quote>.

**ABOUT JBT BANCORP, INC.:** JBT Bancorp, Inc., the parent company of Jonestown Bank & Trust Co. (JBT), is a bank holding company Pennsylvania chartered community bank established in 1873 and headquartered in Jonestown, PA. The Bank operates 11 full-service and two limited-service branch locations in Lebanon, Lancaster and Berks Counties. JBT serves small to mid-sized businesses and consumer households fulfilling deposit, loan, and payment needs.

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## SOME INSIGHTS ON SUCCESSFUL OUTSOURCING

Outsourcing is a common practice in today's business world, but it's not the domain of large companies. Small business owners use outsourcing for a variety of reasons — to handle work overflows, receive specific expertise in a new or unfamiliar area such as marketing or IT, or take on more routine administrative tasks that are taking up too much of their time and attention.

The decision to outsource certain functions requires a professional approach, particularly since the small business owner may be understandably leery about relinquishing control over a task that he or she has handled from the outset. Developing a successful long-term relationship with an outsourcing partner requires effort on both sides. It's important to treat it like a partnership, because that's what it really is. A vendor who supplies a vital service for your business is like part of your staff, so you should go through a similar interviewing and reference checking process before you "hire" them.

Using outside service providers who have experience working with your particular type of business is important. You'll also want someone with the technology and expertise to deliver cutting edge services.

Be sure to ask detailed questions about the service you will receive and your access to someone who can answer questions and solve problems as they arise. For most small business owners, this kind of accessibility and service are top priorities. If the firm you are considering won't be available when something goes wrong, look elsewhere.

Also ask your candidate firms for current and past clients who received services of a scope similar to what you're looking for. If possible, ask for clients similar to yours to properly gauge how well the company understands your needs. And, always meet with the service provider's leadership as well as the people who will be working directly with you. You don't want to have any doubts about their ability to handle what may be critical tasks for your business.

To learn more about outsourcing successfully, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE chapter, or find a counselor online at [www.pottstownscore.org](http://www.pottstownscore.org).

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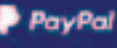
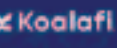
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## REPORT: COMPARISON SHOPPING CUTS HEALTHCARE COSTS



**By Christen Smith,  
The Center Square**

Comparison shopping for the best prices – whether it's car insurance, appliances, or toilet paper – helps consumers stay on budget.

Healthcare services, according to a new report from the Commonwealth Foundation, shouldn't be any different.

"The personal option is a crucial step toward putting the patient first," said Elizabeth Stelle, the foundation's director of policy analysis. "It would institute

much-needed competition to empower patients with more plan options, lower prices, and greater transparency."

The foundation, which advocates for fiscally conservative policies, said health care across Pennsylvania is "inaccessible, confusing and unaffordable." Enforcing existing pricing transparency rules for hospitals, giving more practicing authority to nurse practitioners and pharmacists, and making it easier for smaller groups of workers to pool insurance plans could help, Stelle said, not "Medicare for all."

"The government keeps expanding

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its role while access declines and costs surge," she said.

Supporters of government-sponsored healthcare say "Medicare for all" would raise wages and empower workers to start small businesses, become self-employed, and find greater job satisfaction. In a 2020 report from the Economic Policy Institute, researchers said job losses in the insurance and billing administration industry would be offset by healthcare workforce growth, especially long-term care providers.

The foundation, however, says knowing is power, especially when it comes to the cost of medical care — both routine and extraordinary.

As such, the report promotes the expansion of direct primary care offices, which offer patients monthly or annual memberships to provide routine and preventative medical treatment. Doing so nixes insurance involvement and the cost of staff to file claims and manage reimbursements, according to the report.

Likewise, reinstating a Trump-era executive order that loosened the regulations on what types of workers can qualify for small group insurance coverage, including independent contractors and the self-employed, could lower costs and expand coverage. Data from the Congressional Budget Office estimated the

new rule could have lowered premiums 30 percent in the small group market.

Eleven states, including Pennsylvania, and the District of Columbia sued the administration to overturn the order, claiming it exposed workers to unregulated — and at times fraudulent — plans that excluded coverage for pre-existing conditions and other mandates required by federal law. A 2019 appeal of the ruling remains pending.

The foundation isn't the first to sound the alarm over the worsening plight of healthcare access for residents across the state. During a House Health Subcommittee on Health Facilities meeting in October, officials said accelerated hospital closures and consolidations create monopolies that drive up the cost of insurance premiums.

Patrick Keenan, director of consumer protections and policy for the Pennsylvania Health Access Network, said during the hearing that Republicans and Democrats widely agree that legislators should promote competition and oversight.

"That really charts the opportunity for this committee to consider all of these different variations — whether it's access to care, whether it's cost, whether it's the economic impacts of a closure — and really start to consider what actions might be best to empower local choice and access," he said.



## Van Scoy Jewelers Invites You to Men's Night

On the evening of Thursday, December 7th from 4-6 pm, Van Scoy Jewelers invites you to Men's Night. Come along with a friend and enjoy the experience. Explore our collection while savoring some bourbon, all while you shop for those coveted items on your ladies' wish list. When crafting wish lists, we suggest the ladies include a variety of options, spanning different price ranges. Rest assured; this is a laid-back event with no pressure. Our aim is to assist you in finding the ideal gift that will truly stand out.

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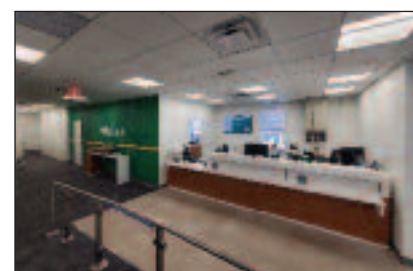
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## M&T Bank Hosts Ribbon Cutting at Renovated Birdsboro Branch

Representatives from the Birdsboro Council recently joined M&T Bank Regional President for Southeastern Pennsylvania, Tom Koppmann and other M&T representatives for a ribbon cutting ceremony and open house to celebrate the opening of M&T Bank's newly renovated 248 N. Mill Street, in Birdsboro branch. The new renovations allow for a more accommodating space for bank customers and community members, reinforcing M&T's commitment to Berks County.



In addition to the ribbon cutting, M&T made a donation to the Birdsboro Fire Company.

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# Ask SCORE

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

Live video streaming has become one of the most powerful ways to forge stronger connections with customers. Using the Apps like Facebook Live, Instagram Stories, Snapchat Stories, YouTube Live Streaming, and Periscope to boost sales and strengthen your brand.

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

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

- **Introduce a new product or service.** Live video provides a memorable way to communicate features and benefits and get people excited about your new offerings.
- **Feature product demonstrations and how-tos.** Live video offers an effective way to demonstrate how

products work and teach customers how to use your products. "Seeing is believing." If you show people your products or services improving productivity or making life easier for a customer, it adds credibility and builds trust.

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

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

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

(Continued on page 52)



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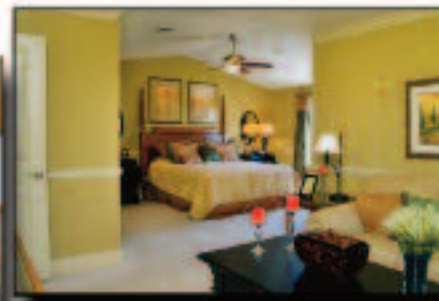
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## Ask SCORE

(Continued from page 51)

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

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

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

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

### Gearing Up to Go Live

Before you use live video for the first time, consider watching how other brands that sell products and services similar to

yours are using live video streaming tools. That will help you generate more ideas and give you a sense of what resonates with viewers. Also, evaluate which live streaming platforms will benefit you the most. Consider your followers will be the most likely people to tune into your broadcasts. With that in mind, will one platform over the others reach more people in your target audience?

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

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

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# DEALING WITH OPEN AIR DRUG MARKETS



## DOWNTOWN MARKETING & DEVELOPMENT By Barry Cassidy

I remember watching *The Wire* on an HBO binge. I had worked in Baltimore, both in the county and city. In the city, I worked in the Patterson Park Area and did tenant conversions from renter to homeowner. In the *Wire* lingo, I worked in Prop Joe's area. I laughed about how they set up "Hamsterdam," an open-air drug market.

They were using houses and marketing on a street that was an island from the rest of the city. It was an "anything goes" scenario. When I was there, Baltimore's Block had an "anything possible" atmosphere, but varied by interest, and a modicum of decorum was practiced, however thin.

Cities have displaced and disillusioned people living on the streets and they tend to cluster. The will to live takes different forms, and right and wrong decisions become part of the group dynamic.

The Philadelphia Mayoral election has taken place. As part of this new effort on Kensington Avenue, Philadelphia, it is reported that many of the drug offenders in these communal groupings will be arrested for dealing or maybe for possession. I cannot determine if that is right or wrong, but I can tell you it is not helpful to demand they stop using drugs.

There will be a record of the people living and thriving in this situation through arrest records, and if you do it once, you should do it every time. In dealing with a subset of street users, opportunity and penalty must be consistent.

I have developed the following phases for eliminating aberrant behavior (as conceptualized by the offenders):

1. If I go there, I can do it.
2. If I go there, I may be able to do it.
3. If I go there, I might not be able to do it.
4. If I go there, I can't do it.

If you arrest people all the time within the target area, you get to #4 pretty quickly. It will take longer in the summer, but now is the time to do it because exposure to elements is more severe.

Another subset of the open-air drug market is the people who are there because there is nowhere else to go. When I worked in Kensington in the early '90s, the homeless were classified as bums on the street, and some of the younger people there would beat the stuffing out of people. I saw the same thing in the Becton section of London near the royal docks. Only they had hammers. So, seeking safety in numbers could be advantageous, no matter how dangerous the clustering is.

These people have done nothing wrong and are not involved in any activity other than running out of money or having a domestic incident — people with children and maybe some general run-of-the-mill people who have no desire to live indoors.

Medically impaired people constitute a portion of the homeless population both physically and mentally. Here is the dilemma. Most of these folks are on prescription drugs for some disorder. These will not be offenders *per se*, but they most likely drift into the drug user category. When arrested, how will the supervised aid be dispersed to this population?

*(Continued on page 54)*

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## DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 53)

In previous articles, I have advocated for making people walk for however long it takes. I have heard that the National Guard may be called in to move people. That may be a little overkill regarding who they are. But not in the numbers needed to take care of this problem. There needs to be more crowd-control police, but the number of individuals necessary to respond effectively is high.

A sequence for breaking up the open-air drug market is to look at the segmentation of those told to walk.

First, you will find out that guys with legs are not mobile. There will be some real heartbreaking stories concerning the impairment that prohibits their movement. So, the goal is not to have them released back into the hospital zone just because they do not have legs or whatever inhibits movement. I suggest a temporary facility to determine the right environment for someone lying on the street who cannot move.

If you arrest the drug dealers, they will be immediately eliminated from the population, but most likely, they will be immediately released. After that, they are arrested again. I still wonder why that strategy is appropriate, but it is viable

under this segmentation scenario and my 4-point approach. If you know you can move out of the area and accomplish what you want to do elsewhere, the smart person does that.

The mentally ill could be evaluated and perhaps have their scripts reviewed — a temporary two-week hold to evaluate and investigate through checks with drug-prescribing providers.

The people who have nothing wrong will walk — a 24-hour walk. The crowd thins out, and the street becomes a little more manageable. When the guy without legs shows up after evaluation and some help, the atmosphere for him to stay there for weeks ends.

I have had two big circle projects in Philadelphia — Mardi Gras and the Greek Picnic — and in both cases, the strategy worked perfectly. This was the strategy that the Philly police recommended, and it worked. Most of the residents were in favor of the plan.

I would estimate it will take about six weeks to eliminate Kensington Ave's open-air drug market.

Barry Cassidy is a freelance grant and economic development consultant. He can be reached at [barrycassidy@comcast.net](mailto:barrycassidy@comcast.net).



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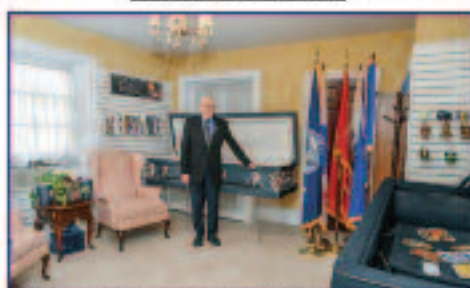
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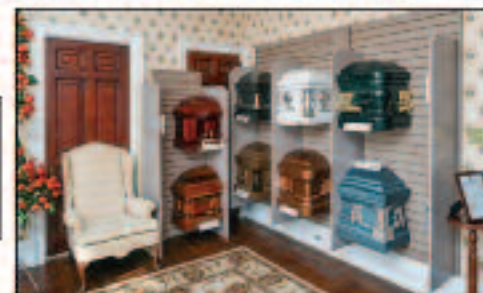
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