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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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pottstown.towerhealth.org/occupationalhealth

NORTH MONTCO JUNIOR AND SENIOR CARPENTRY STUDENTS ENGAGE IN FULL-SCALE LEARNING EXPERIENCE

North Montco Technical Career Center's commitment to providing students with real-world skills is evident in the hands-on approach taken by teachers. This year, juniors and seniors in Jamal Kirby's Carpentry class are immersed in a unique and practical learning experience — a temporary full-scale build project conducted right in their classroom lab.

The ambitious project involves the construction of a temporary 900 square foot home, complete with a commercially built attachment. The residential section comprises a kitchen, two bedrooms, a bathroom, and a living area, while the commercial build or structure is called the "Barbershop." This integrated approach allows students to apply their skills in both residential and commercial settings.

From the project's inception, students were actively engaged in the design process, shaping both the residential and commercial spaces, including the barber-shop. Mr. Kirby strategically selected a design that aligns with the lab parameters, ensuring an optimal learning experi-

ence for his students. Together, they poured the foundation, thanks to the generous support of GSI Concrete. Students will continue to frame the floors and walls and take on the full spectrum of interior and exterior carpentry tasks.

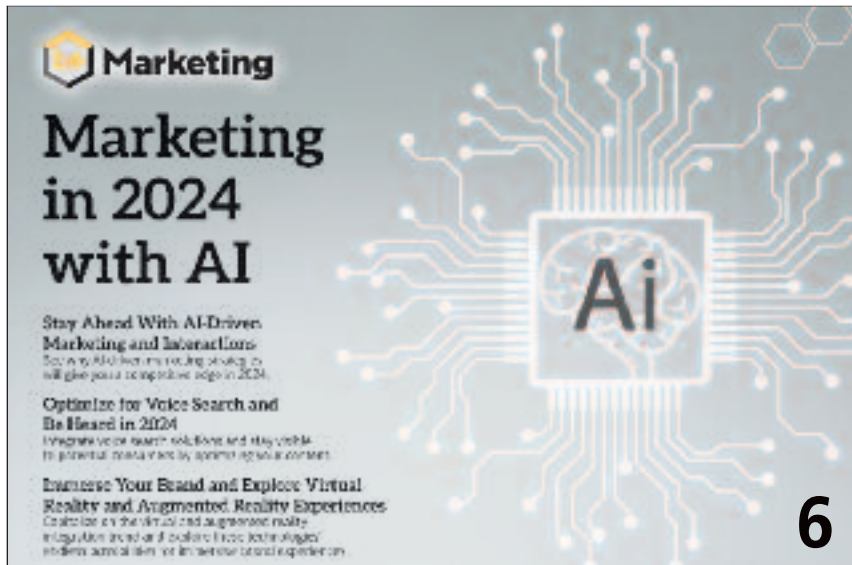
This immersive project provides students with invaluable hands-on experience in working with blueprints, building foundations, estimating time and materials, and mastering the intricacies of drywall installation. In the commercial structure, students delve into the nuances of installing commercial flooring, metal stud framing, and constructing a drop ceiling. The use of various power tools, including circular saws and nail guns, mirrors the demands of the industry, preparing students for real-world challenges.

While the ultimate aim is to involve all junior and senior carpentry students in this transformative project, participation requires a prerequisite: successfully executing a similar project on a smaller scale. The class accommodates seven to eight students at a time, ensuring personalized attention and a conducive learning environment. Between project rotations, students continue to enhance their skills by working on smaller projects that reinforce key concepts.

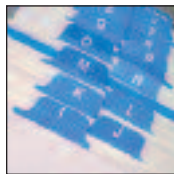
This temporary structure is not just a one-time endeavor; it lays the foundation for ongoing learning opportunities at North Montco. Plans are already in motion for the next academic year, where students will embark on a complete renovation project. North Montco's Carpentry class is not just building structures; they are constructing futures by imparting practical skills and knowledge that will serve students well beyond the classroom. Visit us on social media for regular updates on this exciting project.

For additional information, please call 215.855.3931 and visit www.nmtcc.org.





Cover Story: *beMarketing's team of digital innovators enable their clients' companies to be branded across all platforms... whether you need help constructing tweets to reach the appropriate audiences, increasing your Facebook reach, or creating a user-friendly website, beMarketing can help you do it!*



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Breadth of Hope

Breadth of Hope, under the visionary leadership of its founder, Lizette Epps, stands as a prominent non-profit consulting firm at the forefront of transformative organizational development within the philanthropic sector. The unwavering commitment to evaluating prospective non-profits and enhancing the effectiveness of existing organizations positions Breadth of Hope as a trusted advisor, adept at navigating the intricate landscape of the non-profit world.

A cornerstone of Breadth of Hope's services involves an assessment process that discerns whether the creation of a new non-profit entity is warranted or if collaboration with existing organizations presents a more opportune path. Through comprehensive analysis and strategic acumen, the firm guides clients in making informed decisions, optimizing resource allocation, and fostering synergistic partnerships where feasible.

For aspiring founders entering into establishing a new non-profit, Breadth of Hope offers an extensive suite of services. Guiding these visionaries through the



"Your Non-profit Angel"

intricate process of conceptualization and establishment, assisting in crafting mission and vision statements, developing board of directors' job descriptions, meticulously assessing and interviewing prospective board members, and crafting essential governing documents and policies.

Furthermore, for established non-profits seeking to fortify their operational frameworks, Breadth of Hope delivers tailored solutions — including conducting in-depth assessments of existing boards, facilitating strategic onboarding, and deploying effective recruitment strategies to enhance board effectiveness. Services



LIZETTE EPPS

also encompass a comprehensive analysis of donor landscapes, robust donor development strategies, board trainings, strategic marketing and communication plans, and annual strategic planning, ensuring sustained growth and impact.

Lizette Epps' leadership, fortified by her certification as a nonprofit manager and registration as a fundraising counsel in Pennsylvania, underscores Breadth of Hope's commitment to excellence. Her wealth of expertise guides the firm in empowering non-profits, navigating the intricacies of organizational development, and fostering an environment where purpose-driven initiatives thrive — culminating in impactful and sustainable outcomes for organizations within the non-profit space.

If you're looking to elevate your non-profit's impact and solidify its future, Breadth of Hope stands ready to help you. Contact us at 484-525-0446 or reach out via email at breadthofhopellc@outlook.com to embark on a transformative journey. We are dedicated to empowering organizations like yours within Pennsylvania and beyond. For a comprehensive view of our services and success stories, visit our website at www.breadthofhope.com. Let's collaborate to turn your non-profit aspirations into a reality that drives lasting change.



Our Goal

Our goal is to provide guidance, expertise, and support to new and existing non-profits to help them achieve their mission of caring, giving, and serving their community.



Marketing

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BRANDON ROST

FOUNDER & CEO

The 2024 Marketing Outlook

As yet another year comes to a close, it's that time when marketers everywhere begin evaluating their current efforts and planning for what's to come. For the past few months, we've spent countless hours reviewing and forecasting the trends that will shape the industry in the future and how we can best leverage them to connect and create meaningful relationships with our target audiences while making an impactful impression.

Remember that the marketing landscape is dynamic, and emerging technologies, consumer behaviors, and market innovations can influence these trends. If you need help staying up-to-date with the latest industry developments and adapting your strategies, beMarketing is here to help you navigate these waters.

Here are our top five predictions for the marketing landscape in 2024:

AI-Driven Marketing and Interactions: The future is AI! As we tread deeper into 2024, we will see the continued adoption of AI in all aspects of marketing, from advanced chatbots to predictive analytics to content creation and even answering customer questions. AI-powered tools are redefining how brands engage and interact with their consumers, providing an experience analyzed and optimized to each user's needs through vast amounts of data. In the era of AI-driven marketing, this innovation heralds efficiency in campaign management and a deeper understanding of consumer behavior, allowing brands to stay ahead of trends and deliver more meaningful, targeted content.

Continued on page 8)



Since 2010, beMarketing has been building brands and helping businesses succeed through results-driven marketing and personalized marketing campaigns. We provide a unique blend of cutting-edge strategy and personal services to a wide range of industrial and consumer clients.



COVER STORY

(Continued from page 6)

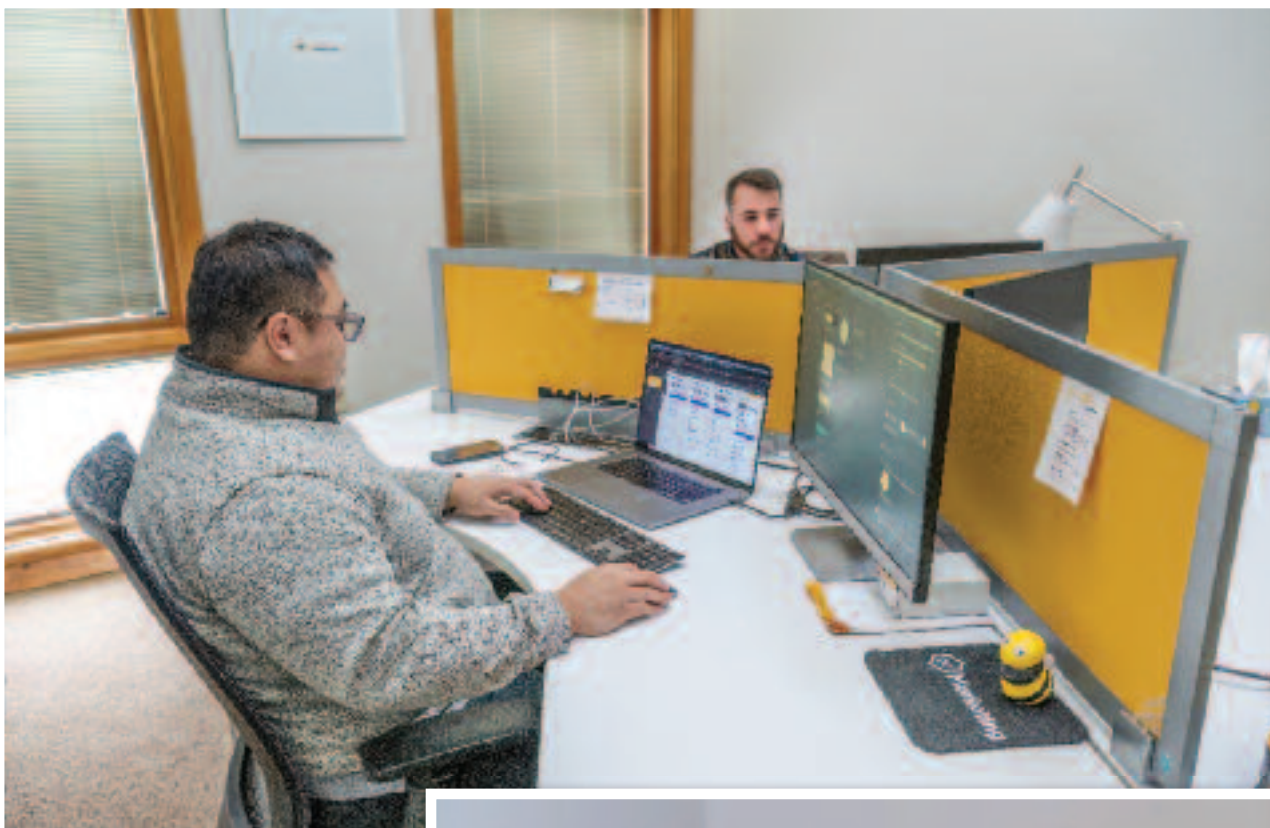
Voice Search: Another trend that promises to reshape the marketing landscape in 2024 is the increasing use of voice search. This technology, driven by advancements in AI and natural language processing, is quickly becoming a preferred method of searching the web, revolutionizing the way customers find, consume, and interact with brands. As more and more people use their smartphones and other devices to search for information, marketers must be prepared to optimize their content for voice search to ensure they are visible to potential consumers. Traditional SEO practices that mainly focus on optimizing text-based content must be adapted, as voice searches are often more conversational and question-based. Marketers and SEO professionals will need to understand the nuances of spoken language and tailor their strategies accordingly to ensure they deliver the most impactful results.

Virtual Reality and Augmented Reality Integration: The line between the digital realm and the physical world is becoming increasingly blurred, thanks to the advancements in virtual reality (VR) and augmented reality integration. One of the main advantages of these technologies lies in the creation of immersive brand experiences for customers, whether it's a virtual tour of a property or a 3D model of a product. These platforms allow brands to create a more accessible and engaging experience for customers, and the possibilities for what you can do with these technologies are virtually endless.



beMarketing's Core Values: **Quality:** We pride ourselves in the accuracy of our work and the execution of each client's vision, by producing the highest quality work. **Communication:** We believe in maintaining timely and effective internal and external communication. This allows us to provide the highest quality of service. **Speed of Delivery:** We ensure speed of delivery by managing client expectations, meeting deadlines, and providing exceptional responsiveness. **Accountability:** We hold ourselves accountable to each project and client by exceeding expectations and providing the highest level of agency experience. **Enthusiasm:** We approach every project with eagerness, and our team is always hungry to learn something new!

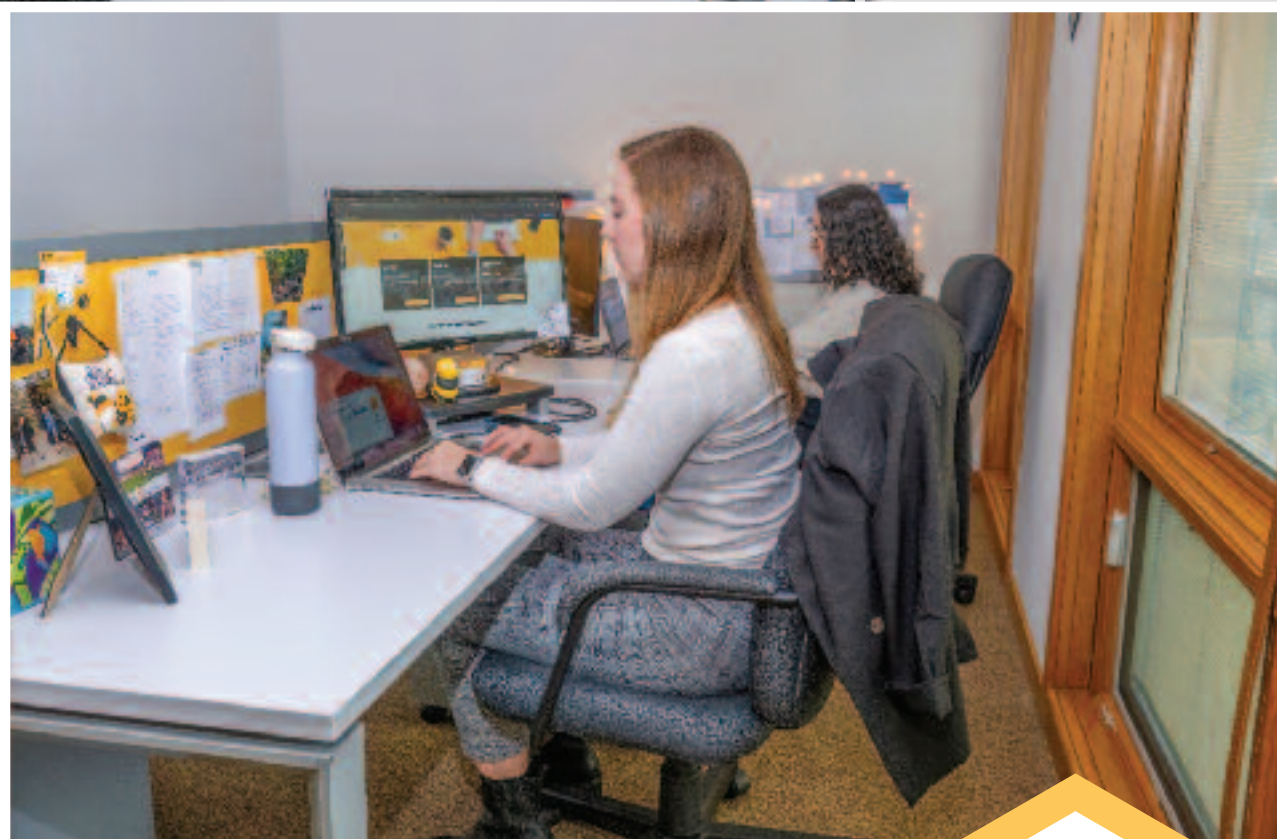




Our mission is to provide our clients with the ultimate digital presence. By keeping you informed and educated on the attributes and benefits of digitally integrated communications, we can bring a better bottom line to your business performance. We will deliver on this mission with precision, accuracy, impactful digital selections, quality workmanship, and superior service.

Hyper Personalized Marketing: Personalization will be huge in 2024; today's consumers expect a tailor-made experience based on their individual preferences and even purchase history. With the vast amount of data that brands have at their disposal, coming from social media, websites, or even physical stores, it becomes easier for marketers to analyze consumer behavior and create highly personalized marketing campaigns unique to each individual. While this type of marketing isn't a new concept, advancements in technology, data analytics, and artificial intelligence are taking it to the next level. Incorporating this strategy into your efforts will allow you to create more relevant content and capture your audience's attention in a way that will be more likely to result in conversions.

Video and Short Form Content Dominance: If you've lived in the marketing world for a while, you know that video marketing isn't new. However, its dominance has been impacted by the rise of platforms like TikTok, YouTube Shorts, and even Instagram Reels. What's changing is the ephemeral nature of the content combined with the engaging and visual appeal. Creating content that can be consumed in a matter of seconds reigns supreme in today's world, as it aligns perfectly with the information overload and dwindling attention spans of modern audiences. Marketers can use short-form video content as a visual storytelling tool to promote products and services or even simply entertain consumers.



Navigating the Dynamic Landscape of Marketing in 2024

Over the years, the marketing world has witnessed substantial changes, and 2024 promises to be no different. Marketing this year is all about blending technology with creativity to craft meaningful and engaging experiences for your audience.

Let's connect!

As new technologies are implemented, and consumer habits shift, marketers need to stay on top of the trends and update their strategies accordingly. As you plan for the upcoming months, consider partnering with an agency that can help you keep your finger on the pulse of the ever-changing marketing landscape. The team at beMarketing is here to support you through the new year and beyond with our results-driven marketing services.



Email us at
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or call 484.246.8504.

FOCUS ON TAX PLANNING & PREPARATION

Small Business Owners Guide to Tax Deductions for 2024



By Beth Breslow,
Breslow's
Bookkeeping
Business

One of the most common questions my small business owner clients ask me towards the end of the year or beginning of a new year is "What can I do to bring down my taxable income to avoid a hefty tax bill?" The below options can be implemented in 2024 to increase your tax deductions moving forward.

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

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

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

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

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

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

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

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

If your business is not currently utilizing any of the above mentioned, now is the time for 2024.



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



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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.irs.gov/calendar/>), and consider setting up reminders (<https://www.irs.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 or visit the website at www.tricity.score.org.

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FOCUS ON TAX PLANNING & PREPARATION

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
- Balance Sheet
- Cash Flow Statement

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

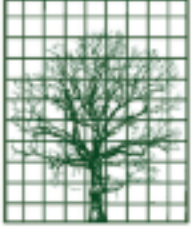
- Net income (Your income minus expenses)

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: $\text{Assets} = \text{Liabilities} + \text{Owners' Equity}$



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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.

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INTELLIGENT.COM SURVEY FINDS NEARLY HALF OF COMPANIES PLAN TO ELIMINATE BACHELOR'S DEGREE REQUIREMENTS IN 2024

Many employers eliminated bachelor's degree requirements this year to create a more diverse workforce and to increase the number of job applicants

Intelligent.com, a trusted resource for online degree rankings and higher education planning, has published a recent survey report that examines how companies have handled and plan to handle college degree requirements in 2024. The report also shares insight into the tools that are used to evaluate job candidates. In total, Intelligent.com surveyed 800 employers in the United States.

According to the survey, 45 percent of companies plan to eliminate bachelor's degree requirements for some positions in 2024. Conversely, 39 percent of employers say they will not eliminate bachelor's degree requirements in 2024, and 16 percent are unsure. In 2023, 55 percent of companies removed bachelor's degree requirements for some roles. Seventy percent removed it for entry-level roles, 61 percent for mid-level roles, and 45 percent for senior-level roles. These employers chose to eliminate degree requirements this year because they wanted 'to create a more diverse workforce,' wanted 'to increase the number of applicants,' or believed 'there are other ways to gain skills.'

"A bachelor's degree is much more than preparation for an entry-level job. It prepares people for a full life, including exploring what areas of employment might be a good fit for the immediate and long-term future," says professor and higher education advisor Diane Gayeski. "While a young person may be able to get an entry-level job without a bachelor's degree, the lack of the degree along with the other 'soft skills' that one

gains in college can make it difficult to climb the corporate ladder."

Survey results also highlight that 80 percent of employers are 'very likely' or 'likely' to favor work experience over education when assessing job candidates' applications. Likewise, 81 percent say it is important for recent college graduates to have work experience. In fact, 75 percent of employers agree that certificate programs have value, while 68 percent say the same for associate degrees and 61 percent for online degrees and apprenticeships. Additionally, to determine a candidate's fit for a job, 68 percent of employers give candidates test assignments and 64 percent give personality tests.

This survey was commissioned by Intelligent.com and conducted online by the survey platform Pollfish. Responses to this survey were collected in November 2023. In total, 800 respondents in the United States completed the full survey. To qualify for the survey, all participants had to say they were involved in hiring decisions and meet the additional demographic criteria for age, income and organizational role. To view the complete report, please visit: <https://www.intelligent.com/nearly-half-of-companies-plan-to-eliminate-bachelors-degree-requirements-in-2024/>

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“SUCCESS THINKING” — IT’S ALL ABOUT ATTITUDE

As a small business owner, you’re not just “the boss.” You’re also the leader, the person employees, vendors, customers, and prospects look to for guidance, support, and confidence. And being a leader is easier than you think. It begins with a positive, “can-do” attitude that your business delivers what it promises, and can achieve any goal.

This is called “success thinking,” and it’s found across all successful enterprises because the entrepreneurs made it contagious among their teams. They emphasize long-term potential over short-term thinking. They learn to innovate rather than hesitate, and shun the status quo as they seek to spark new interest and enthusiasm inside the business.

When you focus on the collective success of your business as a whole—not an individual person, project or product—you can accelerate success by identifying a few profitable activities and making them happen ever more flawlessly and quickly.

One way to spread success thinking is by encouraging communication across your team. Generally, those around you need more information in order to feel successful. Let them know where you think the business needs to go, the problems it faces

and what keeps you up at night. Ask their advice about what you are doing right, what hurts and what needs fixing. That way, everyone has a bigger stake in your success. What’s more they become more inspired to find new, better ways of doing things as well.

Positive thinking breeds confidence, which should always be encouraged. But don’t become blinded by it. Writing in American Express’s OPEN Forum, entrepreneurial consultant and author Mike Michalowicz says small businesses often set goals, then fail to adjust them when the dynamics of the environment change because they see their thinking as infallible.

“Being positive isn’t a bad thing, it is simply being overdone,” Michalowicz notes. “Being negative isn’t bad either; its value is just being ignored. So start getting a little more negative in business. It will positively help you.”

To learn more success-minded ideas for your small business, contact SCORE “Mentors to America’s Small Business.” SCORE is a nonprofit organization of more than 12,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners. To find the SCORE chapter nearest you or to chat with a mentor online, visit www.score.org.

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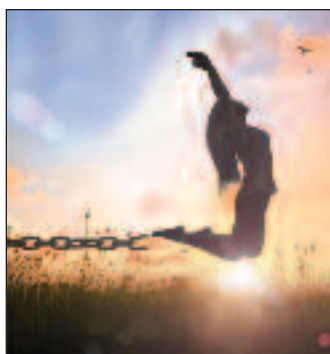
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GROW YOUR INSTAGRAM IN 2024



SOCIAL MEDIA TIPS

By Theresa Mintzer

First, confirm that your Instagram account is set up as a professional account. With that, you will have access to a dashboard to help you understand your audience and the effectiveness posts. Analyzing that information will enable you grow the account.

Click on the Professional Dashboard to see how your account is performing. In the account insights, you can see reach, engagement, and followers. If you are a local business, the demographic details of your followers will help you determine if your efforts to reach local customers in your target demographics are successful.

Reels are the best way to achieve growth currently because the algorithm favors them. You do not have to lip sync or do any crazy stunts to create a Reel. Try demoing a product or talking about your services. For 2024, video is still

important so make that a part of your plan. By using Canva, you can take a picture and make a video out of it.

You can also view Insights on individual posts. These will let you see reach, interactions, and profile activity from that post. Take note of the posts that are successful. What aspect of those posts can you use in the future? While you can use up to thirty hashtags, Instagram is recommending three to five. SEO is now an important component to reach and engagement.

Therefore, keyword enriched captions should be part of your strategy. Also, through the advanced settings while posting you can add alt tags and that will help with searchability.

This information will help you develop a strategy for growth. Instagram is less formal, so have fun. Post amazing pictures and videos of your business. Do you need help? I offer social media coaching.

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





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New Year, New You Serenity Dental Spa

The New Year is a fantastic time to commit to making a change in your life for the better. The phrase, “New Year, New You” usually revolves around getting into better shape or your finances. When we think of health, we do not include our dental needs. We incorporate gym routines and eating healthy into our “new” routines.

A confident smile is more than adding to your good looks, it's the first steps in becoming a healthy new you for 2024. Gum health plays a vital part in strong healthy teeth. It also can affect your cardiovascular system and heart health. A patient with poor oral health can show some of the following symptoms:

- Red/swollen gums
- Bloody gums
- Missing Teeth
- Cardiovascular Disease
- Diabetes
- Respiratory Diseases
- Pregnancy Complications
- Dementia

When your dentist suggests procedures to be done, it's for the betterment of your smile and your overall health. Individuals often overlook these procedures due to the cost or since they are not in pain, they feel it can wait. By postponing these procedures their overall health can deteriorate or the price of the procedure can rise dramatically due to more problems arising from not addressing the problem in the first place.

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DIGITAL MARKETING TRENDS FOR 2024: A BRIEF OVERVIEW



MARKETING TIPS

By Michael Ianniello,
Communications
Coordinator,
beMarketing

As we approach the end of the year, it's essential to anticipate the upcoming trends that will shape the digital marketing landscape in 2024. Here's a concise look at key developments and how partnering with beMarketing can provide a significant edge.

Voice Search Optimization (VSO): VSO is now a necessity, driven by the presence of voice assistants like Siri and Alexa. Companies must incorporate voice-friendly keywords into their SEO strategies to cater to users who rely on voice commands for searches, purchases, and even home automation.

Hyper-Personalized Content Experiences: Consumers demand tailor-made online experiences that go beyond basic personalization. Algorithms can predict user preferences effectively, ensuring that every viewed product aligns with individual interests. Hyper-personalized content focuses on delivering material that resonates with users on a deeply personal level.

User-Generated Content and Micro-Influencers: Authenticity remains crucial in

digital marketing, especially on social media. User-generated content and micro-influencers, with their smaller but engaged audiences, add a genuine touch to your brand. While their reach may be narrower, the engagement tends to be more meaningful, fostering an authentic community around your brand.

Social Listening: Monitoring online conversations through social listening is vital for understanding brand sentiment, industry discussions, and competitor insights. This data-driven approach enables the creation of targeted marketing strategies, ensuring responsiveness to audience needs and fostering meaningful engagement.

AI Integration: Artificial Intelligence (AI), exemplified by technologies like ChatGPT, has rapidly evolved and is transforming digital marketing. AI can analyze vast datasets, automate tasks, and provide valuable insights. Its ability to interact with customers, address complaints, and facilitate seamless connections makes it a game-changer in the industry.

In 2024, staying ahead of these trends is crucial for business success. Contact beMarketing today at 484.246.8504 to explore how our agency can contribute to your success in the dynamic landscape of 2024 and beyond.



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USE MINDFUL MANAGEMENT TO CONTROL ROUTINE COSTS

You're very meticulous when it comes to providing quality service or products to your customers. So why treat your routine administrative expenses the same way? Every extra dime or dollar you spend on supplies, photocopies, postage, etc. adds up. Taken together, those "little things" can take a huge chunk out of your profits.

Stiff competition and thin profit margins have made running lean a necessity for most small businesses, so it's important to establish smart *buying* habits from the outset. The steps are not complicated, nor do they require fancy financial formulas. Cutting costs is all about common sense. You just have to know where to look.

Here are five ways to save your small business money on the simple things:

1. Avoid buying only name-brand items in small quantities. Shop for bargains online. Superstores like Office Depot, Staples and Office Max offer "store brands" at reduced prices. And when you establish an online account, they'll often send coupons worth \$10 or \$20 off orders of \$100 or more.

2. Don't photocopy high-volume items that you can print for less. Copies typically cost five to 15 cents each, even if you do them yourself, including paper, toner, labor and maintenance. Printing can lower costs to three cents or less. The biggest cost items are forms, flyers and form letters that you think you use in small quantities. But if you

photocopy a few dozen per week, that can be thousands per year and you could save by having it printed.

3. Think of your inventory as company cash sitting on a shelf or in a warehouse doing nothing. Costs include storage, insurance and taxes, among others. Keep good records and regularly root out dead items.

4. Express shipments for next morning delivery are costly. Consider next afternoon or maybe two- or three-day service.

5. Review vendor relationships at least annually for Internet services, phone, wireless, DSL, shipping, legal, printing and other day to day expenses. Prices and package deals change and you may be overpaying.

Spending wisely on your routine expenses also helps you be more alert for ideas that will make other aspects of your operations more cost-effective. It all adds up to better value for your customers, and a healthier bottom line for your business.

For more money saving ideas for your small business, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 13,000 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.

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BORROWING FROM FRIENDS OR FAMILY REQUIRES WISE MANAGEMENT

Friends and family are an invaluable source of support for the aspiring small business owner. And often, they're an invaluable source of financial assistance as well.

In fact, more small businesses rely on loans from friends and family than any other funding source. Familiarity with the person and his/her business goals, the investment opportunity, and the ability to monitor the venture's progress are among the major reasons why friends and family members willingly contribute to a start-up or expansion.

However, ready source of cash is not without its potential pitfalls. Business loans from family and friends also can be a disaster if they are not done right. Unstructured or loosely structured financing and payback terms can haunt both sides later on. Research shows that 14 percent of business loans from family and friends go into default, compared to about one percent for bank loans.

To increase the odds of success, approach family and friends with a detailed loan proposal, including financials from your business, just as you would a bank or venture capitalist. Be frank about the risks. If things go badly, they could lose all or some of their money. Consider the consequences of a soured business deal to your relationships.

Pick a financing structure that works best for your business and make certain everyone understands it. Specifically, be clear on whether the deal involves an ownership stake in your business, or whether it is a simple debt

you plan to repay. And be clear about repayment terms.

To legally seal the deal, use a document such as a "Promissory Note." Putting the terms of your borrowing agreement into proper legal form is crucial. You can find the downloadable legal documents you need, including many different Promissory Note variations, at www.findforms.com. Self-help legal publisher Nolo also offers loan forms and related information at www.nolo.com.

Another helpful resource is Virgin Money at www.virginlendingus.com, previously known as CircleLending.com before it was acquired by well-known entrepreneur Richard Branson. Virgin Money helps small business owners avoid the problems that can arise with loans from friends and family by providing loan administration, recordkeeping, payment processing and structural support. The service emphasizes flexibility to meet the needs and concerns of both borrowers and lenders, from terms and interest rates to repayment strategies.

To learn more about financial issues facing your small business, 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 office, or visit the web at www.pottstownscore.org.

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WHEN IT COMES TO COLLECTIONS, NEVER ASSUME

Business relationships are usually straightforward. You provide a product or service, and the customer pays you for it in a timely manner. But every small business owner will likely have to deal with tardy or missed payments. Don't ignore them or assume the customer will eventually follow through. Money owed to your business — known as receivables — cuts into your profits and complicates your cash flow.

A good collections strategy can help prevent slow payments before they become a problem and ensure that income from aged invoices isn't lost forever.

Your aim is to create a step-by-step collections process that starts by making smart credit-granting decisions. And make no mistake: granting credit is exactly what your business is doing whenever you deliver a product or service without first collecting payment.

Customers are more likely to pay quickly if your invoice arrives in a timely fashion and is clear and simple. It should state explicitly, in itemized fashion, what it covers. Make it look clean and professional and include your company logo. Cute designs may only get in the way.

Design it like a real invoice, not just a piece of paper with "amount due" typed in and be sure it is clear how the check should be made out and where it should be sent.

Including a return envelope can help. Also include a phone number and contact name for questions. Small business accounting programs such as QuickBooks can easily create your invoices.

Mail your invoices quickly and send a reminder immediately if payment is not received by the stated due date. On long-term projects, consider progress billings.

If you do need to press for collections, don't use threats or emotional appeals. Phone calls are more effective than letters or emails, according to collections experts, so contact your customer directly and/or the business's accounting department. Be polite, yet firm in asking for immediate and full payment. If a letter is necessary, it should be personalized and sent by registered mail so that you can verify its receipt should legal action be necessary.

Collections are just one critical financial issue your small business can face. For expert help and advice, 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 office or visit online at www.pottstown.score.org.

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THREE SIMPLE STEPS TO MORE VALUABLE BUSINESS IN 2024



**By Nick Piscani,
Managing Partner,
Piscani Consulting
Services**

With 2024 just underway, there's no time like the present to develop strategies

to make your business more valuable than ever. When discussing valuation, we refer to intrinsic valuation — the present value of your business's future cash flows. Today, we'll discuss three keys to maximizing the intrinsic value of your business: growth rates, cash flows, and the cost of capital.

Growth Rates — Higher growth rates over time will lead to higher intrinsic valuations. A simple approach reveals three outcomes that accelerate growth. Get more customers, get current customers to buy more frequently, and increase the average sales price of your products or services. Market pricing analysis, product portfolio analysis, customer segmentation, and an analysis of marketing initiatives are great ways to uncover actionable insights and begin developing strategies to increase growth.

Cash Flow — Our focus here is operating cash flows. There are several strategies to improve financing and investing cash flows, but they are more difficult to implement. Improving operating cash flows comes down to three options: improve revenue growth (see above), increase gross margins, and eliminate or

optimize operating expenses. Reviewing supplier agreements, sales compensation plans, utilization rates, and benchmarking expenses as a percentage of revenue against market averages are great starting points for identifying ways to improve operating cash flows.

Cost of Capital — This tells us how expensive it is to finance your business. In general, the higher cost of capital results in a lower intrinsic valuation. The goal is to find the ideal mix of debt and equity financing that allows your business to pursue successful growth initiatives without being overleveraged. Depending on your background, cost of capital can be the most daunting of these three initiatives we've discussed to address.

Improving your business' valuation is simple in concept — increase revenue growth, increase operating cash flows, or optimize your cost of capital. But simple doesn't mean easy. If you're struggling to develop strategies to achieve these objectives and want to partner with professionals who've done it before, call us today at 845.760.0925 or visit us online at www.piscaniconsultingservices.com/get-started to schedule your complimentary discovery session.

Best of luck to you all in 2024!



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To incorporate the Assisted Stretch Experience into your workplace wellness strategy, contact GYMGUYZ at 484.214.2162. Shannon, Jesse and our team are ready to discuss how our fitness programs and Stretch Experiences contribute to a healthier, more productive work environment. Elevate your business with GYMGUYZ — where fitness meets success. For additional information, please visit www.gymguyz.com

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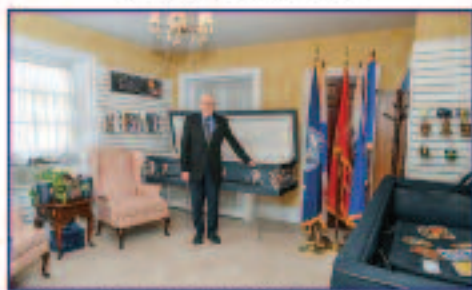
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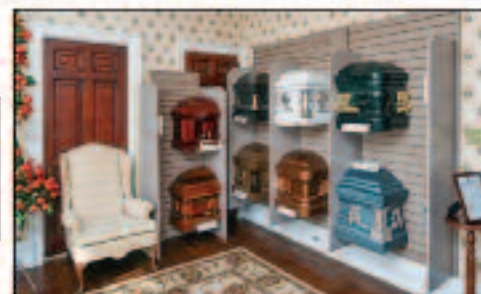
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Welcome to The Crossroads Guitars and Art



The Crossroads Guitars and Art opened to the public this past October and has already sparked interest among our local community. This exciting business fosters a unique cultural experience for all age groups, resulting in the creation of music-makers and enjoyable arts encounters. Musicians, artists, and customers from all walks of life are welcome at the spacious showroom, an inviting “destination store” more like a comfortable living room than a typical retail operation.



DOUG NESTLER - OWNER

The Crossroads offers art, photography and a host of acoustic guitars, ukuleles, cajons, digital pianos, and accessories. There are four state-of-the-art music lesson rooms, a sizeable group instruction area along with a live performance venue in an intimate “listening room” environment.

A recent event featuring Paul Simon’s acclaimed bassist Bakithi Kumalo attracted a standing room only audience, and a glimpse of what’s to come at The Crossroads. World renowned guitarist Muriel Anderson will be making a special appearance on Mother’s Day, and other performances are already scheduled to kick off what promises to be an exciting 2024 for the store.

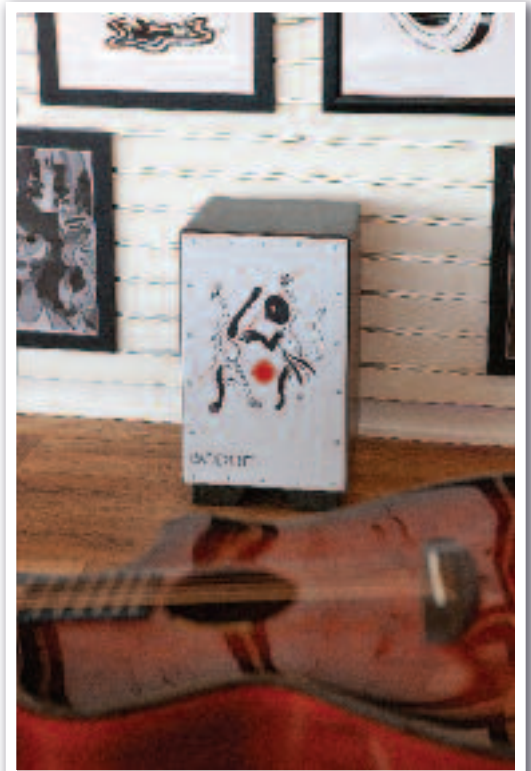
For regional artists, this gorgeous space provides an opportunity to host monthly curated gallery showings along with seminars and master classes. It’s worth the trip to 1041 E. Philadelphia Ave (on Route 73 directly across from the Gilbertsville shopping center) to visit a true “Arts Experience” destination store. We’ve been waiting for a business such as The Crossroads Guitars and Art to arrive in our area for some time, and you can now “have it all” as it pertains to cultural arts, music lessons, live performances and more!

Owner and company founder Doug Nestler has a deep background in the music products industry, with over 40 years of experience. When asked why he started the new facility, Nestler explained, “I’ve dreamed for years of creating an experiential store, one that brings people together of all ages, and contributes to the community.” He went on to say, “the early reaction from the public has been extremely gratifying, and each week we see more visitors and referrals.” Without question, The Crossroads has created a vibrant new place to shop, learn, or simply enjoy the variety of arts.



PHOTOS ON THIS PAGE BY DREW TOLBERT PHOTOGRAPHY

– The Intersection of Creativity



Anyone interested in learning a musical instrument, whether young people, adults, or seniors will be pleased that the staff is well-trained, courteous, and experienced. Musicians seeking to purchase instruments will feel right at home with a formidable selection to choose from, and an ultra-comfortable and relaxed environment. The appeal of an art gallery beckons creative individuals, providing a place to present their work, bringing friends, families, and followers into the store. The Crossroads is tapping into the crossover between these customer segments, where the artists will take interest in the musical instrument offerings, and the musicians will be intrigued by the art gallery and associated workshops and seminars offered.



Please visit the website and check out the “virtual tour” at www.guitarsandart.com or call 1-833-696-8737 to speak directly to store owner Doug Nestler. Better still, make the quick trip over to Gilbertsville and see for yourself what a dynamic new business has emerged for all to enjoy and participate in.



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UPCOMING EVENTS

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Four weeks on Tuesdays: Jan. 2, 9, 16 and 23
Time: 8 a.m. - 10:30 a.m.
Shearer Technical Computer Consultants
727 Penn Ave., West Reading, PA 19611
\$300/person - GRCA Members
\$375/person - Future Chamber Members
<http://GreaterReading.org>
Contact: Mark Dolinski, Vice President Training and Professional Development
mdolinskigreaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11566>

INTRO TO EXCEL PM SESSION - JAN. 2024

Four weeks on Tuesdays: Jan. 2, 9, 16 and 23
Time: 2:30 p.m. - 5:00 p.m.
Center for Business Excellence
49 Commerce Drive, Wyomissing PA 19610
Please remember to bring your laptop!
\$300/person - Chamber Members
\$375/person - Future Chamber Members
<http://www.greaterreading.org>
Contact: Mark Dolinski, Vice President Training and Professional Development
mdolinskigreaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11559>

ADVANCED EXCEL - JAN. 2024

Four weeks on Wednesdays: Jan. 3, 10, 17 & 24
Time: 8 a.m. - 10:30 a.m.
Shearer Technical, 727 Penn Ave.
West Reading, PA 19611
\$300/person - GRCA Members
\$375/person - Future Chamber Members
<http://GreaterReading.org>
Contact Information: Mark Dolinski, Vice President Training and Professional Development
mdolinski@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11567>

ULTIMATE EXCEL 2019/365 - JAN. 2024

Four weeks on Thursdays: Jan. 4, 11, 18 and 25
Time: 8 a.m. - 10:30 a.m.
Shearer Technical, 727 Penn Ave.
West Reading, PA 19611
\$300/person - GRCA Members
\$375/person - Future Chamber Members
<http://GreaterReading.org>
Contact Information: Mark Dolinski, Vice President Training and Professional Development
mdolinskigreaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11568>

INTERMEDIATE EXCEL PM SESSION - JAN. 2024

Four weeks on Thursdays: Jan. 4, 11, 18 and 25
Time: 2:30 p.m. - 5:00 p.m.
Please remember to bring your laptop!
Center for Business Excellence
49 Commerce Drive, Wyomissing PA 19610
\$300/person - GRCA Members
\$375/person - Future Chamber Members
<http://GreaterReading.org>
Contact: Mark Dolinski, Vice President Training and Professional Development
mdolinskigreaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11562>

BERKS COUNTY COMMISSIONERS UPDATE 2024

Friday Jan 5, 2024
7:30 AM - 9:30 AM EST
DoubleTree by Hilton Hotel Reading
701 Penn St., Reading, PA 19601
\$40 - GRCA Member/Investors
\$55 - Future Member/Investors
****includes breakfast, networking & presentation**
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Contact: Katie Hetherington Cunfer
KCunfer@GreaterReading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11556>

HOMEMADE CRAVINGS GRAND OPENING & RIBBON CUTTING EVENT

Friday Jan 5, 2024
11:00 AM - 1:00 PM EST
Cutting at 12:15 pm
4900 Kutztown Rd, Temple, PA 19560
Contact: Luisa Suarez
Homemadecravings@gmail.com

INTRO TO EXCEL AM SESSION - JANUARY 2024

Four weeks on Mondays: Jan. 8, 22, 29 & Feb. 5
Time: 8 a.m. - 10:30 a.m.
Shearer Technical, 727 Penn Ave.
West Reading, PA 19611
\$300/person - GRCA Members
\$375/person - Future Chamber Members
<http://www.greaterreading.org>
Contact: Mark Dolinski, Vice President Training and Professional Development
mdolinskigreaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11562>

LEAD WORKER CERTIFICATE PROGRAM AM - WINTER 2024

12 weeks on Mondays: Jan. 8, 15, 22, 26, Feb. 5, 12, 19, 26, Mar. 4, 11, 18, 25
Time: 9:30 a.m. - 11:30 a.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610
\$690/ person - Chamber Members
\$860/ person - Future Chamber Members
Training is WEDnet eligible
Contact: Mark Dolinski, Vice President Training & Professional Development 610-898-8386 mdolinski@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11532>

LEAD WORKER CERTIFICATE PROGRAM PM - WINTER 2024

12 weeks on Mondays: Jan. 8, 15, 22, 29, Feb. 5, 12, 19, 26, Mar. 4, 11, 18, 25
Time: 6:00 p.m. - 8:00 p.m.
Virtual Program - at your nearest computer!
\$690/ person - Chamber Members
\$860/ person - Future Chamber Members
Training is WEDnet eligible
Contact: Mark Dolinski, Vice President Training & Professional Development 610-898-8386 mdolinski@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11533>

SUPERVISOR TRAINING MODULE 1: PRINCIPLES OF SUPERVISION - WINTER 2024

6 weeks on Tuesdays: Jan. 9, 16, 23, 30, Feb. 6, 13
Time: 8:30 a.m. - 11:30 a.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610
\$625/person for Chamber Members;
\$780/person for Future Chamber Members
WEDnet eligible
Contact: Mark Dolinski, Vice President Training & Professional Development 610-898-8386 mdolinski@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11536>

ESSENTIALS FOR PROFESSIONAL MASTERY

Five weeks on Tuesdays, Jan. 9, 16, 23, 30, Feb. 6
Time: 8:30 a.m. - 11:30 a.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610
\$695/person for Chamber Members;
\$895/person for Future Chamber Members
WEDnet eligible
Contact: Mark Dolinski, Vice President Training & Professional Development 610-898-8386 mdolinskigreaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11550>

WOMEN2WOMEN - EXCELLING IN YOUR EXECUTIVE ROLE: NEGOTIATING & INFLUENCING - JAN. 2024

Tuesday Jan 9, 2024
11:30 AM - 1:00 PM EST
Reading Country Club, 5311 Perkiomen Ave.
Reading, PA 19606
\$35 / GRCA Member; \$45 / Future Member
Contact: Rachael Romig romig@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11574>

THE POWER OF DREAMING: THRIVE IN FIVE!

3 weeks on Tuesdays: Jan. 9, 16, 23
1 p.m. - 2 p.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610
\$125/ person - Chamber Members for all three coaching sessions; \$150/ person - Future Chamber Members for all three coaching sessions, or \$50 per person per individual session - Chamber Members; \$65 per person per individual session - Future Chamber Members

SUPERVISOR TRAINING MODULE 3: LEVERAGING WORKPLACE RELATIONSHIPS FOR ORGANIZATIONAL SUCCESS - WINTER 2024

6 weeks on Wednesdays: Jan. 10, 17, 24, 31, Feb. 7, 14
Time: 8:30 a.m. - 11:30 a.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610 or virtually on Zoom
\$625/person for Chamber Members;
\$780/person for Future Chamber Members
Contact Information mdolinskigreaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11537>

EMOTIONAL INTELLIGENCE IN THE WORKPLACE - WINTER 2024

4 weeks on Thursday: Jan. 11, 18, 25, Feb 1
Time: 9 a.m. - noon
Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610
\$695/person for Chamber Members;
\$845/person for Future Chamber Members
Training is WEDnet eligible
Contact Information mdolinskigreaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11456>

HUMAN RESOURCES & BENEFITS ROUNDTABLE

Thursdays Jan. 11, March 28, June 20 and Sept. 19 from Noon to 1:30 p.m.
Center for Business Excellence, 49 Commerce Dr., Wyomissing, PA 19610 or virtually using Zoom
\$295/person for Chamber Members for All 4 sessions. \$360/person for Not-Yet Chamber Members for All 4 sessions. *Lunch included.*
Contact: Mark Dolinski, 610-898-8386 mdolinskigreaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11541>

BERKS ALLIANCE COMMUNITY FORUM: SMALL BUSINESS RESOURCE ASSOCIATION

Thursday Jan 11, 2024
12:00 PM - 1:00 PM EST
Register in advance for this meeting:
https://us02web.zoom.us/join/register/jZyud-ucqzlgHNacrXK_8uq9cCw1YCFcUpS_
After registering, you will receive a confirmation email containing information about joining the meeting.
Contact Information David Myers dmyers@graeterreading.org

COFFEE & CONVOS: GRCA MARKETING PERKS

Friday Jan 12, 2024
7:30 AM - 9:00 AM EST
Center for Business Excellence
49 Commerce Dr., Reading
Free for GRCA Members
Contact: Katie Johnsen
kjohnsen@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11598>

NEW MEMBER MIXER - JAN. 2024

Tuesday Jan 16, 2024
4:30 PM - 6:00 PM EST
Center for Business Excellence
49 Commerce Dr., Reading
Free to GRCA members (2 per company, please)
Contact Information Katie Johnsen
kjohnsen@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11609>

GRCA EXECUTIVE LEADERSHIP ACADEMY

Thursday Jan 18, 2024
1:00 PM - 4:00 PM EST
5 weeks on Thursdays: Jan. 18, 25, Feb. 1, 8, 15
Time: 1 p.m. - 4 p.m.
Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610
\$1,495/person for Chamber Members;
\$1,895/person for Future Chamber Members
Contact: Mark Dolinski, 610-898-8386 mdolinskigreaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11552>

SIMPLE & EFFECTIVE SELLING WORKSHOP

Friday Jan 19, 2024
8:30 AM - 4:30 PM EST
Center for Business Excellence
49 Commerce Dr., Wyomissing, PA 19610
\$495/ person - Chamber Members
\$645/ person - Future Chamber Members
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11551>

JUMPSTART THE NEW YEAR WITH LEADERCAST / SPARK

Wednesday Jan 24, 2024
12:00 PM - 1:30 PM EST
Center for Business Excellence
49 Commerce Dr.
Wyomissing, PA 19610
\$50/person for GRCA Members
\$60/person for Future Chamber Members
Lunch included
Contact: Mark Dolinski, 610-898-8386 mdolinskigreaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11548>

NETWORKING@NIGHT - LEO DESIGN GALLERY (JAN 2024)

Thursday Jan 25, 2024
5:30 PM - 7:00 PM EST
LEO Design Gallery
1295 Penn Ave, Wyomissing
GRCA Member Event Exclusive
Contact: Katie Johnsen 610-898-7779
kjohnsen@greaterreading.org
Register: <https://greaterreadingchamber.chambermaster.com/eventregistration/register/11578>



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

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

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

Follow us on:      **#WhyTCACC**
#tcaccbettertogether

Out of the mouths of our Members...

Another year of events, benefits, exposure, and communication. 2023 has brought some great progress for the TriCounty Chamber. We have looked inward to evaluate with our Board who we have been, who we are, and who do we want to be, who do we want to serve, and who do we have the drive to be in the future. We have worked hard during 2023 and we cannot thank these Members enough for sharing the impact that our work has had on their business.

"When I got home last night my wife asked me if I won the lottery. I said 'no I joined the TriCounty Area Chamber of Commerce and that is so much better!'" – John Henning, Strategic- Partner, Schooley Mitchell of Tri County

"I have only been a member not yet a week. The day after I became a member, I went to the TriCounty Breakfast. It was an amazing experience, as before I left, I had 7 one on ones in the books to discuss my charity and how it can be supported by the community. I was flabbergasted at the amount of support received from people who I had just came in contact with. The chamber is amazing!" – Lee Hill, President, Changemaker

"You've heard me say this many times over the years ... The TriCounty Chamber of Commerce is one of my favorites, and I belong to many. From when I first started here at Patient First nearly 10 years ago, you and your staff have always been totally helpful and totally responsive to my many questions, especially when we were first opening our center in Collegeville ... and as we looked to expand community contacts in Pottstown. Now that we are well established in both communities, I/we are especially happy when you can help us share information of interest with the Chamber membership, and the community at large via our regularly distributed news/media/information releases and infographics. Hope that will continue. Its noticed and appreciated by me ... and also by staff in my headquarters organization. When I look to connect with any one, or any type of business or activity in the community, turning to the Chamber and asked to be pointed in the right direction is always one of my first steps."
– George Yanoshik, Community Relations, Patient First

"When I first purchased Pottstown Dance Theatre I was only 31 (almost 32) and was full of questions. Not too long after that, the Schuylkill River flooded and came over to my school. I had to shut down. The Chamber was SUPER HELPFUL and offered to let me teach my dance classes in their offices until I could reopen. They've always been willing to jump in if needed and it's been a huge blessing. I'm now almost 55 and know the Chamber helped get me through many hard times including the pandemic." – Michelle Jones Wurtz, Pottstown Dance Theatre

"I think so highly of the TCACC. You really dial into the details. The REACH Conference is a prime example of that. Every. Single. Detail of the event was intentional and well thought out... Authentic, if I may!"

Beyond that, you KNOW your members and you create really fun and creative ways for us to get to know one another, build connections, create long-lasting relationships and develop both professionally and personally.

Thank you and your team for all you do!" – Tammy Dahms, Santander Arena | Reading Royals

"The TriCounty Area Chamber of Commerce is comprised of unconditionally helpful, consistently kind, and collaborative people managing a non-stop amount of dynamic information to create real opportunity for members."
– Todd Palmer, VFC

WELCOME NEW MEMBERS!

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

Adobe
<https://www.adobe.com/acrobat/online/rotae-pdf.html>
Graphic Design

Bartlett Tree Experts
(610) 310-6214
<http://www.bartlett.com/>
Tree Services

Better Quality Construction LLC
(215) 939-7812
<http://www.betterquality.construction/>
Remodeling / Renovations / Repairs, Kitchen and Bath Design / Remodeling

F&B Nursing Network LLC
(484) 925-1599
<http://fbnursingnetwork.com/>
Training and Development Centers / Services

Kingdom Life Church Inc.
(484) 644-3418
<http://www.klcnw.org/>
Churches / Synagogues

New York Life
(610) 652-2365
<http://www.newyorklife.com/agent/rtheisen>
Financial Services

Quality Companions
(484) 632-0963
<http://www.qualitycompanionsllc.com/>
Home Care Services - Seniors

STCnTech, LLC
(610) 910-9347
<http://www.stcnetech.com/>
Computer Consultants / Support Services

SysUp Systems
(484) 560-8988
<http://www.sysupsystems.com/>
Data Protection

MEMBER ANNIVERSARIES

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

45+ Years
Pottsgrove School District

35 Years
Gorski Engineering

10 Years
L&J Cleaning Service, Inc.
Pottstown Dance Theatre

5 Years
Goose's Montecristo Cigar Lounge
Parma Pizza

REGIONAL CHAMBER ROUNDUP

TRICOUNTY REACH **UPCOMING Events**





SOUPer Bowl Event
Friday, 12:00 PM - 1:30 PM
As a REACH Social, we are looking for volunteers to come help make soup bowls at ArtFusion 19464 for their Soup Bowl Fundraiser. You will be printing soup bowls as they are prepared for their big fundraising event.

Jan 12 2024



Leadership Luncheon
Wednesday, 11:30 AM - 1:30 PM
Join us at Copperfield Inn at Lakeside to hear from a panel of women on their journey in leadership and how their various experiences impacted that journey.

Jan 24 2024



Relationships & Coffee
Last Friday of each month, 8:00 AM - 9:00 AM
Meet at the Chamber Office and connect with new people, check in with each other, and share inspiration. We will have a Coffee Bar sponsored by Brakeman's Cafe.

Jan 26 2024

Learn more about the REACH Program, contact alice@tricountyareachamber.com.

KEYNOTE SPEAKER
Eric T. Goldstein
President & CEO, King of Prussia District



POTTSTOWN AREA PROGRESS LUNCHEON
Yesterday. Today. Tomorrow.

We love where we're headed!

Wednesday, February 14th | 11:30 AM - 1:30 PM
The Survey Street Ballroom - 30 Survey Street, Pottstown, PA 19362

Member: \$55 | Non-Member: \$110
Member Table of 8: \$400

Summary of Annual Report & Pottstown Update. Presentation of Awards:
The Connector Award - PA Representative Joseph Ciresi
PAED Board of Directors Award - Author Tom Hylton



For more details or marketing and exposure opportunities, please call Alice at 610.326.2900 or email alice@tricountyareachamber.com. Scan the QR Code to register or visit tricountyareachamber.com.

TRICOUNTY AREA CHAMBER OF COMMERCE **WE LOVE POTTSTOWN!** **PRESENTING SPONSOR: POTTSTOWN AREA ECONOMIC DEVELOPMENT**

MEMBERSHIP Breakfast **TRICOUNTY CHAMBER OF COMMERCE**

PRESENTED BY TRICOUNTY YOUNG PROFESSIONALS
REDEFINE LEADERSHIP AND LEARN METHODS TO GUIDE A TEAM



Mike Grigalonis, Chester County Economic Development Council's President and COO



Dr. Radha Pyati, Chancellor and Dean of Penn State Berks



Dave Stonesifer, Chief Executive Officer at Herbein + Company Inc.

Wednesday, February 21st
8:00 AM - 9:30 AM

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

\$35 per Member | \$70 per Non-Member
Young Professionals (under 40) who are Non-Members, please contact hailey@tricountyareachamber.com for Member pricing.

THANK YOU 2023 TIERS INVESTORS STAKEHOLDER











BUILDING COMMUNITIES






CREATING CONNECTIONS











SUPPORTING COMMERCE






REGIONAL CHAMBER ROUNDUP



MONTGOMERY COUNTY CHAMBER OF COMMERCE

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

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

BENEFITS OF JOINING THE CHAMBER:

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

UPCOMING EVENTS

Visit our website for details, updates or to register!
montgomerycountychamber.org

January 18 – Lunch & Learn with Sales Tips 101 at DoubleTree Suites - Plymouth Meeting. Noon – 2:00pm

January 25 – Business Builders – Evening networking event from 5:30pm – 7:00pm.

February 8 – Chamber Chats – 9:00am – 10:30am.



On November 15, 2023, we were hosted by Buff City Soap, City Works, Founding Farmers, and Paladar Latin Kitchen. The food and service at all of the locations was outstanding! We thoroughly enjoyed meeting many new faces as well as reconnecting with some familiar ones. We appreciate all who came out this year and for making our night such a success. We are already looking forward to next year's Taste of the Town!



REGIONAL CHAMBER ROUNDUP

PERKIOMEN VALLEY CHAMBER OF COMMERCE

521 Main Street, Trappe, PA 19436 • 610.489.6660

• info@PVchamber.net • www.PVchamber.net

Welcome to the Perkiomen Valley Chamber of Commerce!



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

UPCOMING EVENTS

January 10, 2024 @ 4:30pm – PV Men's HH

Join the fellas for networking happy hour at Troubles End Brewery. Appetizers served. Cash bar. \$20 members; \$25 future chamber-members. RSVP www.PVchamber.net

January 10, 2024 @ 4:30pm – PV Women In Networking

Ladies...let's kick-off the new year with a casual networking happy hour at Copperfield Inn at Lakeside. Appetizers served. Cash bar. \$20 members; \$25 future chamber-members. RSVP www.PVchamber.net

February 8, 2024 @ 4:30pm – Multi-Chamber Mixer at Top Golf

Experience the excitement of the area's newest entertainment venue: Top Golf King of Prussia! We are teaming up with the Exton Chamber to bring you a fun networking event for all skill levels, including non-golfers! Enjoy food and drinks, golf and networking. Sponsorship opportunities available. Visit Chamber website for details.

****New Event** Dinner with the Brewer**

Enjoy a delectable dinner with beer pairings presented table-side by the brewmaster. Learn the art of food and beer pairing at this exclusive Chamber-member event. Limited tickets available. Date to be announced in January.

Save the date! April 3, 2024 – PV Chamber Annual Membership Meeting and June 10, 2024 – Annual Golf Outing



*Vendor Fair, Swag Bags, Luncheon, Networking,
Panel Discussion - Ask the Experts*

Sponsorship Opportunities

Vendor and Attendee Registration Opens in January

More info: www.PVChamber.net or call 610 489 6660

WELCOME NEW MEMBERS

Ardent Credit Union -
Heather Johnson
Community Credit Union
(215) 569-3700
www.ardentcu.org

Floor Coverings International
Montgomery County –
Tracey Soules
Mobile Flooring Showroom
(215) 644-7399
www.montco.floorcoveringsinternational.com

Ancient Order of Hibernians –
Division 6 - John McGettigan
Friendship. Unity. Christian Charity
(610) 316-6826
www.aohdivision6.org

REGIONAL CHAMBER ROUNDUP

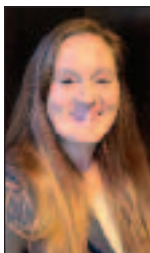
SPRING-FORD CHAMBER OF COMMERCE

• 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 for Chamber Events, Press Releases, Online Newsletters and more!



Welcome to the Spring-Ford Chamber of Commerce team, Mileva Repasky! Mileva is a military wife, and mother to 3 children; David (16), Katie (12), and Madelyn (10). She has a masters in psychology and has also spent the last decade in the nonprofit world helping to cultivate relationships with various stakeholders as well as drive forward effective communication and marketing strategies, all while fostering growth within the community. We are thrilled to be adding her extensive experience to the Chamber and believe she will undoubtedly be a great asset to our team. We are so excited to see the positive impact her expertise and administrative skills will have on our operations. We are looking forward to achieving great things together in the coming year!

HAPPY HOLIDAYS!!

THE BOARD OF DIRECTORS WOULD LIKE TO THANK EACH OF YOU FOR ALL YOUR SUPPORT THIS YEAR!

WE ARE SO EXCITED TO SHARE THE EVENTS AND IDEAS THAT WE ARE PLANNING FOR 2024!

****WATCH FOR EMAIL WITH EXCITING NEWS ANNOUNCEMENTS IN THE NEXT FEW WEEKS****

JAN 5TH, 2024

WOMEN IN NETWORKING

LOCATION TBA

Ask SCORE

BUSINESS PLANNING: THE NEXT GENERATION

Starting a small business requires extensive planning and research. But just because things are up and running, doesn't mean your days as a strategist are done. In fact, they are just beginning.

Planning is an ongoing necessity because the environment in which your small business operates continually changes. New opportunities and challenges will arise that are different than those assessed during the start-up stage. Your initial financial projections may be literally and figuratively on the money—or trending in a different and unexpected direction.

Here are some planning tips to help keep your small business on track for long-term growth:

Revisit your business plan. Your business plan shouldn't become a "trophy" of your start-up success. Refer to it every quarter or six months to match estimates with current realities. Update your plan as needed with new or modified contingencies, and adjusted time frames for key milestones such as expansions or new product/service lines.

Watch those numbers. Financial statements provide a window into the health of your business. Project cash flow several months into the future based on reasonable expectations for sales and income, customer demand, regular payments (e.g. loans and rent), and other factors. By comparing actual cash flow to projections, you can spot opportunities to improve performance.

Watch your industry. In today's interconnected global economy, any change anywhere can have a ripple effect on any small business. The

influences may be as far-reaching as a shift in demand for a certain commodity, or as local as a new spotlight near your store. Stay current with world and community events; study your sales records; and communicate with customers, suppliers, and colleagues. You'll be less susceptible to surprises, and better prepared to anticipate and capitalize on these changes.

Develop relationships. Although growth usually implies investing in additional resources, there may be more cost-effective options better suited to your immediate and long-term needs. Building partnerships with other businesses in your field and specialty consultants can help stretch your capabilities. They may also call on you when they need help—perhaps during a period when you have time or capacity to spare.

Invest in your staff. Because a growing business will demand more of your time, identify employees who can take on routine and management responsibilities. They'll relish the opportunity to grow personally and professionally, and you'll be free to focus on more important issues.

An experienced, outside perspective can benefit any small business, which is it's a good idea to 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 office, or visit on the web at www.pottstownscore.org.

DON'T BE YOUR COMPANY LEADER IN NAME ONLY

"Just wait 'til I'm the boss..."

That sentiment has helped sustain many aspiring entrepreneurs through the process of getting their small businesses up and running. Among the many benefits of small business ownership is the opportunity to do things "the right way" when it comes to employees and customers.

Once in charge, however, many small business owners find that leading, managing, and motivating others involved with the business aren't as easy as they sound. One reason is widespread confusion about the difference between "managing" and "leading." Leadership experts say they are two very different roles, even though most small business owners consider them the same.

"Managing" implies structure, control, rules, deadlines, and efficiency, says Ken Blanchard, best-selling author of *The One Minute Manager*. But according to Blanchard, "leadership" is nearly the opposite of "management." Leading requires actions that are more experimental, unstructured, visionary, flexible and passionate. Managers and leaders think and behave differently.

Blanchard and his partner Drea Zigarmi spent seven years studying how business leaders exert influence and how their values, beliefs and personalities contribute to their success—or failure. Through it all, one finding was clear: A one-size-fits-all style of leadership does not exist.

Owning a business automatically puts you in a position of leadership. Your goal is to engage employees, partners, vendors, investors, independ-

ent contractors, or other participants in your venture in a course of action that helps achieve a mutually shared vision. But being in a leadership position does not necessarily make you a leader.

Many entrepreneurs turn to management techniques to enlist the minds and muscles of the people they lead but fail to capture an equally important component—their hearts. If you merely work to focus activities of followers and fail to engage them in a purpose, you won't likely be seen as a good leader.

"The first step to becoming a better leader is to study yourself and get honest, unfiltered feedback about how you are doing from the people you lead," says Blanchard. "You cannot effectively lead if you do not know your own values."

Learning when and how to provide direction (defining roles, setting goals and priorities, scheduling, and evaluating results), and support (seeking input, listening, offering praise and encouragement, sharing information, explaining decisions, and helping others solve problems) is an ongoing process for even veteran small business owners. Employees, vendors, and customers all change; you need to make your leadership skills flexible as well.

For more leadership ideas, 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 office or visit www.pottstownscore.org.

THE SBRA COMMUNITY

You Deserve *More* in 2024!

MORE benefits for you
MORE benefits for your business
MORE benefits for your employees
MORE benefits for their families

by becoming a member of the SBRA COMMUNITY!



Join TODAY at: www.sbrassociation.com/#JOIN



Questions, call or email Gary Seibert at 484-333-3270 or gseibert@sbrassociation.com

SBRA BUSINESS SPOTLIGHT



INTEGRITY SERVICES AND SOLUTIONS | (888) 963-3133
www.integrityservicesandsolutions.com

Integrity Services and Solutions welcomes John Whitehall to the team, expanding our services to now offering talent acquisition and development and helping clients to hire and cultivate attitudes and behaviors essential to productive business development.

At Integrity Services and Solutions, You work directly with a professional that lives and works in your community. Our licensed experts can sift through the various insurance coverage options out there and find the best coverage with the best value that's a fit for you.

SBRA Monthly Member Shout Out

Members Helping Each Other Grow



www.beyondyourexitwm.com



www.acejanitorialberks.com



www.facebook.com/p/Finders-Keepers-Thrift-Boutique



www.insperity.com

SAFEGUARDING YOUR BUSINESS: THE VITAL ROLE OF PROPERLY EXECUTED NOTARIZATIONS

Mitigating Risks and Ensuring Legitimacy in Business Transactions



Provided by
Asha Caraballo

In the dynamic landscape of business, the importance of properly executed notarizations cannot be emphasized enough. Beyond the conventional role of notarizations in legal and financial transactions, they serve as a safeguard for businesses, protecting them from potential risks, ensuring legitimacy, and fortifying the foundation of critical agreements.

Shielding Your Business: How Properly Notarized Documents Can Help Protect Your Business

Properly notarized documents act as a shield for your business, offering an additional layer of security and authenticity. Whether it's contracts, agreements, or important legal documents, notarizations instill confidence by verifying the identities of involved parties and confirming their willingness to participate in the outlined terms. This process acts as a deterrent to fraudulent activities, protecting your business from potential legal and financial pitfalls.

Essential Documents Every Business Owner Should Have Notarized

Certain documents hold particular significance for business owners and should be prioritized for notarization:

Contracts and Agreements: Any contractual arrangement, whether with clients, partners, or vendors, should be notarized to ensure legal enforceability and validity.

Power of Attorney: Notarizing power of attorney documents is crucial for designating individuals to act on behalf of your business, providing legal authorization in critical decision-making processes.

Loan Agreements: Businesses often engage in financial transactions requiring loans or credit. Notarizing loan agreements adds a layer of security and establishes a clear legal record.

Business Formation Documents: Documents related to the formation of your business entity, such as articles of incorporation or partnership

agreements, should be notarized to solidify their legal standing.

The Dangers of Insufficient Verification: What Could Happen to Your Business Without Proper Verification?

Without proper verification through notarizations, businesses face potential risks, including:

Legal Disputes: Unverified or improperly executed documents may lead to legal disputes, jeopardizing the stability and reputation of your business.

Voided Contracts: Courts may invalidate contracts that lack proper notarization, rendering them unenforceable in the event of a dispute.

Identity Theft and Fraud: In the absence of rigorous identity verification, businesses may fall victim to identity theft and fraudulent activities, leading to financial losses and damaged credibility.

Preparing for a Notarization Appointment: A Vital Step in the Process

To ensure a smooth notarization process, business owners should consider the following steps:

Verify Document Requirements: Confirm the specific notarization requirements for each document to be notarized.

Bring Valid Identification: Both the document signatories and witnesses should bring valid identification, such as a driver's license or passport.

Understand the Document: Familiarize yourself with the content of the document to be notarized, as the notary may ask about its purpose and significance.

Schedule Adequate Time: Allow sufficient time for the notarization appointment to ensure a thorough verification process.

In conclusion, the importance of properly executed notarizations in protecting your business cannot be overstated. By fortifying the legitimacy of essential documents, business owners can mitigate risks, prevent legal disputes, and establish a foundation of trust in their transactions. Prioritizing the notarization of critical documents is an investment in the long-term security and success of your business.

SBRA EVENTS - BE BETTER. GROW FASTER.

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

- **Members Referral Breakfast –** Friday, January 5th, 7:30-9:00 am at B2 Bistro in West Reading
- **Tune-Up Tuesday Workshop –** Tuesday, January 9th, 9:30-10:30 a.m. entitled "How Not to Use a Lawyer" presented by Larry Miller, Jr., ESQ of Miller Law Group
- **Members Referral Breakfast –** Friday, January 19th, 7:30-9:00 am at B2 Bistro in West Reading

- **Tune-Up Tuesday Workshop –** Tuesday, January 23rd, 9:30-10:30 a.m. entitled "Protecting Your Digital Life & Business in 2024" presented by Andrew Sonon of HonIsT Solutions
- **New Member Orientation –** Wednesday, January 31st, 9:00-9:30 am via Zoom
- **Member Networking Mingle –** Wednesday January 31st, 5:30-7:00 at Café Folino 951 Hill Avenue, Wyomissing

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CREDIT CARD DEBT RISES 12 PERCENT COMPARED TO PRE-COVID



**By Anthony Hennen,
The Center Square**

Even with some pandemic-era payments that drove down consumer debt, Pennsylvanians are more in the red than before. Data compiled by

the Independent Fiscal Office show that an 11 percent drop in credit card debt in 2020 “has completely reversed.” Significant growth in credit card debt in 2022 and 2023 has left PA residents more in debt and then some. “Balances are now 12.4 percent higher than pre-pandemic,” the IFO noted.

Though economic impact payments helped drive down debt, the relief was only temporary. A February update noted that the bottom 25 percent of Americans were particularly burdened, and the trend has continued since then.

Credit card debt has grown the most in recent years for Pennsylvanians, the IFO noted, followed by car loans, mortgages, and student loans. In the third quarter of 2023 auto debt grew by 3.5 percent from the prior year after growing by 6.2 percent in 2021.



“While Pennsylvania consumer credit card and auto loan debt continue to expand, larger components of consumer debt (mortgages and student loans) are more stable,” the IFO noted. Mortgages and student loan debt make up 75 percent of all consumer debt.

Pennsylvanians have seen debt loads grow slower than the countrywide average. In Q3 2023, Pennsylvania balances grew by three percent compared to 4.3 percent nationally. Unemployment too, is lower in Pennsylvania at 3.4 percent compared to the national average of 3.9 percent.

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THE CHANGING LANDSCAPE OF LONG-TERM CARE



LEGAL PERSPECTIVES

By Michelle M. Forsell, Esq., Wolf, Baldwin & Associates, P.C.

Pennsylvania ranks fifth in the nation with an elderly population of 3.4 million residents. Even more staggering is that the growth rate of Pennsylvanians over age 65 is more than twenty times higher than the general population growth rate.

In recognition of these demographics, Governor Shapiro signed Executive Order 2023-09 on May 25, 2023, directing the Pennsylvania Department of Aging to lead the Master Plan for Older Adults (MPOA). MPOAs have been and are in the process of being developed by several states to evaluate all the federal, state, county and local policies and programs that impact older adults and disabled residents. Pennsylvania's MPOA is a stakeholder-led effort for a ten-year strategic plan consisting of the following five core tenets: (1) transparency and inclusion in engagement and communication; (2) diversity, equity and inclusion in all phases of development; (3) person-centered planning; (4) creation of a living document that evolves over the ten-year plan; and (5) reframe how we think about, talk about and value older adults and people with disabilities. February 1, 2024 is the deadline for its completion.

Although the MPOA is not complete, those of us who work with the elderly and disabled are expecting to see a shift from the Institutional Model to an Aging in Place Model, following the national trends. Long-term care planning has traditionally been focused on institutional settings providing medical care, which resulted in a need to assist clients in determining how to pay for care and applying for Medicaid. However, this model is outdated as it lacks any understanding of what residents need to thrive such as building relationships,

respect, and dignity. Nursing homes throughout the United States have started to change the culture of long-term care to meet these three basic human needs while still adhering to the regulatory requirements.

Aging in place is the new buzz phrase for long-term care. According to the National Institute on Aging, most people want to (1) stay in their own homes, (2) maintain independence as long as possible, and (3) rely on family and friends for help when needed.

There are three distinct concepts for aging in place that we have seen since the early 1990s. Dr. William Thomas conceptualized the Eden Alternative to reduce the loneliness, boredom, and helplessness that many nursing home residents were experiencing. The Eden Alternative sought to bring back some control in a home-like setting by integrating plants, animals, and children into the daily life of the residents. However, this concept fell short because it retained the traditional nursing home institutionalized setting.

In 2000 Meadowlark Hills, a Kansas healthcare center, initiated a household model for residents eliminating the single nursing home building. Instead, this concept launched the idea of building small houses that held up to fifteen residents, and individually staffed with caretakers assigned to specific residents.

(Continued on page 42)

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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.

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LEGAL PERSPECTIVES

(Continued from page 40)

Dr. Thomas learned from this model and took it one step further by establishing the National Green House Project in 2002. Each Green House was a skilled nursing home that held a nursing facility license and was required to meet all the regulatory requirements of the Centers for Medicare and Medicaid Services. Each building only housed up to ten residents where every aspect of daily life resembled a home environment. Administrative support staff were housed in a separate building so that no Green House had a traditional nurse station or anything that reminded the residents that this was in fact a long-term care facility.

Since 2020, long-term care facilities have been struggling with maintaining the required staff to patient ratios and balancing the desires of the current and future residents. These facilities will need to make a cultural shift to remain relevant and to enable their residents to age with dignity.

Just like long-term care providers must evolve to meet the demands of their residents, elder law attorneys need to adapt to meet the changing landscape of long-term care. All too often elder law

attorneys are characterized as providing a service, when in fact clients expect them to provide solutions. An integrated law practice that follows the Life Care Plan Model, a holistic approach that connects legal and non-legal professionals, is the business model of the future.

Examples of non-legal professionals that are vital to an elder law attorney are social workers, geriatric care managers, elder care coordinators, health insurance advocates, financial planners, and tax professionals. Whether to maintain good working relationships with these professionals or to integrate some or all under one roof is an individualized decision based on what types of solutions the attorney wants to provide for the client. Long-term care planning is about navigating life's journey. An elder law attorney can help demystify the process.

Michelle M. Forsell is an elder law attorney at Wolf, Baldwin and Associates, P.C. She is a member of the National Academy of Elder Law Attorneys and accredited by the Department of Veterans Affairs to assist claimants in the preparation, presentation, and prosecution of claims for VA benefits. She practices primarily out of the firm's Pennsburg office and can be reached at 215.679.5912 or by e-mail at mforstell@wolfbaldwin.com.

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EIGHT WAYS TO MANAGE YOUR TIME AND MULTIPLE PROJECTS

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

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

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

Keep in mind that you may have to modify your to-do list as the day progresses. You can also jot down all the important assignments the night before, wake up with a fresh start, and focus on delivering the best results.

2. Determine urgent VS. important

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

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

(Continued on page 44)

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(Continued from page 43)

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

3. Schedule time for interruptions

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

Plan some time, an hour or even two, and name it "office hours." During the office hours, leave all the communication channels open, and start handling the information coming from the outside

world. This way, you can focus your attention on the real work, and minimize the time wasted doing less relevant things.

4. Create an email-free time of the day

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

5. Time-box your tasks

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



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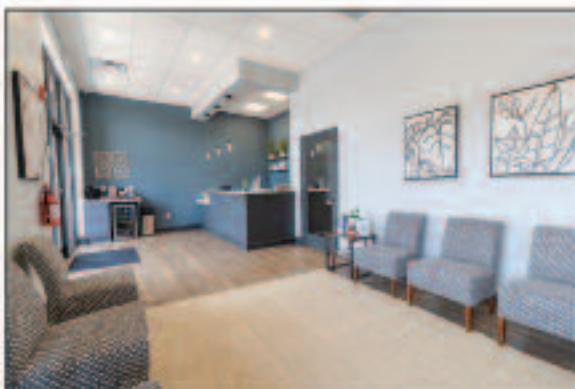
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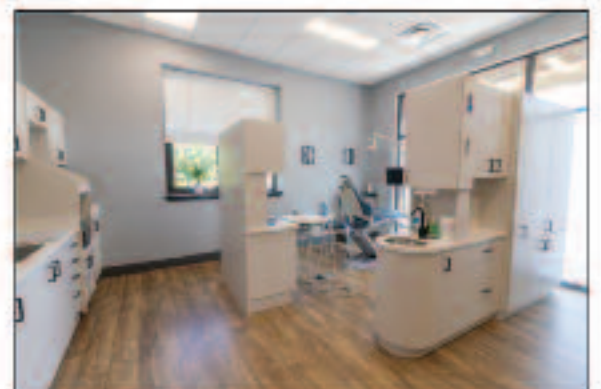
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6. Upgrade your skillset

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

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

7. Invest in time management tools

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

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

you should look more at tools like Active Collab and Basecamp.

A project management tool can help you and your team save a noticeable amount of time every day by creating a more efficient workflow. It will allow you not only to communicate but also share images and brainstorm ideas in a matter of seconds. It can also help you and your team stay on the same page, focusing on meaningful work.

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

8. Be realistic

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

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ELECTRIC VEHICLE CHARGING NEEDS A 'GOLDILOCKS SOLUTION'

By Lauren Jessop,
The Center Square Contributor

While it is less expensive to charge your electric vehicle at home, using a public station will become inevitable. It's a reality that concerns owners and deters others from making the switch.

The solution, however, will involve hitting a precise target of stations, charging technology and economic impacts, experts say. A reliable charging infrastructure is an important piece of a

complex puzzle. As the number of charging station installations increases, so do the challenges involving their operation and maintenance.

Despite pathways being created by government and industry stakeholders to bolster the charging infrastructure, a combination of factors — including price, reliability, lifestyle changes, and range — have led to underwhelming EV sales.

(Continued on page 48)

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ELECTRIC VEHICLE CHARGING

(Continued from page 46)

Robert Charette, a longtime systems engineer, contributing editor for IEEE Spectrum, and author of "The EV Transition Explained," told The Center Square, that isolating any of the components cannot be done as they are all interconnected like a spider web.

"Everything you do touches something else," he said.

A large issue, he said, is the electrical infrastructure — generation, transmission and distribution — and its intersection with business, residential, apartments and rural communities. Other concerns include reliability, profitability, software security and cable theft.

Charette says charging infrastructure terminology can be confusing. To clarify, a charging station is a location with one or more charging posts installed. A charging post may have one or more ports, and each port can charge a single vehicle.

Equipment and power levels at charging stations vary. There are three types of chargers operating under different charging speeds:

Level 1 chargers plug directly into residential 120-volt outlets, providing approximately three to five miles of range per charging hour. An empty EV

battery could take 40 to 50 hours to fully charge.

Level 2 chargers — the most widely used for public charging stations currently — can be installed at home using 240-volt outlets, similar to those used for home appliances like washing machines. They offer 18 to 28 miles of range per charging hour, requiring four to 10 hours to charge an empty EV battery.

Level 3, or DC fast chargers, are the most powerful and can charge an EV battery to 80 percent in 20 minutes to 40 minutes, and to 100 percent in 60 minutes to 90 minutes. First-generation EVs and plug-in hybrids cannot use these chargers.

Plugs on charging ports vary, so compatibility depends on the vehicle's connector. Level 1 and 2 charging units use a J1772 connector, or J-plug, and DC fast chargers use CCS, CHAdeMO, or a Tesla connector, now called the North American Charging Standard, or NACS.

Tesla connectors are proprietary, but non-Tesla owners can purchase an adapter. However, with Tesla opening its connector design to network operators and vehicle manufacturers, it could become the industry standard.

(Continued on page 50)

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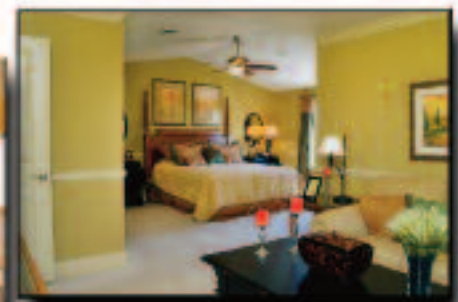


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ELECTRIC VEHICLE CHARGING

(Continued from page 48)

To date, at least 18 auto companies have decided to add Tesla-compatible plugs in their new EVs by 2025.

According to the U.S. Joint Office of Energy and Transportation, there are currently 56,127 L2 charging locations with 127,908 ports across the U.S., and 9,026 DC fast charging stations with 37,316 ports, of which 60% are Teslas.

Pennsylvania has 1,508 L2 charging locations with 3,244 ports and 231 DC fast charging locations with 967 ports.

Predicting future charging station needs is challenging, but Charette says experts agree we will need approximately 20 times today's infrastructure.

"This means installing hundreds of

charging ports every day for the next decade, at least," he said. He says hitting a "Goldilocks" number of EV charging stations will be important.

Too many, too soon, and stations will not be maintained or upgraded, or shut down, for lack of profitability. Too few, and consumer frustration will grow, risking slowing the EV adoption. He said "a wild card" would be economically feasible EV battery-range breakthroughs, which could end up dampening the demand for public charging stations.

"Until the EV charging equation is solved, transitioning to EVs will be slower than the administration and EV advocates desire," Charette said.

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DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

Since the last column, I have been involved in some level of controversy, which has put my professional judgment at odds with a narrative. My credentials in the area of aberrant behavior are substantial — In both my behavior and the behaviors I seek to change. Although much has changed in my personal life, the memories of what would be a potentially good place to be aberrant are fresh in my mind.

Attendance at Mardi Gras every year in the seventies allowed me to be myself. Bourbon Street was a wide-open atmosphere where aberrant behavior was the norm. I learned to be internationally aberrant during my time in the Andes and later in the Amazon. While visiting the Amazon in Iquitos, Peru, I learned that pasta was not an Italian dish.

Managing aberrance in the City with Mardi Gras and the Greek Picnic gave me insight into police procedures and the perceived consequences to those not following the rules. I represented the bar

owners and fought the good fight on their behalf. Because I had led a thug life, I recognized the brilliance of the Philadelphia Police and the State Police. I could cogently explain to the bar owners what I thought were amicable solutions.

I currently work for Manny Demutis in Phoenixville. He is planning 400+ new apartment units with corresponding retail, and I am working on the remediation, asbestos removal, and demolition. I was also instructed to do "good works."

(Continued on page 52)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 51)

I never really involve myself in the local issues or how the street is doing. I buy stuff downtown, get coffee from Steel City, and meet clients in my room at Molly Maguires. I smile and say "Yo" to old friends.

So, one day, I got a call from Ellie over at Ellie's Choice asking them to attend a borough committee meeting. Unfortunately, I could not make it because I could not get back to Chester County fast enough to attend the meeting. I sent a position paper that she presented.

The meeting was about closing the (Bridge) street at 2 PM Friday until Monday at 7 AM. I was asked to meet with the merchants — some of my closest colleagues are from the Wild West days of Phoenixville. They complained that the street closures were killing the retail businesses by reducing foot traffic.

One merchant called the press, and I ended up on the front page of the *Philadelphia Inquirer*, saying the following:

"When we started the revitalization, we went with an arts-and-entertainment economic development strategy," Cassidy said. "It's changed now to a more alcohol-based strategy."

We hear the usual denials from those putting on the event. There is a "new vision," and people have to adjust to the change. I would say it is a narrative without regard for where it leads. But that is not really what this article is about. It is about opposing the narrative.

It was nice to be on the front page, and it outlined my time in Phoenixville from the days of saying "my corner" to the corner boys, to the music series. My in-laws were in town over the holiday weekend, which made my wife, Kitty, proud to see the article.

So fast forward a week or so. The story went national, with other papers picking up the story, particularly in Georgia, where other towns struggle with issues. Then, after that, I started to get alerts about my story locally. Montco Today now has a Barry Cassidy page with this story and the story about how I originated the idea of a SEPTA, Reading to Philadelphia idea.

Then things got a little weird. I had given an interview once about my spaghetti sauce recipe, and that showed up in the Google search "Barry Cassidy Phoenixville." Although the recipe is

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good, I never thought I would see that article high in the rankings.

The hearing transcript of my testifying in front of Dwight Evans committee pleading to reinstate the line item for downtown revitalization that I got through under Casey. That has to be circa 2009 showed up. I never saw that one before, and I do check regularly.

My friends were telling me that on social media, people were saying I had no room to talk because I had given out shots of tequila in my Bridge Street office during First Friday. Which is not true... I gave out shots of mescal. Mescal was

very important to my aberrant days when I was told that if you took the last shot, you had to eat the worm, and I would tell people that when they came into my office. What my first wife called OBS "Old Barry Syndrome."

But then something really weird happened when I suddenly got a page of four links in the *Mercury* of columns I had written in 2007 for "The Phoenix" that included me inviting people to my office for a shot of mescal. I thought about how these particular links ... and I must have written 100 articles ... were suddenly relevant. It occurred to me that this could not be a random event. It did not meet the stochastic formula that I apply when judging things that seem to happen for a reason rather than randomly.

So, let me double down. Ted Mack told me the hour was almost over. The borough leadership is moving in the wrong direction with the street closures. The "new vision" that the borough manager vaguely articulated will lead to ... in my professional and personal opinion, a decline in the street in the regional marketplace.

The President of Phoenixville Council had asked me to help people agree to the street closures during the pandemic. I got on social media, calmed the masses, and took questions concerning saving the business district. I did that because it was the right thing to do.

I am saying what I am saying because it is the right thing to do. Unfortunately, it opposes a narrative. The "new vision" has led to aberrant events this past summer. It is time to recognize that street closure and open container actions were more to address a COVID-19 protocol, and the "new vision" is a mirage.

Once you kill the golden goose you were entrusted with, the doubts will always be there that it could rise from the ashes again.

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

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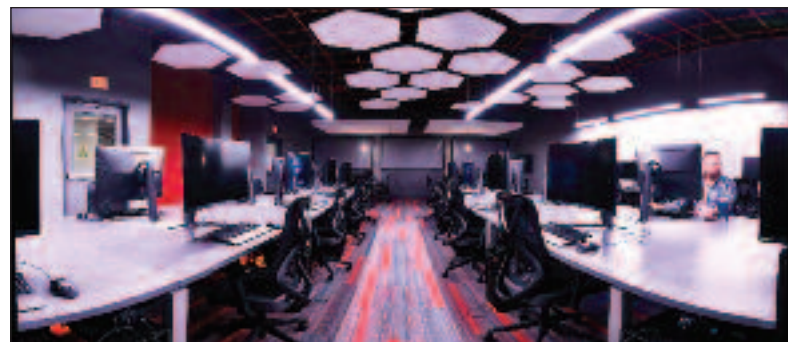


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Muhlenberg Green Architects Designs RACC's eSports Center

On November 20, 2023, the Reading Area Community College (RACC) in Reading, PA held a grand opening event for the new eSports Center on Campus.

Located in the college's Student Union Building, the gaming hub features 25 gaming machines featuring MSI computers with the newest Nvidia RTX 4090 graphics card with Samsung Odyssey monitors.

The college launched the Esports Club in 2019 with eight gaming stations and about 20 members. After students returned to campus after COVID-19, membership began to increase, quickly outgrowing its small space in Weitz Hall. College leadership worked with Reading-based Muhlenberg Green Architects, and Ethosource, to design and furnish the over 1,200 square foot \$300,000 project.

The Esports Club now has a state-of-the-art facility to match the skills and enthusiasm

of the team, which continues to grow in membership. The new facility will further provide support for students that want to compete in local or regional collegiate tournaments with their friends and peers.

Brad Blankenbiller, Lead Designer, Muhlenberg Greene Architects, created the space to engage the growing number of students interested in gaming on campus and provide a setting to maintain and develop a community of gamers around RACC. Brad selected Armstrong Ceiling Solutions US open grid and acoustical ceiling cloud, as well as Interface linear look carpet tile to give the space a modern tech-forward feel.

Muhlenberg Greene Architects provided Architectural Planning and Design services, Bidding and Construction Administration for the project. FW. Houder, Inc. of Malvern, PA was the contractor.



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