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

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



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

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



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

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



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

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

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

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NICK PISCANI

Business Consulting and Coaching for SMBs:



The Pennsylvania business landscape is booming, with 345,000 new applications filed in 2022 alone. While exciting, this surge means fiercer competition than ever. Amidst this excitement, a harsh reality lurks: 50% of these ventures will close within 5 years, often due to financial woes, market misalignment, or operational inefficiencies.

At Piscani Consulting Services, we're passionate about helping local SMBs navigate the competitive business landscape. Led by a former director at a \$2 billion annual revenue retailer, our team bridges the gap between SMBs and the potent tools, strategies, and frameworks typically reserved for larger organizations. As a small, dedicated team, we believe in personalized attention. That's why we're only accepting 6 new clients this year.

Here's what we can do for you:

- **Optimize your operations:** Streamline processes, boost efficiency, and free up resources for growth.
- **Sharpen your market focus:** Identify lucrative opportunities, refine your offerings, and attract high-value clients.
- **Secure the funding you need:** Develop compelling financial plans and pitch decks to attract investors or lenders.

How have we helped others? We worked with Nelipak Healthcare Packaging to develop a new line of innovative, sustainable packaging for medical devices projected to increase revenues by 10%. We helped NBB Industries, a California-based real estate developer land a \$3 million equity investment. These are just two examples of our transformative impact.

Ready to take your business to the next level? Again, we only have 6 spots available for consulting and coaching this year. Call 845.760.0925 or visit our website www.piscaniconsultingservices.com today to schedule your discovery session. During this session, we'll discuss your specific needs and begin developing a customized growth plan to unlock your business' true potential.



Case Study: Sales Training and Compensation Strategy

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Case Study: Retail Store Portfolio Strategy

How we helped a national retailer develop an actionable store portfolio strategy that optimized the existing fleet while positioning the client for significant growth in new locations.



Case Study: Capital Investment Strategy

How we helped a sales organization with B2C and B2B units develop a strategically incentivized compensation plan and identify the best products to generate over \$1M of annual bottom line impact.

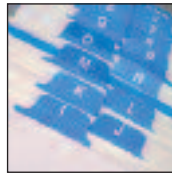
Read the case details, outcomes and more at
www.piscaniconsultingservices.com



Cover Story: GYMGUYZ of King of Prussia offers a mobile personal training service that makes regular workouts achievable and convenient. Whether you prefer group exercise or one-on-one, at home, in your backyard, at the office, or at a local park, GYMGUYZ brings the equipment, training, and enthusiasm to you!



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... AND MORE!

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Frederick Living is a continuing care retirement community where purposeful living is experienced in community with others. A wide range of amenities and services is provided by a caring staff so residents can focus on the things that matter most to them.

Approximately 315 residents, campus-wide, live in several types of accommodations. Independent living cottages, villas, and apartments (one or two bedrooms or studios) are fully equipped with a roomy kitchen, dining and living spaces and lots of storage. Patios, porches, sunrooms, balconies, and community gardens are some of the unique spaces where residents can also gather with neighbors and friends. Residents stay active while exercising at the Body Shop fitness center, volunteering, going on trips and participating in weekly club and committee meetings. Frederick Living's recent affiliation with Garden Spot Communities in New Holland, PA has created additional opportunities for residents including the Travel with Purpose trips and shared resources.

Services and amenities which are available to the entire community include three on-site salons, access to the Wellness Suite which offers a full range of medical services including physician, optometry, podiatry, and dental services as well as outpatient therapies including occupational, speech and physical therapy assistance. Concerts, movies and educational learning sessions are all offered in the Oaktree Center Auditorium.

Residents in Personal Care enjoy the convenience of living in the main building which houses these amenities. The aim in Personal Care is to support autonomy and dignity while giving residents and their family the peace of mind of knowing that daily living assistance is available as needed throughout the day. Social events, birthday celebrations, crafting sessions, and shopping trips are all overseen by an active Life Enrichment team. Residents enjoy meals in a beautiful dining room served by gracious and friendly team members.



Aspen Village offers Memory Care support while the Cedarwood Healthcare Center provides healthcare services for residents as well as individuals needing a rehab stay.

Located just east of Gilbertsville, PA, Frederick Living is an ideal spot to call home. Currently, there is availability in Personal Care, and the opportunity to get your first month free. Call Lisa McCartin today at 610.754.7878, ext. 1001 to schedule a tour.



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By Kathy Hunt

Most Americans can identify with the desire to be physically fit. Yet, according to a January 2023 study from the Centers for Disease Control (CDC), only 28 percent engage in aerobic exercises for 150 minutes per week and strength-training activities such as weight-lifting twice a week — which is the minimum physical-activity guideline set by the U.S. Department of Health and Human Services. The low statistic shouldn't come as a big surprise. Think about those dumbbells gathering dust in your basement, the treadmill taking up valuable real estate in your bedroom, or the exercise bike serving as a coatrack in your family room. You have all the equipment, but you might lack the motivation to put it to use. Perhaps, instead of investing in cumbersome equipment, you opted for membership at a gym that now seems too far away or inconvenient to visit. Sure, you would like to get in shape, but you can't seem to find the time, energy, or inspiration to do it.

GYMGUYZ can help. Based in King of Prussia, the mobile personal training service makes regular workouts both achievable and convenient. Whether you prefer to exercise at home, in your backyard, at the office, or at a local park, GYMGUYZ brings the equipment, training, and enthusiasm to you. As its website [gymguyz.com](https://www.gymguyz.com) states, the "GYM" in GYMGUYZ stands for "Get You Motivated."

"It's really important to us that we help people change their lives and live a better life that's healthier, more responsive, and fun," said Shannon Rizzo, co-owner and Chief Wellness Officer of GYMGUYZ's King of Prussia and Montgomery County franchise. "We help people get motivated and get their energy back. If someone's wondering if they should call, they could ask themselves one question. 'Do I feel like I could have more energy if I knew what I was doing with my body?' If they're tired, they should call us because their natural energy is waiting to come out," she said.



PHOTOS PROVIDED BY GYMGUYZ

The road to fitness

With GYMGUIYZ, the road to fitness begins with a free, hour-long, at-home assessment by one of the franchise's five licensed, bonded, and certified trainers. A trainer meets with the prospective client to determine where that person is at in terms of physical fitness and what the individual wants to achieve. An evaluation includes medical, medication, and nutrition reviews and body, measurement, and fitness assessments, all of which aids the trainer in creating a safe, customized program for the client.

After the evaluation, there is no fee or obligation to work with GYMGUIYZ. Should someone decide to train with GYMGUIYZ, there is no contract to sign. Instead, the client chose from packages of one, 12, 24, 48, or 96 sessions. We take great care in assigning clients to a trainer that lives in a close proximity, matches their personality and energy and is skilled in the areas they have set their goals. If a client already has a home gym, a coach can incorporate the existing equipment into the program. "A lot of people that we train have gyms in their apartment buildings and we will come to the gym and work out with them there," Rizzo said.

Don't be discouraged if you don't have a home gym. The GYMGUIYZ's customized vans come equipped with all the necessary fitness tools, including mats, jump ropes, dumbbells, stability balls, resistance bands, boxing gear, body bars, kettlebells, and yoga and Pilates equipment. Sessions last an hour, with the coach arriving five to 10 minutes beforehand to set up for the day's workout. Clients work with a trainer two to five times per week. On off-days, they are encouraged to do 30 to 45 minutes of cardio exercise, whether that be riding a bike, using an elliptical or rowing machine, or just going for a walk. After 15 weeks, the trainer evaluates the client's progress and adjusts the program and/or goals as needed.



**SHANNON RIZZO &
JESSE LEVAN, OWNERS**

PHOTO BY STEVE LADNER PHOTOGRAPHY



Customized training for different clients, different goals

To assist in keeping clients committed to exercise and achieving their fitness goals, GYMGUIYZ tailors its workout regimes to fit each person's needs. Generally, its training programs focus on a specific goal. Weight loss training aims to help a client lose weight, tone up, and maintain a healthful lifestyle. Strength training centers on boosting a person's

physical strength and muscle mass while reducing body fat and burning calories more efficiently. Studies have indicated that this form of training can increase bone density and decrease the risk of osteoporosis. The Mayo Clinic has noted that strength training can aid in managing chronic conditions such as back pain, arthritis, diabetes, and depression and sharpen cognitive skills in older adults.

Yet another area of training is senior fitness. When seniors engage in aerobic exercise as well as strength training, they

ward off age-related muscle loss and improve mobility, balance, and bone health. Furthermore, exercise can alleviate depression and cognitive decline.

Virtual fitness caters to those who travel frequently, are immunocompromised, or aren't comfortable having strangers in their homes. With virtual fitness, a client can work with a coach anywhere, at any time. Sessions take place on such commonly used online communication platforms as Zoom, FaceTime, WhatsApp, and Skype.

Continued on page 8)

(Continued from page 7)

For corporate clients, seniors, athletes and almost every individual we offer this program not just to corporate clients., GYMGUIZ has introduced the Assisted Stretch Experience. Ranging in time from 30 to 60 minutes, these workouts concentrate on improving flexibility and mobility and reducing physical tension and stress.

Realizing that improved fitness and health involve more than exercise alone, GYMGUIZ provides clients with nutritional counseling. This enables people to change their eating habits gradually and with the guidance of someone versed in selecting wholesome, nutrition-rich foods. With nutrition counseling, clients don't have to struggle on their own to determine what foods best meet their dietary needs.

“Our trainers have specialties, including nutrition, HIIT (high intensity interval training), joint repair, yoga, body building, and weight-lifting, so, if you're looking for full wellness, we can give you everything you need,” Rizzo said.

To further assist its clients with better nutrition, GYMGUIZ has partnered with the meal delivery service Trifecta. Through four different meal plans —

Keto, Paleo, plant-based, and “clean” — the Northern California-based company provides an array of ready-to-eat meals featuring organic ingredients and grass-fed, free-range, and sustainable proteins. Trifecta likewise has an app that allows customers to track their food intake and weight and receive nutrition tips. Through GYMGUIZ, new customers receive a 40 percent discount on their first Trifecta order.

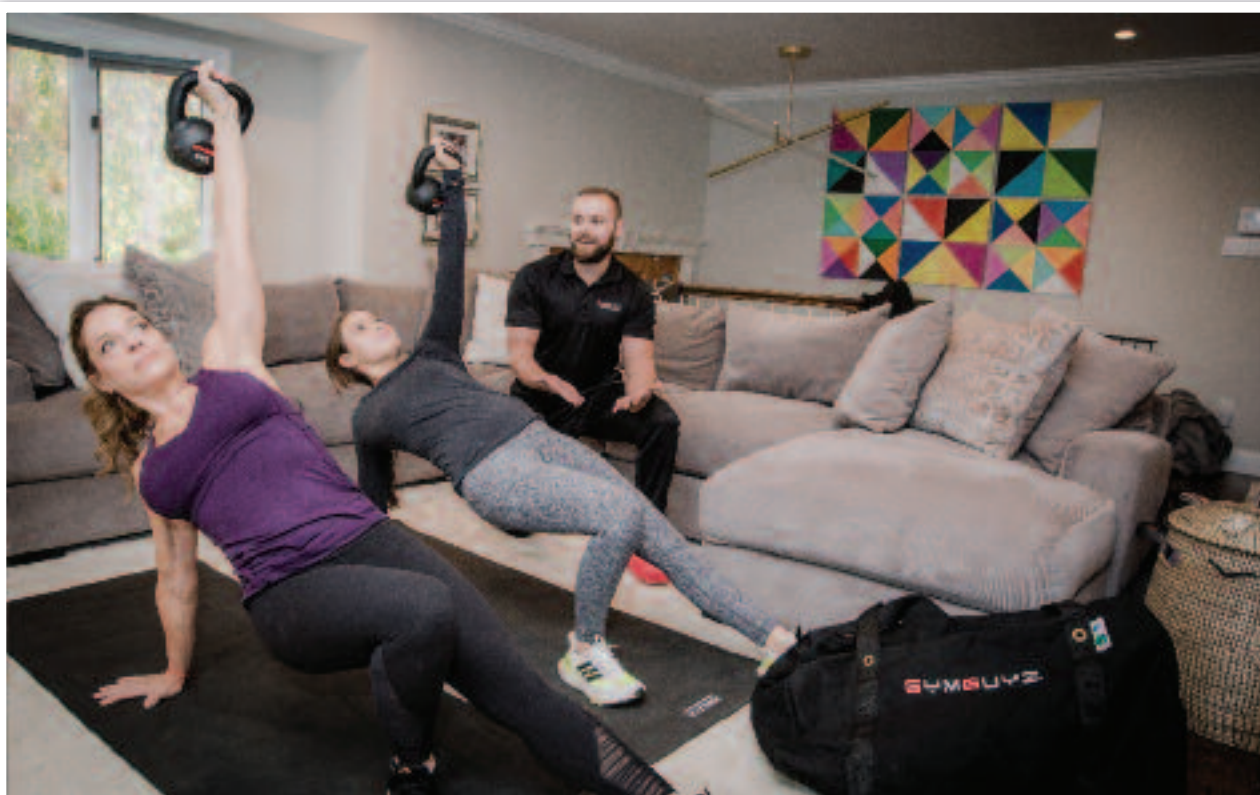
Who joins GYMGUIZ? Everyone!

Among its clients, GYMGUIZ counts children, teens, adults, and seniors as well as athletes, prenatal and postpartum women, rehabilitation patients, and corporate groups. GYMGUIZ offers individual, semi-private, and group programs. Semi-private usually consists of

a couple or a group of moms — three to five people, Rizzo said. Groups can contain anywhere from two to 60 people. For more than 20 participants, GYMGUIZ supplies an extra trainer for the sessions. No prior workout experience is needed.

To ensure that a company's employees remain energized, happy, and fit, GYMGUIZ runs employee fitness programs, which can be held on-site, remotely, or virtually. As cited by *Corporate Wellness Magazine*, the benefits of company fitness programs include reduced workplace stress and anxiety, and improved productivity, efficiency, and time management. Other advantages include greater employee collaboration, satisfaction, and retention, decreased absentee rates, and lower health care costs due to happier, healthier employees. Along with serving local businesses, GYMGUIZ holds training programs for residential complexes such as apartments and condominiums, municipal and government offices, senior centers, and churches, mosques, and synagogues.

“You do not need Any equipment or experience,” Rizzo said. “Just a 10-foot by 10-foot square to work out in. We can train in the smallest apartment or space. For corporate wellness and CEO sessions, we can help the CEO time-bend and get his or her time back by coming in the morning, afternoon, or evening to wherever they are. We help a lot of people who have had surgery or are rehabilitating. If they're going to physical therapy, having a personal trainer can take care of so many more dynamics, including a person's mindset,” she explains.





Presently, GYMGUYZ supports clients in the Greater Montgomery County Area. Levan and Rizzo anticipate the business's geographic reach and types of clients expanding in the near future.

"We're proposing to create a program for Montessori preschoolers. We also do sports and conditioning for a local high school and group classes and stretch programs at Luxury apartments and assisted living residences," Rizzo said.

In terms of results, a client can expect to notice improvement anywhere from eight to 15 weeks after starting with GYMGUYZ. The speed of these results depends upon how frequently a person engages in training. To ensure that prospective clients are physically able to work out, everyone is encouraged to consult a physician before embarking on a GYMGUYZ fitness program.

Inspiration for starting a GYMGUYZ

Starting their own GYMGUYZ franchise was an obvious step for Rizzo and co-owner Jesse Levan. "My partner Jesse and I are transformational life coaches," Rizzo said. "With our careers and the humanitarian work that we do, we help so many people yearn for their outside identity to match their inside beauty, we are here to help them achieve health and wellness inside and out. We'd been looking to start a franchise since March 2023, and we opened GYMGUYZ on November 1. It allows us to help clients become physically fit and have better health."

Jesse James Levan, is also the founder of Healthy & Wealthy Dads, has been passionate about fitness and wellness since his teenage years, which has greatly influenced his professional path.

His dedication to helping others led him to create a unique C.A.R.E. framework - Connection, Action, Resilience, and Empowerment, aimed at transforming the lives of fathers. With expertise in finance, stock trading, healthy living, and fitness, Jesse provides personalized coaching, group sessions, and speaking engagements. His journey in fitness and wellness, coupled with his commitment to empowering fathers, made launching the GYMGUYZ franchise with his partner Shannon a perfect fit, further extending his impact in the community."

For GYMGUYZ grand opening, Rizzo is seeking a partner with a local charity and provide free workouts. Donations to the charity partner would be accepted at that time. "We want to work with a charity that helps people and is aligned with our values," she said. Rizzo added that, in December 2023, for anyone who had purchased a second package, a stretch package, or renewed with GYMGUYZ-King of Prussia, the business donated to a local, featured charity. The

nonprofits from which people could choose were Orion Communities of Phoenixville, Angel Flight East in Blue Bell, and Boundless Foundation.

Rizzo has a history of philanthropic efforts. In 2017, she launched Boundless Foundation to aid women and children in developing countries such as Guatemala and Honduras in Central America. Prior to this, she had served on the board of a Tennessee chapter of the Red Cross.

"There are a lot of children in these poor areas who are not in school, and their parents are not working," Rizzo said. "This is no opportunity for them. My first out-of-the-country project was to raise money for food in Honduras. I had talked to the Honduran community about what the people really needed, and I raised enough money to feed the children five days a week for six months."

Boundless Foundation (ourboundlessfoundation.org) expanded services to the impoverish communities and built their first school in Honduras 2021. This was also the year that she met Jesse Levan.



The foundation has now established eleven schools in Honduras, Guatemala, and one in Cameroon, Africa and a school project in Nepal for safe drinking water.

"I have answered my call to serve the poorest of the poor through educating children without opportunity. We help the communities with better health through sanitation, access to food and safe water when we build schools," Rizzo said. "I have always served people to help them improve their lives in impoverished areas. I was a psychology major in college and dropped out when I was 18 to start my first business. I've been helping people ever since."

Hands-on commitment

Rizzo and Levan take a hands-on approach to running GYMGUYZ. "Jesse and I are personally involved in the business," Rizzo points out. "When people call, they most likely are going to get me and I may even be the one showing up at their house for their assessment. I am super enthusiastic about hearing peoples' stories and why they're interested in getting fit, and writing the fitness program based on their desires and what they want to achieve. It's really important for us to not just do this as a business. We want to help people change their lives and improve the well-being of our community," she said.

For more information about
GYMGUYZ
 fitness training programs or to
 schedule a free assessment, call
 (484) 310-8759. Online contact
 forms are also available at
gymguyz.com/king-of-prussia.

CELEBRATING NATIONAL ENGINEERS WEEK

FEBRUARY 18-24

Carroll Engineering Corporation (CEC)

Carroll Engineering Corporation (CEC) proudly announces the commemoration of its five decades of dedicated service throughout the year 2023. As we begin 2024, we express our profound gratitude to our esteemed clientele and dedicated workforce, whose unwavering support and contributions have played a pivotal role in achieving this significant milestone.

Carroll Engineering attributes its enduring success over the past fifty years to its steadfast commitment to cultivating enduring relationships with clients and nurturing the professional growth of its employees.

Established in 1973, Carroll Engineering Corporation has consistently delivered exemplary engineering and surveying services to clients across Pennsylvania, New Jersey, and select parts of Delaware. Our reputation as a preeminent provider of specialized professional services has garnered recognition among diverse

clients, including counties, municipalities, school districts, and public and private entities.

CEC's organizational structure comprises approximately 90 dedicated professionals distributed across nine interconnected departments. Five of these departments focus on distinct engineering disciplines: Municipal, Water/Wastewater, Planning & Site Design, Structural, and Traffic & Transportation Services. The remaining four departments encompass Surveying, Construction Administration & Observation, Geographic Information System (GIS) / Computer-Aided Drafting & Design (CADD), and Administrative functions, all integral in supporting and enhancing our comprehensive suite of engineering services.

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augment our service offerings. The incorporation of state-of-the-art capabilities such as Drone/UAV and 3-D Laser Scanning Services ensures an unparalleled level of data precision and accuracy for the benefit of our esteemed clientele. Our departments collaboratively work together to strengthen our capabilities and cultivate enduring, mutually beneficial relationships.

Strategically headquartered in Warrington, Bucks County, CEC also operates offices in Malvern, Chester County; King of Prussia, Montgomery County; Easton, Northampton County; and Hillsborough, Somerset County, New Jersey. Our Easton, PA office is a newly opened facility, and we are enthusiastic about serving our clients in Northampton

County and the surrounding area. For comprehensive insights into our reputable establishment and the distinguished services we offer, we invite you to explore our official website at www.carrollengineering.com. Additionally, engage with us on various social media platforms, including LinkedIn, Facebook, Twitter, and YouTube.

For inquiries regarding adept engineering or surveying support, or if you have questions about CEC, please contact Joel Ardman, Vice President, directly at jardman@carrollengineering.com or via phone at 215.343.5700 ext. 243. Alternatively, Rachel Skidmore, Business Development Specialist, is available for direct correspondence at rskidmore@carrollengineering.com or by phone at 215.343.5700 x255.



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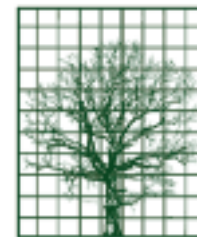
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Ludgate Engineering has provided civil engineering for land development since the company was founded by Bob Ludgate Sr. in 1976. Although rules and regulations have changed, the planning process still deals with the several impacts imposed by almost all development plans. While the site civil engineer provides plans to identify and offset or mitigate impacts, the Engineer must do so in a way that does not impede the essential functions the site shall provide,



nor shall the plan compromise the Architect's vision of the development. Each site plan deals with the impacts of traffic management and parking layout. Managing stormwater for drainage and flood prevention often governs the design. Bringing sewer, water, and other utilities to the site can present difficult problems for the Engineer to solve.

Ludgate Engineering Corporation is headquartered at 10 Vanguard Drive, Suite 90, Reading, PA 19606; 610.404.7330.



Earth Engineering Incorporated (EEI)

Earth Engineering Incorporated (EEI) takes great pride in being a high-quality full service geotechnical and environmental engineering consulting firm composed of a group of proven engineers, geologists, and scientists. With offices located in East Norriton, Lehigh Valley and Mechanicsburg, Pennsylvania as well as South Jersey, EEI is well positioned to service the entire 422 corridor and surrounding areas. We at EEI are dedicated to providing swift, professional services needed to meet the demands of today's development projects.

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

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

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



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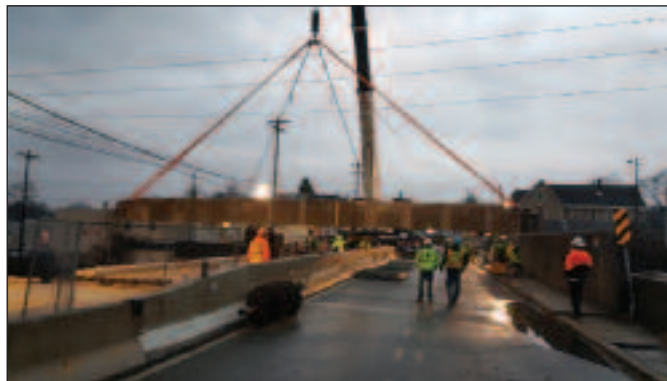
FEBRUARY 18-24

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Witman Engineers, located in Morgantown, Pennsylvania is a full-service Civil Engineering Consultant. While offering a wide range of services, we specialize in Commercial and Industrial Consulting, Construction Consulting to the Transportation Construction Industry and Residential Site Design. We serve all of eastern Pennsylvania, with projects located throughout central and eastern Pennsylvania, but go where our client's need us, even to southern Georgia.

One project of note was provided Field Engineering Services to Neshaminy Constructors, Inc, of Feasterville, PA for the replacement of the Limekiln Pike Bridge over the SEPTA's Lansdale Line. Our work included preparing Structure Demolition and Erection Plans, design of Temporary Excavation Supports, Beam Bracing and Concrete Formwork.

Our staff has designed, Bridges, Culverts and Roadways for the Department of Transportation and Municipal Governments. Industrial clients



have included Montgomery Chemicals in Conshohocken and TIMAC Agro, USA in Reading. We also provide individual lot, Storm Water Management and Erosion Control Plans for residential home builders.



Witman Engineers is a member of The Associated Pennsylvania Constructors and American Road and Transportation Builders Association. We are PennDOT prequalified for Construction Engineering and Construction Surveying. You can learn more about us by visiting www.witmanengineers.com.



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Dorothy Brower, Riskfree Tax & Advisory

Riskfree Tax & Advisory was born of a dream by Robert Emrich, Jr., CPA and me, Dorothy Brower his Business Manager and owner of Financial Growth Concepts, LLC. Unfortunately, Robert passed away from cancer in October 2023.

Formally located in Downingtown, PA, I now have a home office in Royersford, PA. I continue to service Rob's clients with their Bookkeeping, Payroll, and Income Tax Preparation needs. Catering to both businesses and individuals, I strive to keep Rob's dream alive by providing top-notch customer service in an entirely secure virtual cloud-based environment.

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14 HELPFUL TIPS FOR NEW YEAR DIGITAL DECLUTTERING

Provided by Rob Landis,
Binary IT Solutions

These days, our lives are intricately woven into the digital fabric. From emails to photos, documents to apps, our devices store tons of information. It's easy to feel overwhelmed at the sight of an endless inbox or app library.

As the new year begins, it's the perfect time for a digital declutter. A clean and organized digital environment can help you improve your productivity. It also reduces stress. Here are some practical tips to help you declutter your digital space.

1. Start with a digital inventory

Before diving in, assess your digital landscape. Take stock of your devices, accounts, and digital files. Knowing what you have is the first step toward effective decluttering.

2. Focus on your most-used digital spaces

You don't have to declutter everything at once. Start with the digital spaces that you use the most. Such as your email, cloud storage, and social media. These are the places where digital clutter can accumulate. As well as affect your performance and well-being.

Also, focus on your primary devices. Like your smartphone, laptop, or tablet. Decluttering these devices will have an immediate impact on your daily life.

3. Organize your files and folders

One of the best ways to declutter your digital space is to organize your files and folders. Create a systematic file organization structure. Use clear, intuitive folder names and categorize files logically. Use color coding to quickly identify specific subjects. This makes locating documents easier and prevents clutter from accumulating. Delete or archive any files that you don't need anymore. Back up your important data to a cloud service or an external drive.

4. Clean up your email inbox

Your email inbox can be a source of stress and distraction. Especially if it's overflowing with unread or unwanted messages.

To declutter your email inbox, you can:

- Unsubscribe from newsletters or promotional emails that you don't read or need.
- Use filters or labels to sort your emails by sender, subject, or priority.
- Archive or delete old or irrelevant emails.

Continued on page 16)

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NEW YEAR DIGITAL DECLUTTERING

(Continued from page 15)

- Set up a folder or label for the current year, quarter, or month, and move your emails there.

- Refresh your email signature and make sure it has your correct information.

5. Clean up your social media

Social media can be a great way to connect with others. But it can also be a source of digital clutter. Especially if you have too many accounts, posts, messages, or notifications.

To declutter your social media accounts, you can:

- Delete or deactivate any accounts that you don't use or need.
- Unfollow or mute any accounts that don't add value to your life.
- Clear your message inboxes and delete any spam or unwanted messages.
- Delete or archive any posts or photos that you don't want to keep.
- Adjust your privacy and notification settings to suit your preferences.

6. Review your subscriptions

Another way to declutter your digital space is to review your subscriptions. You may have signed up for services that you don't use or need anymore. Cancel any subscriptions that you don't need. These may include streaming services, membership sites, cloud services, or mobile apps.

This decluttering move can help you save money besides streamlining your digital environment.

7. Review and delete unused apps

Apps can clutter your device and drain its resources. Review your apps and delete the ones you seldom use. Keep only essential applications to optimize device performance.

Old, unused mobile apps can also pose a security risk. If you're not using the app, it's likely outdated. Update any apps that you're keeping to properly secure them.

8. Clear your desktop and downloads folder

A cluttered desktop and downloads folder can hamper productivity. Move files to appropriate folders and clear your

desktop. This creates a clean, distraction-free workspace. It can also speed up your computer.

9. Secure your digital identity

Review your online accounts. Delete unused accounts and update passwords for security. Consider using a reputable password manager to enhance your online security.

10. Evaluate your digital habits

Reflect on your digital habits. Identify time-wasting activities and limit them. Set boundaries for social media and focus on meaningful online interactions.

11. Create digital detox days

Set up specific days for a digital detox. Disconnect from screens. Engage in physical activities and spend quality time with loved ones. Regular digital detox fosters mental well-being.

12. Streamline notifications

Excessive notifications can overwhelm and distract. You may feel like you're not getting anything done because of constant interruptions. Customize app notifications, allowing only essential alerts. This minimizes distractions and enhances focus.

13. Invest in digital tools

Use productivity apps and tools. Project management apps, note-taking tools, and calendars help streamline tasks and enhance efficiency.

14. Practice regular maintenance

Digital decluttering is not a one-time task. It's an ongoing process. Schedule regular maintenance sessions to keep your digital life organized and clutter-free.

Need Help with Data Management Solutions?

Here's to stepping into the new year with a clear, focused mind and a more organized digital life. We can help you keep your data under control. We offer effective data storage, backup, and management solutions. Contact us today to schedule a chat.

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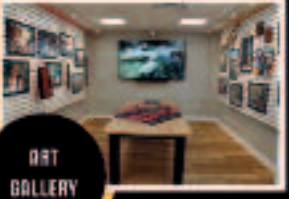
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2022 Bar Gross 780k, Rental income 20k (34% under current market value), Vending averaging 70k. Pro-forma 1mil annual with increased hours and expanded Menu. Detailed financials are available upon request to well-qualified buyers who execute a Confidentiality Agreement. Support & Training: Seller will offer training for the new buyer.

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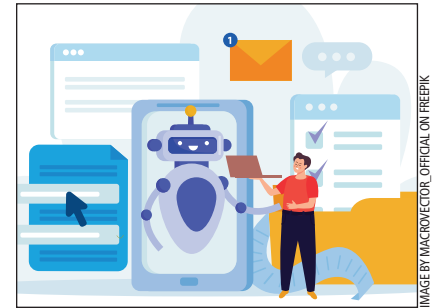


SOCIAL MEDIA TIPS

By Theresa Mintzer

The applications of Artificial Intelligence (AI) are endless. One is for social media content generation. AI can create a list of ideas for your next posts.

Two free AI programs to try are ChatGPT and Magic Write in Canva. Currently, Magic Write is available with Canva Free for up to fifty times. Both work in a similar fashion. For example, try the prompt "Give me five reasons to hire a tax professional." The program will give you five detailed reasons to hire a tax professional. Next, rewrite those points using your own unique tone that you want to convey on social media. Then, turn each point into a social media post with your call to action. Now you have five new posts for your social media. You can also ask it for five upbeat Instagram posts on a specific topic. It will write the posts for you. Remember to go over the post to ensure they are appropriate for your business.



AI can help you generate ideas, but it is important that you take the extra step to make sure you are using your voice to attract clients. Your voice will help you stand out from the other businesses in your field. Your call to action is important too. For the tax professional, suggest scheduling an appointment or clicking on a link to the website for more information.

Generate a list of a few topics about your industry and using AI. Next, find stock or your own photos for each post. Then you can schedule them. This can easily be done for a month in one sitting.

Need help with the process? I offer social media coaching. For additional information, call 484.686.2995; email: Theresa@MintzerSolutions.com.

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The role of a Professional Auction Company is to solve problems and provide solutions to other businesses and the caretakers or heirs of a business or estate. In an estate situation, the heirs of a business or industrial property can feel overwhelmed on where to start. This is where our expertise comes in.

If you find yourself in this situation, our advice is to NOT sell anything at first. Often sellers will sell off the highest value items privately for FAR BELOW true market value in the hopes to raise immediate capital. The sum total of all of your assets sold in a professionally marketed auction can far exceed what a single buyer will pay. Your best items will draw in crowds that will gain interest in everything you have to sell.

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WAYS YOU CAN USE AI IN YOUR 2024 MARKETING STRATEGY



MARKETING TIPS

By Michael Ianniello,
Communications
Coordinator,
beMarketing

The future of marketing is here, and it's powered

by artificial intelligence (AI). Although we might not think about it as such, we use AI in our daily lives, from asking Siri for directions to browsing the summary of reviews on Amazon. From personalized content to hyper-targeted advertising, AI is revolutionizing the way organizations can reach and engage with their audiences. AI offers a potent arsenal of tools to elevate your marketing game. Let's explore some of the most impactful ways you can leverage AI in your 2024 strategy:

Brainstorming: AI is wonderful for generating new ideas and content formats. Use AI to brainstorm catchy headlines, create puns to add to your social media, or even create an outline for your blog posts.

Moments-Based Messaging: AI can identify and capitalize on real-time "micro-moments" throughout the customer journey. These tools can be set to create and deliver hyper-personalized messages based on user behavior, location, and purchase history.

Elevate Your Emails: AI can personalize email content at scale, adapting to each recipient's preferences and interests as we go. These platforms can help you draft compelling email subject lines, craft personalized product recommendations, and optimize email send times for maximum engagement.

Automate Repetitive Tasks: AI can take mundane, time-consuming tasks and automate them, getting them off your plate. Use AI tools to answer common questions, generate reports, analyze information, and even summarize your emails.

Analyze Customer Data for Deeper Insights: AI in marketing isn't just about creating the best ads. It can also help you make sense of vast amounts of customer data to uncover insights and trends.

Looking to the Future: With AI rapidly evolving, the possibilities for its application in marketing are endless. By embracing AI, you can gain a competitive edge, personalize customer experiences, and achieve your marketing goals more effectively.

Ready to unleash the full potential of AI in your 2024 marketing? Get in touch with beMarketing today to learn more about our online marketing services at <https://bemarketing.com/online-marketing/>.



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SMALL BUSINESS SURVEY DROPS BUT OPTIMISM REMAINS

The Q4 2023 MetLife and U.S. Chamber of Commerce Small Business Index fell on a worsening view of the economy, but over two-thirds of small business owners remain positive on the health of their own business.

During Q4 2023, a worsening view of the economy helped drive down the Small Business Index. Just a quarter (25 percent) of small businesses say the U.S. economy is in good health and 30 percent say their local economy is in good health, both down eight percentage points since last quarter.

At the same time, small businesses' views on the health of their own business remain positive. About two-thirds (64 percent) of small businesses say the health of their business is very or somewhat good. In addition, two-thirds (67 percent) of small businesses say they are somewhat or very comfortable with their cash flow, down slightly from last quarter (72 percent) — but consistent with this time last year (67 percent).

The Q3 2023 Index score fell to 61.3 from 69.2 — a return to the scores seen earlier this year and in late 2022.

Most See a Worker Shortage...

Over the last few quarters, small businesses have expressed a consistent, growing concern for finding the right workers. In fact, over half of those who have searched for talent in 2023 say it is hard to find candidates with the experience (54 percent) or skills (52 percent) their business needs.

In addition, most small businesses say they see a worker shortage: a majority (53 percent) of small businesses agree there is a worker shortage in their local area.

Nearly half of small businesses report searching for, recruiting, or interviewing new talent in 2023 — a significant increase from mid-2021. Fort-five percent of small businesses say they have searched for new talent this year, up from 36 percent who said so in fall 2021.

...And Struggle to Keep Up with Workers' Salary Demands

Not surprisingly, in this atmosphere of increased competition for workers, employers are having to pull out all the stops to find and retain talent.

Continued on page 22)

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SMALL BUSINESS SURVEY DROPS

(Continued from page 21)

Nearly half of those who report searching for new workers in 2023 say it is hard to offer competitive pay and benefits. And 60 percent of all small businesses agree it is challenging to keep up with existing employees' salary expectations.

They're also offering new and unique benefits. The most popular strategy is offering flexible work schedules: 68 percent of small businesses saying they plan to offer it in the next year. In addition, half (50 percent) of small businesses say they will be offering increased pay, paid sick leave, or listing the hourly pay/salary range for each open position they announce.

To Address Worker Shortages, Small Businesses Consider Unique Talent Pools In their quest to find more workers, small businesses are also open to considering workers from often-overlooked talent pools.

Nearly three in four (71 percent) small businesses agree that employers should more often consider hiring from talent pools such as formerly-incarcerated people, veterans, military spouses, or immigrants. In addition, a majority (54 percent) of small businesses think the U.S. should issue more skilled worker visas annually so businesses can hire the workers they need.

Inflation Still Number One Concern

Despite growing hiring concerns, inflation still tops the list of challenges for small business owners.

For the sixth consecutive quarter, 50 percent or more small businesses have cited inflation as one of their biggest challenges. However, this concern may be levelling off: concern over inflation has held steady at 52-54 percent over the last year.

Small businesses' second biggest concern is revenue with 22 percent citing this as a top concern.

Meanwhile, small businesses concern about supply chain issues are slightly fading. Supply chain issues are tied for fourth place as the most challenging issue reported among small businesses this quarter (17 percent), along with affording employee benefits or healthcare.

The Index's overall score fell to 61.3 from 69.2 last quarter. This is close to overall sentiments this time last year.

Source: U.S. Chamber of Commerce. The Q4 2023 SBI survey was conducted between October 5 – 24, 2023. For more findings from this quarter, and to explore and browse years of small business data, visit: <https://www.uschamber.com/sbindex/>.

Rothenberger Insurance Services

Welcoming You to Our New Spring Ridge Branch: Meet Our Team!

We have some exciting news to share with you — the Rothenberger Insurance Services Spring Ridge Branch is now open and located inside the ReMAX of Reading office at 1290 Broadcasting Road, Wyomissing, PA. This new branch is all about bringing our top-notch insurance services to you, our neighbors, who live in the Wyomissing area.

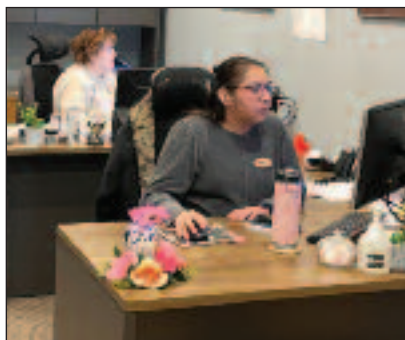
What do we offer?

At Rothenberger Insurance Services, our focus is on providing comprehensive insurance solutions tailored to your unique needs. Our range of services include auto, homeowners, life, and health insurance for personal coverage, as well as specialized options for businesses. We're also proud to offer specialized insurance products such as classic collector's car, valuable items, renters, and recreational vehicle insurance. Our commitment is to ensure that you're not just insured, but confidently protected in every aspect of your life and work. Meet our Spring Ridge Representatives

We're thrilled to introduce the amazing team who will be greeting you at our Spring Ridge Branch:

Claudia Jeronimo, Spanish Speaking Insurance Producer: Claudia is your go-to person for understanding the ins and outs of insurance policies. She's passionate about helping you find coverage that fits your life perfectly.

Gail Schrantz, CISR: Gail's extensive knowledge of insurance products ensures that you're getting the protection you need. She's here to answer all your questions and guide you every step of the way.



Brady West, Vice President: Brady brings a wealth of experience and a deep understanding of the insurance industry. He's committed to delivering exceptional service and solutions that truly benefit you.

Why Visit Our New Branch?

Our new location is not just an office — it's a hub for all your insurance needs. Whether you're looking for advice on a new policy, need to update your current coverage, or just have some insurance questions, our team is here to help.

As always, we remain steadfast in our commitment to you — our valued clients and community. Our guiding principle and promise are encapsulated in our slogan: 'Don't Risk it, Trust RIS.' It's more than just words; it's our pledge to provide you with the security and peace of mind you deserve. So, whether you're safeguarding your home, your health, or your business, remember that with Rothenberger Insurance Services, you're not just insuring your assets, you're entrusting them to a team that cares about your well-being. Here's to new beginnings, and to a future where you don't just risk it, but confidently trust RIS for all your insurance needs.

Stop in and let's talk about reviewing your insurance needs at our new office, give us a call at 610.685.2804 or visit us at www.risquote.com.

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MUHLENBERG GREENE ARCHITECTS WELCOMES NEW PROJECT MANAGER

Grace Cai, AIA, NCARB, Joins Muhlenberg Greene Team of Architects

Muhlenberg Greene Architects is pleased to announce that Grace Cai, AIA, has joined our firm as a Project Architect.

Cai brings to MG Architects over 15 years' architectural design and construction management experience.



will support projects throughout the firm's service area, including eight states (Pennsylvania, Delaware, New Jersey, New York, Maryland, South Carolina, Virginia, Vermont) and the District of Columbia.

At Muhlenberg Greene, she will oversee projects from initial planning and schematic design through construction completion.

Grace earned a Bachelor of Architecture degree from Florida Atlantic University in 2004 and a Bachelor of Building Engineering, specializing in structural design and construction management, with a second degree in Interior Design, from Tonji University in China. A registered architect in Pennsylvania and Florida, Ms. Cai specializes in Commercial Architecture, Construction Documentation and Administration.

Fluent in Chinese, Grace was born in China, and moved to the United States. She lived in Florida and Ohio previously, and currently resides in Chester County, PA with her husband, and their daughter.

Ms. Cai will work out of the firm's Wyomissing office, but as customary, she

has been providing design, planning, and construction administration services for this area and surrounding states for over 100 years. Celebrating a century of business in the county, the staff at MG Architects have developed strong ties to the local community, including serving on a variety of Boards and other volunteer roles. We are honored to have Grace join us as part of our team!

About Muhlenberg Greene Architects, Ltd.:

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

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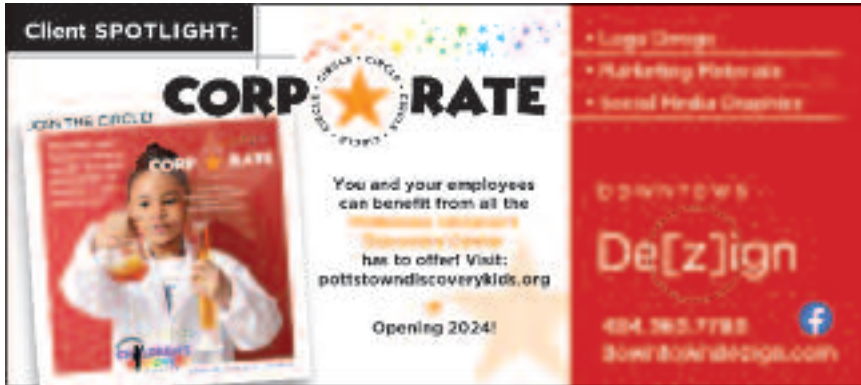


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Our Mission: Leveraging the power of membership to provide valued membership services and proactive leadership for the tri-county region.

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

Follow us on:      [#WhyTCACC](#)
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WELCOME NEW MEMBERS!
Congratulations to the businesses listed below for becoming new TCACC Members!

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<http://www.caffreyretirementsolutions.com/>
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Osteostrong Limerick Central
(855) 678-3663
<https://centers.osteostong.me/limerick-central/>
Health & Wellness

Trellis for Tomorrow
(610) 886-4900
<http://www.trellis4tomorrow.org/>
Nonprofit Organizations

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

46+ Years
Borough of Pottstown
Brookside Country Club
Columbia Boiler Co.
Constellation
Fox Rothschild LLP
Frantz, P. Richard, A.I.A., Architect
Herbein + Company, Inc. (Formerly Cappelletti, Pinter & Company, P.C)
The Hill School
Maillie LLP
O'Donnell, Weiss & Mattei, P.C.
Pottstown Area Economic Development
Pottstown Hospital Tower Health
Rhoads Energy – Cool Crew
Specht Realty, Inc.
Trust
Twin County Construction Co., LLC
Yergey,Daylor.Allebach. Scheffey.Picardi

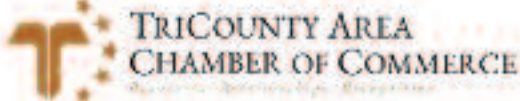
20 Years
Furniture Soup, Inc.

10 Years
Berks Career and Technology Center
Foundation for Boyertown Education

5 Years
Eagle Microsystems, Inc.
Red Horse Motoring Club

BOYERTOWN AREA

PROGRESS DINNER



Wednesday, March 13th
5:00 PM - 8:30 PM
La Massaria at Bella Vista
2901 Fagleysville Rd., Gilbertsville, PA 19525

- Cocktail hour with cash bar
- Dinner
- BASH Telecommunications: Students video highlighting companies that have made renovations and improvements to their buildings to beautify the area:
 - The Atherton Inn
 - The Body-Borneman Companies
 - The Crossroads Guitars & Art
- James K. Boyer Quality of Life Award to Greg S. Herb, Real Estate Broker and Owner of Herb Real Estate

Member: \$100
Member Table of 10: \$900
Non-Member: \$200

Sponsorship Opportunities Available!

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.



REGIONAL CHAMBER ROUNDUP

MEMBERSHIP Breakfast

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 heiley@tricityareachamber.com for Member pricing

 **Sponsors:**  

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

TRICOUNTY REACH UPcoming Events



Relationships & Coffee **Feb 23 2024**
Last Friday of each month, 8:00 AM - 9:00 AM
Meet new people, check in with each other, and share inspiration. Grow your network and connect with other professional women and non-binary people. This month is at Montgomery County Community College North Hall Room 114 within the Wellness Center.

Social - Steel Magnolias **Mar 8 2024**
Friday, 7:00 PM - 9:00 PM
We will go to see the performance of Steel Magnolias at the Steel River Playhouse in Pottstown to watch our favorite southern beauty shop belles. Join us for this fun event.

REACH Luncheon **Mar 21 2024**
Thursday, 12:00 PM - 1:30 PM
With the topic #HUMBLEBRAG, this is your chance to perfect your elevator pitch from Lauren Williams of Workplace Harmony. Come enjoy a delicious lunch at Western Montgomery Career & Technology Center.

Registration is required. To learn more about the REACH Program or to register for an event, contact alice@tricityareachamber.com.

WE ARE COMING TO YOU!

All 'TriCounty Coming To You' events are open to Members and Non-Members.

Pottstown - February 27th
8:30 AM - 10:00 AM
TriCounty Health Plans

Douglassville - March 19th
8:30 AM - 10:00 AM
Keystone Villa at Douglassville

Sanatoga - April 16th
8:30 AM - 10:00 AM
Apartments at Sanatoga Green

 Call 610.326.2900 or email alice@tricityareachamber.com if you would like to register! View all Upcoming Events by scanning the QR Code.

Annual Dinner 2024

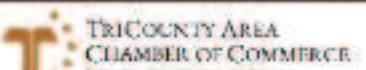
SAVE THE DATE

Wednesday, April 24th
5 PM - 8:30 PM
RiverCrest Golf Club & Preserve

Member: \$110 | Member Table of 10: \$1,000
Non-Member: \$220

 **Keynote Speaker: Steve McClatchy**
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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

February 8 – Chamber Chats

9:00am – 10:30am at Nicomatic in Horsham.
Join us for light breakfast and networking!

February 28 – Business Builders

5:30 – 7:00pm, Location TBD

March 12 – Lunch & Learn

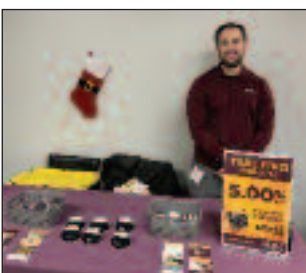
Noon – 2:00pm, Location TBD

Register and find all of our events at Montgomerycountychamber.org

HOLIDAY MIXER RECAP



On December 19, 2023, the Chamber hosted members, sponsors, and friends for a festive night filled with delicious food from Fingers, Wings and Other Things, networking games, plenty of prizes and, most importantly, new relationships and connections. We sincerely thank The Arc Alliance and our main sponsors – WSFS Bank – KoP, K9 Resorts – Audubon, and Montco Works as well as our many booth sponsors. Also, thank you to all who attended for creating such a warm and festive atmosphere to kick off the holiday season.



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

New Event 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 February 21, 2024 – Dinners with the Brewer

Introducing a new series – food pairing with the brewer/vintner! Beginning in 2024, the PV Chamber will host a series of dinners featuring local brewers and winemakers. Seating will be limited, and menus will vary by event. The first of the series kicks-off on February 21st at Troubles End Brewing. Must pre-register to attend.

March 13, 2024 @ 3PM – Cornhole Tournament & Mixer

Back by popular demand...cornhole tourney and mixer! Beginners welcome. Player and spectator pre-registration required. Ticket price includes food. Cash bar. Sponsorships start at only \$75. Visit PVCC website for details.

Monthly events include Business Roundtable Luncheons, PV Men's HH. Join us quarterly for PV WIN events, Membership Orientation, and Non-Profit Meetings!

SAVE THE DATE!

- April 3, 2024 – PV Chamber Annual Membership Meeting
- June 10, 2024 – Annual Golf Outing

FEATURED EVENT

Healthy Women BUSINESS & WELLNESS CONFERENCE

March 6, 2024
11:30am - 4:30pm
@RiverCrest Golf Club

- Vendor Fair
- Swag Bags
- Luncheon
- Networking

Panel Discussion - Ask the Experts
7 Dimensions of Health & Wellness...
Emotional, Physical, Social, Financial, Environmental, Spiritual, & Intellectual

Tickets & Vendor Info: www.PVChamber.net

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

UPCOMING EVENTS

INTRO TO EXCEL AM SESSION - FEBRUARY 2024

Four weeks on Thursdays: Feb. 1, 8, 15 and 22
Time: 8 a.m. - 10:30 a.m.

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

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<http://www.greaterreading.org>

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

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11569>

5S WORKPLACE ORGANIZATION

Friday: Feb. 2

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

Center for Business Excellence

49 Commerce Dr., Wyomissing, PA 19610

\$475/person; \$425/person before Jan. 5

Meals and course materials included

Contact Mark Dolinski

mdolinski@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11631>

INTERMEDIATE EXCEL PM SESSION - FEBRUARY 2024

Four weeks on Tuesdays: Feb. 6, 13, 20 and 27
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 & NEBerks Chamber Members; \$375/person - Future Chamber Members

<http://GreaterReading.org>

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

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11563>

BREAKFAST4SUCCESS FEBRUARY 2024 - VISIONS FOR THE FUTURE: BERKS COLLEGE PRESIDENTS

Wednesday Feb 7, 2024

7:30 AM - 9:30 AM EST

DoubleTree Reading

701 Penn St., Reading

\$35 / GRCA & NEBerks Chamber Member
Member Exclusive

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

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11575>

INTRO TO EXCEL PM SESSION - FEBRUARY 2024

Four weeks on Thursdays: Feb. 8, 15, 22 and 29
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 - GRCA Members & NEBerks Chamber Members; \$375/person - Future Chamber Members

<http://www.greaterreading.org>

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

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11560>

BERKS FIRE WATER OPEN HOUSE

Thursday Feb 8, 2024

4:30 PM - 8:00 PM EST

Berks • Fire • Water Restorations, Inc.

1145 Commons Blvd., Reading, PA 19605

Register Here:

<http://events.r20.constantcontact.com/register/event?oeidk=a07ek6zwmz77f73253&llr=pys9hgeab>

INTERMEDIATE EXCEL AM SESSION - FEBRUARY 2024

Four weeks on Mondays: Feb. 12, 19, 26 and March 4

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

Shearer Technical Computer Consultants
727 Penn Ave.

West Reading, PA 19611

\$300/person - GRCA Members & NEBerks Chamber Members; \$375/person - Future Chamber Members

<http://GreaterReading.org>

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

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11570>

GRCA TRIP VIRTUAL INFO SESSION - IRISH CHARM 2024

Tuesday Feb 13, 2024

5:30 PM - 7:00 PM EST

Virtual / Online Event

Login Link to be shared week of event.

Virtual Info Session is FREE but we kindly ask that you pre-register to hold space for the session!

Trip Pricing: Please click on full chamber itinerary to your left for pricing.

Click here to BOOK YOUR TRIP TODAY!

****please list requests for upgrades, TSA Precheck, Global Entry information at time of booking****

Contact Rachael Romig, Senior Director of Events & Special Programs 610-898-7775
rromig@GreaterReading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11637>



FAMILY BUSINESS ALLIANCE - LEADERSHIP VS MANAGEMENT - FEB. 2024

Thursday Feb 15, 2024

11:30 AM - 1:00 PM EST

United Way of Berks County

25 N 2nd St, Suite 101

Reading, PA 19601

*parking available in IMAX Theatre garage

\$25 / GRCA Member; \$30 / NEBerks Chamber Member; \$35 / GRCA Future Member

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

Contact Rachael Romig
rromig@GreaterReading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11615>

SUPERVISOR TRAINING MODULE 2: MANAGING PERFORMANCE & DEVELOPING EMPLOYEES - WINTER 2024

6 weeks on Tuesdays: Feb. 20, 27, Mar. 5, 12, 19, 26

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

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

\$625/person for GRCA Members & NEBerks Chamber Members; \$780/person for Future Chamber Members

WEDnet eligible

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

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11547>

WOMEN2WOMEN NETWORKING & LINKEDIN BASICS - FEB. 2024

Wednesday Feb 21, 2024

5:30 PM - 7:30 PM EST

Abraham Lincoln Ballroom

100 N 5th St., Reading, PA 19601

****complimentary parking / gates will be open upon departure**

\$20 / GRCA & NEBerks Chamber Member; \$25 / Future GRCA Member

Advanced Registration Required

High School & College Students are free - email rromig@greaterreading.org

Contact Rachael Romig 610-898-7775
rromig@GreaterReading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11576>

ENVIRONMENTAL HEALTH & SAFETY ROUNDTABLE 2024

Feb. 22, May 2, Aug. 29, and Nov. 7
from Noon to 1:30 p.m.

Center for Business Excellence

49 Commerce Dr., Wyomissing, PA 19610

\$295/person for Chamber Members for All sessions.

\$360/person for Future Chamber Members for All sessions.

Lunch included.

Contact Keith Stamm, 610-898-7776
kstamm@greaterreading.org

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11633>

PRACTICAL PROJECT MANAGEMENT

Friday, Feb. 23

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

Center for Business Excellence

49 Commerce Dr., Wyomissing, PA 19610

\$250/person for GRCA & NEBerks Chamber Members;

\$300/person for Future Chamber Members

Training is WEDnet eligible

Contact Mark Dolinski, Vice President Training and Professional Development 610-898-8386

mdolinski@greaterreading.org

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

INTRO TO EXCEL AM SESSION - LATE FEBRUARY 2024

Four weeks on Wednesdays: Feb. 28, Mar. 6, 13 and 20

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

Shearer Technical

727 Penn Ave.

West Reading, PA 19611

\$300/person - GRCA Members & NEBerks Chamber Members; \$375/person - Future Chamber Members

<http://www.greaterreading.org>

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

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11571>

BRIDGING LANGUAGE BARRIERS

Wednesday Feb 28, 2024

9:00 AM - 12:00 PM EST

Center for Business Excellence

49 Commerce Dr., Wyomissing, PA 19610

\$145/person for GRCA Members

\$175/person for Future GRCA Members

WEDnet eligible

Register: <https://greaterreadingchamber.chamber-master.com/eventregistration/register/11641>

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THE SBRA COMMUNITY

Stuck in Your COMFORT ZONE?



By Gary Seibert, CEO,
Small Business Resource Association

I truly love what I do because it allows me to meet so many people and hear their stories. I listen intently because I am looking to find out what motivates them to do what they do, as well as what is driving them to success or holding them back. As a business coach, my job is to help other people attain their God given potential. However, I have found that in so many cases, people with great potential are stuck in what is known as their "COMFORT ZONE", unable or unwilling to step out of it to achieve their goals and aspirations. Although "COMFORT ZONE" might sound like a great place to hang out, I am going to share with you why it is not and what you need to do to get out of it.

Your comfort zone is the area of your life in which you feel like everything is in its right place. It encompasses the behaviors, habits, and places you turn to when you're on autopilot. It's a metaphorical place where there's little or no risk and where you never have to face your fears. A place or situation where you feel safe or at ease without stress.

Your comfort zone is a psychological state in which a person feels at ease because they're not being tested. Inside the comfort zone, people don't typically engage in new experiences or take on any challenges. They only participate in activities that are familiar, making them feel "in comfort" of their environment. You regard your comfort zone as a place that is safe and that you are in control.

Your comfort zone, although it might feel warm and fuzzy to you, can actually be your enemy and be holding you back from discovering your true self and fulfilling

your God given potential. The problem with being in your comfort zone is that it's easy to remain safe there, which also means not seeking or accepting any change. You cannot grow without change. You are stuck in your comfort zone.

A good friend of mine, Christine Kreisher, a personal and business coach that facilitates workshops and seminars on this topic, suggests that there are 4 ZONES of comfort and you need to travel through all four in order to reach your full potential. Let me explain what they are and what you need to do to get "BEYOND YOUR COMFORT ZONE".

ZONE 1—The Comfort Zone— This is where you feel safe and in control while being held captive and unable to change. The term "comfort zone" is really an oxymoron as it's not a good place to be.

ZONE 2—The Fear Zone—In order to get out of the comfort zone you MUST step into the FEAR ZONE where you start to actually face what is keeping you in the comfort zone. Lack of self-confidence is a key reason people can't move forward. Fear of failure and success hold them back. Being affected by others' opinions as well numerous personal excuses why they can't change are all reasons people are stuck in the Comfort Zone. With a true desire to change and outside help, you can face your fears and step into the next zone.

ZONE 3—The Learning Zone—To me, this is a critical part of recovery as it replaces fear with positive reinforcement that you are better than you thought you were and

you can do more than you thought you could. It's in zone 3 that you start dealing with problems and making positive changes in your personal and business life. You seek to acquire new skills and utilize your God given talents. Here is where you extend your comfort zone into expanding your abilities. Here is where you create an appetite to become a life-long learner. Here is where you get the courage to step into Zone 4.

ZONE 4—The Growth Zone—Now you are ready to change your life forever because you have escaped from your comfort zone and stepped into a point in your life where you can truly discover your purpose. Without purpose there is no reason to leave your comfort zone or direction to take you somewhere else. It is in zone 4 that you stop being a dream chaser and become a dream maker. You set specific, measurable, attainable, realistic and time bound goals (S.M.A.R.T. Goals) and you conquer all the objections that held you back in the Fear Zone. ZONE 4 is your Life Changing Zone.

Leaving your Comfort Zone allows you to have new experiences and to engage in activities that you haven't before. You will meet new people and develop new friendships. You will see opportunities that were unrealistic before, you will embrace failure as a learning experience—not a death wish, and you will renew your desire to be more than you thought you could be.

Step out of your comfort zone and into your future. You will be glad you took that first step.



SBRA BUSINESS SPOTLIGHT



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ADVANTAGES OF OPENING A BUSINESS CHECKING ACCOUNT



By Anthony Pomponio

A business checking account gives you a place to maintain cash so you can make purchases, pay your employees and expenses and yourself! It also keeps your personal

and business finances separate and can be used to save funds for a down payment for equipment, business vehicles, projects, and other expenses businesses will incur. Here are the major advantages:

- **Precisely track cash flow and expenses.** A dedicated business account, where all your transactions occur, makes it easier to monitor cash flow. You can easily see deposits and withdrawals without sorting out personal transactions, making it easier to plan major expenses.

- **Access your funds with a debit card.** A business debit card is a fantastic way to make simple, quick purchases without worrying about managing a credit card. This can be useful in the early life of the business when you may not qualify for a credit card. If the business can qualify for a credit card, being able to manage the credit card and business account at one institution makes things much easier.

- **Simplify taxes.** Confining business transactions to one account can simplify tax filing, especially when verifying expenses and looking for possible tax deductions. It also eliminates confusion about how much revenue your business brought in because it's all going through your bank account. Small business taxes can be tricky, so finding ways to streamline the process is a real advantage.

- **Apply for loans.** When you open a business checking account, it makes the

loan application process easier. Financing is often difficult for a new business. Keeping your business with one institution also makes it easy to show proof of financial statements when securing funding.

- **Protect your business legally.** Operating a business carries risks, including potential lawsuits against your company. If your business and personal finances mix, a lawsuit against your business could threaten your personal assets. Separating them offers an extra layer of protection. The business should establish an LLC or some other legally acceptable name – separate from the individual owner(s) legal name.

- **Keep your customer information secure.** A proper banking system helps protect sensitive customer information.

- **Make ACH payments.** When a bank account is set up, you enable your business to make and receive automated clearing house (ACH) payments. This is a convenient, secure way for businesses to move money, and you will want access to it at some point.

- **Appear more professional to customers and other businesses.** Image counts for a lot in business, especially for smaller businesses which haven't taken the time to set up basic systems. Receiving an invoice with a business name and account number on it helps elevate your company above the competition and create trust among customers, vendors, and other businesses you work with.

- **Perks** – many institutions offer rewards and other perks when utilizing a business credit card or debit cards. Furthermore, many institutions provide one on one service to business owners just like an attorney or accountant would provide.

SBRA Monthly Member Shout Out

Members Helping Each Other Grow



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www.JustBwhole.com



www.LinkChiropracticClinic.com



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SBRA EVENTS - BE BETTER. GROW FASTER.

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

Members Referral Breakfast – Friday, February 2nd

7:30-9:00 am at B2 Bistro in West Reading

Tune-Up Tuesday Workshop – Tuesday, February 6th

9:30-10:30 a.m. entitled "How Massage
Enhances Work Performance and Career
Success" presented by Nicole Greiss of
Revitalized Massage & Wellness

Members Referral Breakfast – Friday, January 16th

7:30-9:00 am at B2 Bistro in West Reading

Tune-Up Tuesday Workshop – Tuesday, February 20th

9:30-10:30 a.m. entitled "Strategic
Social Media: Bridging the Gap Between
Current Practices and Future Success"
presented by Bell Media Group

New Member Orientation – Wednesday, February 28th

9:00-9:30 am via Zoom

Member Networking Mingle – Wednesday February 28th

5:30-7:00

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Ask SCORE

HIGHLY PRODUCTIVE EMPLOYEES PRIORITIZE, MANAGE TIME WELL

Some people are productive. Some are highly productive. They accomplish more in the same time as others. Why? They have taken the initiative to identify and solve problems rather than waiting for instructions. They have adopted skills that differentiate themselves from others. Their work habits allow them to produce more at the same time, with the same energy as others who have not taken the time or interest to apply approaches that allow them to be highly productive.

They exceed expectations of their contribution to the work of an organization. Stephen Covey started thinking about what differentiates those who exceed in his landmark book 'Seven Habits of Highly Effective People.' Others have taken this topic to the next level. They all start with two key elements: goal setting and prioritization.

Goal setting. Those that are highly productive set clear, concise, focused goals. They learn the SMART concept of goal setting — Specific, Measurable, Achievable, Realistic and Timely.

Prioritization. They break down their goals into actionable steps and prioritize them effectively. They recognize that some of their goals and objectives are URGENT and others are just IMPORTANT. They prioritize their tasks, focusing on those that have the greatest impact on their overall mission. Highly productive personnel view their goals and objectives through an 80/20 lens. 20 percent of their tasks have the most impact and normally are the hardest to tackle.

Management of time. To be highly productive, they use time management techniques to block time using to-do lists to focus their activity. Highly productive people use timelines to block their time which increases their ability to focus. Another way to improve productivity is to minimize distractions so they can focus on whatever goal they are addressing by minimizing multi-tasking that is counterproductive. Maximizing one's focus on one task at a time concentrates one's energy before moving on to the next activity. By managing time individuals can take strategic breaks or make me-time for themselves so they can refocus on the task at hand.

Minimize distractions. It has been quoted in the business press that the average person gets interrupted 13 times a day. To be a highly productive individual take steps to reduce or eliminate distractions. It might mean turning off

email notifications, using website blockers, or creating a dedicated work time when you are not interrupted.

Life-long learning. They invest their free time in self-improvement and learning. They stay up-to-date on trends that impact their industry and adopt new skills that improve their ability to get even more out of every hour they are on the job.

Work/Life Balance. High productivity results from having a healthy work/life balance. This prevents burnout and lowers stress, allowing you to concentrate on what is urgent.

Practice clear communication. A productivity enhancer is practicing clear, concise, succinct communications that reduce the amount of time taken to deliver and receive messages and reduce the chance of confusion or misinterpretation that impacts productivity.

Networking. Building a strong network of professionals who can provide support in undertaking projects is a great strategy for achieving high productivity.

Just say NO. Highly productive people know that is OK to say NO. You can say no by saying YES. "Yes, I can help but not now. How about this afternoon at 2 p.m.?" By always saying YES, your productivity is constantly being interrupted. And by always saying YES, you become overloaded with others' work or issues. Just say NO by saying YES.

Automation. When repetitive tasks are automated then productivity increases. Highly productive individuals look at technology as their friend and find ways to apply tools that allow them to focus on activities that cannot be automated. Another way to free up time to be more productive is to delegate. Let others take on tasks that are time users.

Personal health and wellness. If you are going to be a high performer, you need to take care of yourself. Get enough sleep. Eat healthily, exercise regularly and maintain a positive attitude.

Kaizen. By reflecting and seeking feedback on your performance you can constantly be improving how you execute your work. When you get feedback you know what to work on next to become a higher performer. By adopting Kaizen, you also can review how you do your work and create more effective routines that make performance predictable and routine. Along with developing systems to make work more productive, it is mandatory to measure and analyze performance.

SCORE 
FOR THE LIFE OF YOUR BUSINESS

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HOW TO GROW YOUR SMALL BUSINESS

Provided by Diamond Credit Union

Asking yourself, "When is the best time to expand my business?" can be daunting. Taking that leap of faith can be challenging. The expansion can be a great success and ultimately lead to growth for you and your business.

As you begin to consider your options, here are some questions to ask yourself.

- What are you going to achieve by expanding your business?
- Do you have the financial resources to expand? This could include a new location, more staff, and increased inventory.
- Does this expansion align with your business's goals and future?

An increase in demand, having strong, loyal customers, and feeling like you aren't introducing anything new to your business are all indications that it is time to expand. If that sounds familiar, then the following five action plans will help you achieve business growth.

Create the Business Plan: Write out the actionable steps and tangible results that will come with your business expansion. What do your profits look like in the first year? What new markets are you looking to reach?

Increase Customer Retention: A majority of your revenue is going to come from a small percentage of loyal customers. It's crucial that you have a steadfast audience standing behind your organization.

Grow Your Network: As important as loyal customers are, you should also make efforts to talk to new audiences. You can find local networking events and opportunities to speak about your business expansion.

Ensure Your Finances Are All Together: Assessing your business's financial health and ensuring you're creating a realistic financial plan for your business expansion is ultimately what's going to make or break your small business. If there isn't an accurate depiction of your finances, you may be struck with roadblocks and surprises.

Find What Works and Adjust as Needed: Last, you need to find what works and always be adaptable. It's crucial to take it all in and find what works best for you and your staff.

Diamond Credit Union's business experts are here to help you grow your small business. For additional information, please call 610.326.5490 and visit www.diamondcu.org.

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PENNSYLVANIA'S PANDEMIC FISCAL BAND-AID FALLING OFF



By Christen Smith, Regional Editor,
The Center Square

The pandemic-era fiscal Band-Aid keeping Pennsylvania's checkbook balanced has all but fallen off, according to a recent analysis.

The Pew Charitable Trusts recently said that Pennsylvania is among the most populous states with a glaring structural budget problem, thanks in part to waning COVID-19 federal support.

The temporary boost meant states spent money and cut taxes at record rates

and now face sustainability problems.

Pennsylvania, according to the association's data, lowered some spending through hiring freezes, staff attrition, pension adjustments and other targeted cuts. Surpluses left over from years prior also supplanted the expenditure growth.



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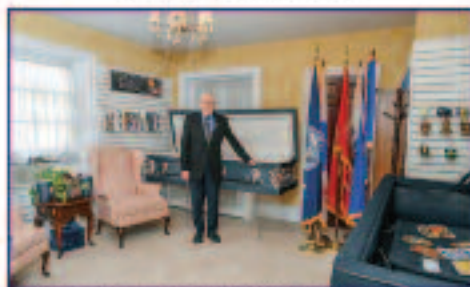
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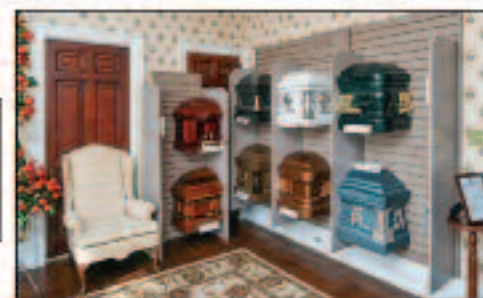
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Matthew Knittel, executive director of the Independent Fiscal Office, told The Center Square that internal estimates show the state will carry a shortfall of roughly \$0.7 billion in the coming year.

"As noted by the Pew article, unlike recent years, it is recognized there is a budget shortfall this year, that will use surpluses from prior years to fund," Knittel said. "There is no disagreement about that."

He also supports Pew's conclusion that many states do not publish "sufficient forward-looking data" to provide meaningful assessments of their fiscal outlooks. As such, the number of states facing long-term structural problems may be undercounted.

"State long-term budget outlooks have been an emphasis of Pew, but many don't do it," he said. "Long-term outlooks are a way to identify budget stress and also to facilitate thinking about how long-term trends, such as the aging of the state population, will impact future budgets."

Pennsylvania's structural imbalance, however, isn't new. For nearly a decade, Knittel's office has consistently tracked state spending that outpaces revenues. It's not a "unique" position to be in, either.

"Nearly all states have a significant

budget surplus from prior years, but have long-term shortfalls, and for many, current year shortfalls," Knittel said. "The only way to address structural deficits is to cut spending or raise taxes, or both."

Knittel added that state policies have a "limited impact" on economic growth, so beyond those measures, little else exists to close the gap.

"States currently have some flexibility due to unprecedented rainy-day funds, but most will need to address these issues in the next year or two," he said.

Pennsylvania's rainy-day fund — a de facto emergency savings account — holds \$6.1 billion, the majority of which came from unspent pandemic aid.

The IFO's most recent five-year economic and budget outlook, however, projects the structural deficit — which could exceed \$4 billion in 2028 — would all but drain the account.

The combination of declining revenues, due in part to the state's reduction of its corporate net income tax rate, along with lower Treasury collections and shrinking corporate profits, will widen the deficit. Spending will also rise for long-term care for disabled residents and those 75 and older.



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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 www.pottstownscore.org.

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CHIPS PRELIMINARY TERMS WITH MICROCHIP TECHNOLOGY TO STRENGTHEN SUPPLY CHAIN RESILIENCE FOR AMERICA'S AUTOMOTIVE, DEFENSE, AND AEROSPACE INDUSTRIES

The Potential Investment Under the CHIPS and Science Act Would Shore Up Domestic Supply of Microcontroller Chips and Create Over 700 New Jobs

The U.S. Department of Commerce and Microchip Technology Inc. recently reached a non-binding preliminary memorandum of terms (PMT) to provide approximately \$162 million in federal incentives under the CHIPS and Science Act to support the onshoring of the company's semiconductor supply chain. This investment would enable Microchip to significantly increase its U.S. production of microcontroller units (MCUs) and other specialty semiconductors built on mature-nodes critical to America's automotive, commercial, industrial, defense, and aerospace industries and create over 700 direct construction and manufacturing jobs.

The CHIPS and Science Act was signed into law in August 2022, with the goal of strengthening U.S. supply chains, creating good-paying jobs, protecting national security, and advancing U.S. competitiveness.

Microchip's microcontroller units and mature-node semiconductors are critical components in the production and

manufacturing of electric vehicles and other automotives, washing machines, cell phones, airplanes, and the defense-industrial base. Shortages of microcontrollers during the pandemic affected over one percent of global GDP. Investing in Microchip will help advance U.S. economic and national security by further securing a reliable, domestic supply of these chips.

The approximately \$162 million in proposed CHIPS funding would be split across two projects: approximately \$90 million to modernize and expand a fabrication facility in Colorado Springs, Colorado, and approximately \$72 million to expand a fabrication facility in Gresham, Oregon. The projects are estimated to nearly triple the output of semiconductors the company produces at these sites, decreasing its reliance on foreign foundries and strengthening supply chain resilience, and creating good-paying jobs in construction and manufacturing.

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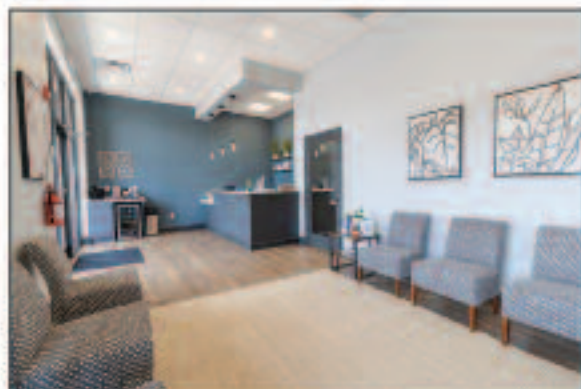
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LANDLORD ADVERSE ACTION NOTICES



LEGAL PERSPECTIVES

By Alexis I. Roth, Wolf, Baldwin & Associates, P.C.

As a landlord — or property manager or other housing provider — you evaluate housing applications or decide whether to renew a current tenant's lease. You might decide to run a tenant background check using a company that compiles background information. These tenant background checks can include a variety of information, such as rental and eviction history, credit history, or criminal records. Tenant background check reports are consumer reports. When you use consumer reports to make tenant decisions, you must comply with the *Federal Fair Credit Reporting Act* ("FCRA"). See FCRA § 1681m (or 615a).

What is considered a consumer report under the FCRA?

A consumer report may contain information such as a person's credit characteristics, rental history, or criminal history. These reports are covered by the FCRA. Examples of these reports include:

- A credit report from a credit bureau, such as Trans Union, Experian, and Equifax or an affiliated company;
- A report from a tenant screening company that describes the applicant's rental history based on reports from previous landlords or housing court records;
- A report from a background check company that describes the applicant's criminal history;

What is considered an adverse action?

An adverse action is any action by a landlord that is unfavorable to the interests of a rental applicant or tenant. Examples of common adverse actions by landlords include:

- Denying the application;
- Requiring a co-signer on the lease;
- Requiring a deposit that would not be required for another applicant;

- Requiring a larger deposit than might be required for another applicant; and
- Charging a higher amount for rent than for another applicant.

If you take any of these adverse actions based partly or completely on information in a consumer report, you must give the applicant or tenant a notice of that fact in writing, electronically, or orally. An adverse action notice tells people about their rights to see information being reported about them and to dispute inaccurate information. The adverse action notice is required even if information in the consumer report was not the primary reason for the decision. The notice must include:

- the name, address, and phone number of the Consumer Reporting Agency ("CRA") that supplied the report;
- a statement that the CRA that supplied the report did not make the decision to take the unfavorable action and cannot give specific reasons for it; and
- a notice of the person's right to dispute the accuracy or completeness of any information the CRA furnished, and to get a free report from the CRA if the person asks for it within 60 days.

(Continued on page 42)

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LEGAL PERSPECTIVES

(Continued from page 40)

Example of an adverse action notice:

Thank you for applying for [TYPE (ex. Employment, Housing, Loan, etc.)) with [COMPANY NAME]. Regrettably, due to information obtained through a consumer report while processing your application, we are unable to approve your application at this time.

Under the Fair Credit Reporting Act (FCRA), you have the right to dispute the accuracy or completeness of any of the said information the consumer reporting agency furnished us, for which you must contact them directly. Likewise, you are entitled by law to obtain the report used in this decision within sixty (60) days of this notice.

To obtain the consumer report you have the right to contact the consumer reporting agency directly.

The consumer reporting agency which furnished the consumer report did not make the ultimate decision to deny your application and could not, by law, render any decision on a matter such as this under any circumstance.

It is best to consult with an attorney who is experienced with landlord/tenant actions before taking any of these steps.

Many landlords are unfamiliar with the ins-and-outs of all the laws, both State and Federal, which should inform their decisions. Having strong legal advice from the beginning of a tenancy is essential to avoid problems down the road.

Alexis Roth, Esquire is an experienced attorney with the law firm of Wolf, Baldwin & Associates, P.C. with offices in Pottstown, Reading, Pennsylvania, and West Chester. She concentrates her practice in small business representation, commercial litigation, employment law and FCRA compliance. Ms. Roth be reached at 610.323.7436 or by e-mail to aroth@wolfbaldwin.com.





Heart Health Matters

Drs. Shahzad Ahmed and Mohamad Taha, cardiologists from Prime Healthcare, discuss the exciting advances in cardiac care and why all women need to pay attention to their heart health.

How has cardiac care advanced in recent years?

Dr. Shahzad Ahmed: The last few years have been exciting for cardiovascular care. We have a lot of new options and strategies for care and to prevent coronary artery disease that were not available years ago. For example, to manage cholesterol we now have injectable drugs, PCSK9 inhibitors, which

we can use to treat cholesterol in someone who is not able to tolerate pills like statins due to muscle aches or other adverse reactions. We also have new tools and technology to treat heart valve disease through less invasive options, such as percutaneous valve replacement, which is done through a catheter that is guided through a blood vessel into the heart.

(Continued on page 44)

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HEART HEALTH MATTERS

(Continued from page 43)

How have clinical trials and research advanced treatment options?

Dr. Mohamad Taha: One of the most exciting aspects of the field of cardiology is the large number of clinical trials and published research, making the field very dynamic and offering an ever-increasing number of ways to diagnose cardiac disease as well as options to treat it. Examples include the addition of what was traditionally diabetic treatment medications, such as dapagliflozin and empagliflozin, to now treat heart failure. Another example would be the devices we are able to insert into the heart through an artery to help its function if it becomes weak, which became very common during COVID 19.

Why is preventative care so important for women at risk of heart disease?

SA: It is very important to manage the risks to prevent heart disease. For example, if you have high blood pressure, make sure it is well controlled. Take care of your diabetes and high cholesterol. Follow-up with your doctor on a regular basis to check cholesterol, diabetes and other preventive measures. A diet low in fat and high in fruits and vegetables is important, and red meat should be avoided. The American Heart Association advises at least 150-minutes of moderate physical

activity a week, which is at least 30 minutes/day for at least five days.

What are risk factors of heart disease? What are some lesser-known risk factors?

MT: The common risk factors include elevated blood pressure, diabetes, elevated cholesterol and smoking. However, recent studies have also determined that life stressors are one of the most common causes as well.

At what age should women start to think about their cardiac health?

MT: We see numerous cardiac conditions with different age groups. Symptoms such as chest pain, palpitations or heart fluttering, shortness of breath, dizziness/ lightheadedness and "passing out" should never be taken lightly and should always trigger an evaluation by a physician.

If you are in the Montgomery County or Philadelphia area and need a cardiologist, don't hesitate to contact Mohamad Taha, MD, to schedule an appointment at 610.290.4270. Or, if you are in the Bucks County area to schedule an appointment with a Lower Bucks Hospital Heart Specialist, call Dr. Shahzad Ahmed at 215.785.5100.

Ask SCORE

SPRING CLEANING FOR YOUR SMALL BUSINESS

Every business can benefit from a good spring-cleaning. Here are tips on how to get organized and be more productive by tackling a few key areas within your small business.

Staying organized is one of the most important jobs you have as an owner running a small business. It is also one of the most challenging. Busy small business owners are running full steam ahead and it can be tough to stop long enough to file away receipts and clean out your inbox. Taking time out of your busy schedule to get organized will actually save you a lot of time in the long run. That is why once a year (or more) every small business owner needs to give their business a good 'spring' cleaning.

An unorganized business will stop your productivity in its tracks.

Giving your business a spring-cleaning can mean different things for different

businesses. What you choose to clean and organize first should be those areas of the business most directly tied to productivity and, by extension, profitability.

While every small business is unique, here are four steps every owner can take right now to clean up your business and create a huge boost in productivity.

Back-Up What You Need, Purge What You Don't: Filing your (digital) paperwork is small business spring-cleaning 101. And, just as important, is removing documents and files that you no longer need. File or store important documents in the cloud, on an external hard drive, or in a filing cabinet. If you have a stack of old paper documents containing sensitive information, shred them.

Clean Out Your Inbox: Getting emails into folders and out of your inbox is a spring-cleaning task that will make a big impact on your ability to stay organized. You will feel less overwhelmed and reduce the risk of that all-important email getting lost in the clutter.

(Continued on page 46)

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Ask SCORE

(Continued from page 45)

Declutter Your Workstation: Clutter creates stress – something no business owner needs. The items on your desk should be ones you use each day, like pens, notebooks, a laptop or tablet, and any specialty tools your work requires. Everything else should have a home in a desk drawer, on a shelf or somewhere else close-by. An easy and inexpensive way to keep your workstation clean is with drawer organizers, shelves, and a filing cabinet.

Find Tools That Help You Stay Organized After You Clean: Once you have finished your small business spring-cleaning, look for simple ways to stay organized. If you are most productive when you create a list of to-do's, invest in a daily planner and note pads. If you prefer using apps and other tech tools to do business, there are several apps out there designed specifically for staying organized. Look for apps that allow you to manage lists, take notes, connect to your calendar or planner, and set reminders. A few examples of organization apps include trello.com, todoist.com and evernote.com.

Make spring-cleaning easier by dusting off your business throughout the year.

The best spring cleaning plan is continued maintenance throughout the year. If you can create a process for maintaining those tasks tied directly to your productivity – like filing documents once a month or taking 20 minutes every Friday to reset your workstation – you'll increase the health of your business, get more done in less time and, ultimately, be more profitable.

When creating a plan to stay organized, it is always helpful to take guidance from an outsider looking in, like a SCORE mentor. A SCORE mentor will not only help you get organized, but they'll work with you to uncover and set up the tools that will best help you stay organized and be more productive. Contact a SCORE mentor today to get started.

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

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ACCURACY IS ESSENTIAL IN SMALL BUSINESS VALUATIONS

When you first contemplated becoming an entrepreneur, you probably spent some time calculating how much your time was worth. Now, you may be wondering how much this business that you've built is worth.

There are many reasons for determining the value of your small business. You may be ready to raise capital by issuing stock or selling a portion of the business to a prospective partner. An appraisal may also be needed in order to spin off a portion of your business, settle a dispute or divorce, liquidate some assets, or sell the business entirely.

Accurately valuing a small business, however, can be complicated. Most entrepreneurs are capable of boosting the value of their businesses by 40 percent simply by paying attention to the things that make a business valuable.

Too often, business owners brush aside valuations, believing them necessary only if they decide to sell. As a result, only about one in 20 small businesses have done a formal valuation, according to the National Association of Certified Valuation Analysts.

You can determine the value of a business in many different ways, from quick and inexpensive software-based calculations you

do yourself, to full-scale, certified valuations by professionals. The price range is enormous, from as little as \$15 for the simplest software, to thousands for a detailed analysis performed by certified pros. Business brokers, hoping to sell your business, may even do them for free.

Try to match the person or method you use for a valuation with the reason you are doing it. If the valuation is for loan purposes, for example, look for someone who's done small business valuations for that purpose.

The National Association of Certified Valuation Analysts (NACVA) offers a free service online to help you find a business valuation expert in your area. Look for the "Value of Your Business?" at Web site, www.nacva.com. You'll also find links to other business valuation data resources and services.

To learn more about valuing 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 find a counselor online at www.pottstownscore.org.

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PLAN NOW TO SURVIVE THE SEASONAL SALES CYCLE

Seasonal businesses devote a large part of the year preparing for those special weeks or months when most of their revenue is generated. For many retailers the holidays are boom time. Fitness centers soar in January and sag with the summer exodus. Some businesses sell more when the weather warms, the tax or wedding season arrives or tourists travel.

Those boom times come at a price — financial survival throughout the remainder of the year when business slows to a trickle.

To help smooth the bumps it will be important to create a tight budget and stick to it throughout the year. Create a special cash reserve account for use only in leaner months. Set money aside whenever you can. Creating a cash flow forecast will help you identify patterns and see what you are up against. Include a worst-case plan to anticipate any nasty shocks.

Operating a seasonal business also requires that you plan and use your time more efficiently than other business owners. Some periods may call for only 25-hour workweeks, while others go far beyond that. To make sure everything gets done and also avoid burnout, you'll need to schedule your time carefully.

Put slower times to good use by using them to update your Web site, catch up on maintenance, strengthen customer relationships or write marketing plans. You may want to employ only a small core of permanent workers and use temps or interns to fill in. Consider offering off-season sales or rates, and look for ways to generate revenue during quieter periods.

Owners of seasonal businesses can also take advantage of CAPLines, SBA-guaranteed short-term loans designed to help small businesses meet short-term and cyclical needs for working capital. To be eligible, your business must have established a definite pattern of seasonal activity. Eligibility is also based on the size and type of business, how the loan will be used, and the availability of funds from other sources. To learn more about CAPLines, click Financial Assistance under the Services section of www.sba.gov, then go to Special Purpose Loans.

To learn more about operating seasonally, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 11,000 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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THE SECOND ROUND OF LOCKDOWN STUDY



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

I plan on another nationwide evaluation of downtown vacancies due to the 2021 lockdown. This time, I will leave a few days before I did in 2021 and hope it does not get upper 90s temperatures in some of the locations, as I encountered in 2021.

I will also be able to have solid data on office vacancies in many of the big cities during this round. Still, I can also quickly determine the office vacancies in some small towns that I need to rank in the system.

I was thinking of towns like Gillette, Wyoming in particular. Gillette is the "energy capital of the nation" because of the collection of fossil fuels available. There is an out-of-scale skyscraper in the middle of the block. It has taken the form of the citadel of the town. The out-of-scale building could be looked at in several ways regarding the town's development. The size of the building was probably by a variance, but it could be part of a plan to make the city capture more of an office market as a spin-off of being the "energy capital of the nation."

Many of the towns have a few office buildings, and it will be easy to inventory those to see if they are vacant or if they have an available rent sign with the square footage. One town, Redding, California, had just added 200,000 square feet of space as an adjunct to the existing downtown. Much of that is retail space, but it could have doubled as office space because there were a few offices in the complex. For the most part, the 200,000 squares were vacant.

The research is geared more toward retail. Office space utilization will be one attribute that will affect some cities more than others. I will also try to get an assess-

ment of the protest art. In many cases, I would assume that the protest art would be less now, two years after the lockdown, and most of it was on-boarded windows on the first floor, which would relate to closed retail. Like vacant office space, I will treat the diminishing or increasing of protest art as an attribute in assessing the health of the retail in a particular town.

On the first trip, there were a lot of stores that were closed and may have yet to open again. They may have just been shut because of the lockdown, or they could have given up and were not asked to move because of the lockdown. Those businesses that closed but still occupied the space will be inventoried by kind compared to the 2024 use. It will give me a better definition of transitions in the retail space. So, my rule would be if it did not have a sign saying what the condition of the current functionality of the business is (Retired, closed forever, see you after the lockdown) would be considered open.

I plan to create a discrete-time Markov chain (DTMC) model to predict some of the future of towns that are generally not selected for study. I will use the North American Industry Classification System (NAICS), the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy.

In most larger cities, I took one or two parts of the town and only did part of the village. In Philadelphia, I did Kensington Avenue and South Street; in San Francisco, I did Haight Asbury and the Castro, and Fisherman Warf. In Chicago, I inventoried the Magnificent Mile and the Navy Pier.

I inventoried most of Minneapolis's center city and Milwaukee's center city, as well as cities the size of Indianapolis and Louisville, all of which were complete inventories. I will be able to gather some real estate data from those cities and try to draw comparisons.

(Continued on page 52)



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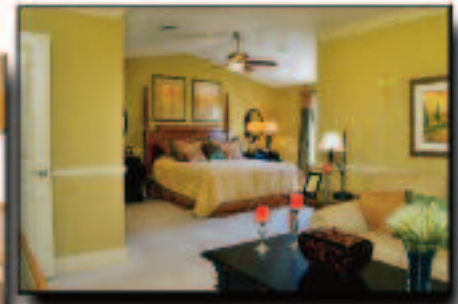
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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 51)

Finally, I would like to draw some conclusions about whether the nation's cities have recovered or are making significant progress toward recovery. It is easy to cherry-pick examples, so I took a casual attitude when selecting the cities to participate. I would drive until I saw a town with a historic district or a city with an exciting name and stop there. Some had sentimental value, especially those in West Virginia, where I lived for a while, attending college, but most are random.

I am ramping up the SEO on the blog associated with the last days of the lockdown site, lastdaysoflockdown.com, and I am learning to write with keywords and subheadings. I have a consultant, Morgan Monaghan, who is teaching me the tricks of the trade.

The blog is titled Urban Lockdown, and I will then use that vehicle to comment on developments in the matrix of seventy cities I have selected. The Pennsylvania cities are mostly all my projects: Lock Haven, DuBois, Downingtown, and Phoenixville, as well as the sections of Philadelphia's Kensington Avenue and South Street.

This trip will differ slightly as I must pay the fair market room rate. During the last days of lockdown, rooms were pretty

cheap, as some hotels were starving for customers. I also wonder about the safety issues in some of the cities, particularly the Warf area in San Francisco and some of the regions near the courthouse in Portland.

I will go along the Texas border again, but I may start at the McAllen/Brownsville area rather than Del Rio, Texas. I am contemplating issuing a border report by adding those towns. I will not go to Sedona, Arizona, as I found it a money trap with parking tighter than anywhere else except maybe Phoenixville.

I did not find the Texas border too dangerous as most cities were ghost towns, and I did not see any migrants. The one thing I will be ready for this time is the border stop along Route 90. I could not find my documents in my wallet and had to pull over, but the dogs cleared me of human trafficking, although they went around the car twice. I may alert the border patrol that I am coming, as they followed me until I got to the checkpoint last time. I am also not sure I will photograph the Texas capitol building again, as it brought capitol police with their automatic weapons.

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

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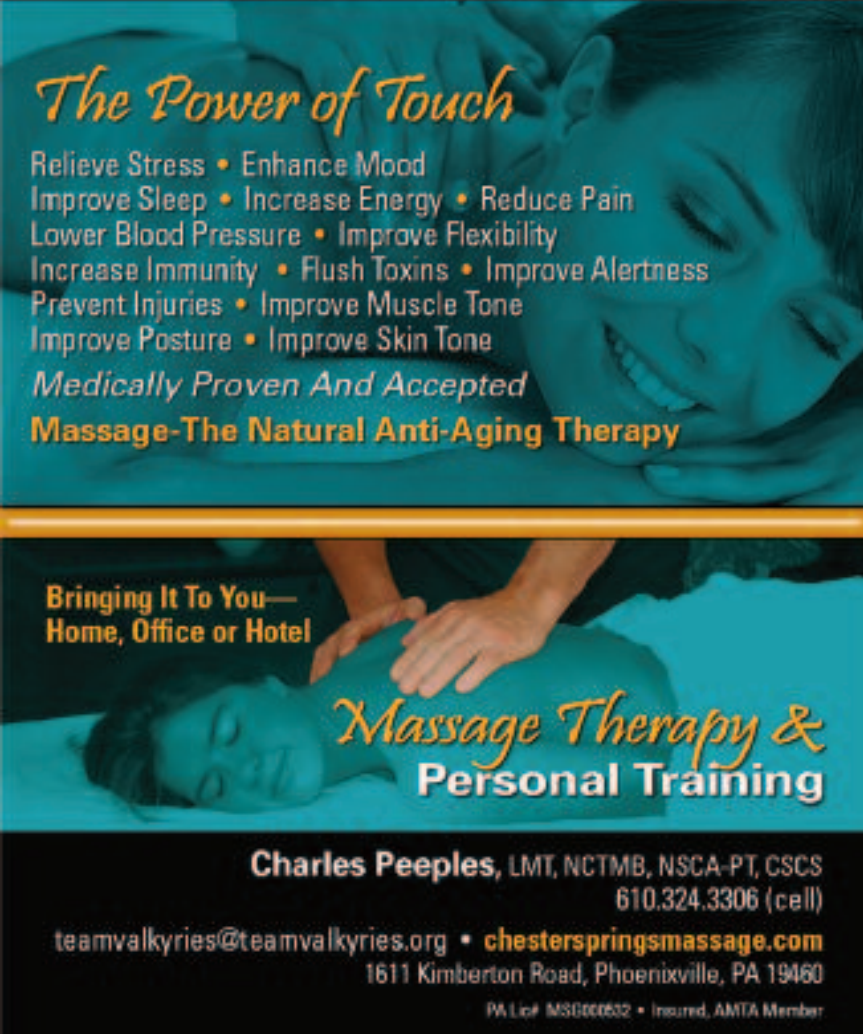
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Greater Reading Chamber Alliance Names Sihelnik President and CEO

The Greater Reading Chamber Alliance (GRCA) Board of Directors recently announced that it has named Lucine Sihelnik as President and CEO. In this position, Sihelnik will be responsible for leading Berks County's premier business resource for facilitating new and existing business expansion, project funding, redevelopment, business-to-business promotion, advocacy and workforce development.



"We are thrilled to have Lucine accept this leadership role at such an important time in our community. Lucine's history of public service, high integrity, and ability to work with a wide variety of constituencies in our community will serve her and our community well in the years ahead," said Board Chair Jeff Rush.

Most recently, Sihelnik was appointed to a one-year term as a Berks County Commissioner after Kevin Barnhardt stepped down to accept the job as the county's new chief operations officer.

Before that, she served a full term on Reading City Council, two as Vice President, and was the first female President of Berks Agricultural Resource

Network. She is a past President of the Friends of Reading Hospital and a Trustee of Alvernia University.

As co-owner of the Great American Creamery in downtown Reading with her husband, Balasios Lahaniatis, and 20 years focused on community and economic development through her consulting platform Gayatri Wellness, Sihelnik is uniquely positioned to bring the insight from a small business to the organization.

"I believe in a strong vision where Greater Reading fulfills the best version of itself; we are positioned to create a vibrant economic ecosystem where Berks becomes the best place to live, work, learn, play and grow," said Sihelnik.

GRCA chose Sihelnik with the help of Herbein HR Consulting.

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